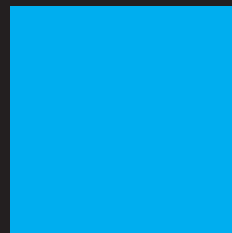
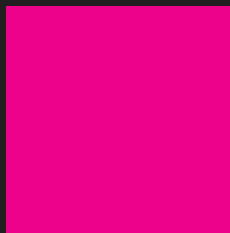


Bank of Scotland Ultimate Reward Current Account Travel Insurance Terms and Conditions

April 2009



About **Your** Policy Wording

The Insurance Contract

If **You** have any queries about **Your** cover, **You** can call **Us** on the number listed in the 'Important telephone numbers' section. Please make sure **You** have **Your** Ultimate Reward Current Account number and **Your** branch sort code when **You** call. **We** want **You** to get the most from **Your** policy and to do this **You** should:

- read **Your** policy wording and make sure **You** are covered for the sort of losses/incidents **You** think might happen
- make sure **You** have declared any **Pre-Existing Medical Conditions**
- make sure that **You** understand the exclusions and conditions which apply to **Your** policy because if **You** do not meet these conditions it may affect any claim **You** make.

Remember, no policy covers everything. **We** do not cover certain things such as:

- **Pre-Existing Medical Conditions** (unless additional cover is agreed in writing by **Us**)
- any **Insured Person** over the age of 70 years old
- children and infants for independent travel
- losses that **We** do not state are specifically covered e.g. the cost of obtaining a Police report.

The things which are not covered by **Your** policy are stated:

- in the 'General exclusions applying to **Your** policy'
- under 'What IS NOT covered' in each section of cover.

If **We** do not state that something is covered, **You** should assume that it is not covered.

Words with special meanings

Throughout **Your** Policy Wording, certain words are shown in **bold type**. These words have special meanings which are listed below and in the 'Legal Advice and Expenses' section under 'Legal Advice and Expenses words with special meanings'.

Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place.

Colleague

An associate in the same employment as **You** in the **UK**, whose absence from work necessitates **Your** stay in or return to the **UK**.

Europe

The continent of **Europe** west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.

Excess

The amount **You** pay when **You** make a claim which is set out in the 'Policy limits and excesses' section. This applies to each incident for each **Insured Person**.

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 together with **Your** children, step-children, adopted children and foster children who are under the age of 16 or under the age of 23 and in full time education.

FirstAssist

FirstAssist Insurance Services Limited. Registered Office: Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. Registered No. 04617110. Authorised and regulated by the Financial Services Authority.

Golf Equipment

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

Home

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

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 and **Your Family**.

Insurer

Great Lakes Reinsurance (UK) PLC

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.

Personal Baggage

Each of **Your** suitcases (or containers of a similar nature) and their contents, articles **You** are wearing or carrying which are owned by any of **Your Family**, or for which they are legally responsible, including **Valuables** and keys (excluding keys to a hire vehicle).

Personal Money

Cash, cheques, banker's drafts, electronic cash pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value.

Pre-Existing Medical Condition

Anything which **You** would answer yes to in the medical conditions declarations in the 'The insurance contract' section under '**You** must declare all medical conditions' either at the time **You** open **Your** Ultimate Reward Current Account or at the time of booking **Your Trip**.

Public Transport

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

Redundant/Redundancy

Being made unemployed under the Employment Rights Act and have been given a notice of **Redundancy** and are receiving payment under the current **Redundancy** payments legislation and at the time of booking the **Trip You, Your** travelling companion, or spouse (including a civil partner or co-habitee) had no reason to suspect that they would be made **Redundant**.

Relative

Your Family (including **Your** children, step-children, adopted children and foster children and grandchildren), **Your** mother, father, sister, brother, fiancé(e), grandparent, in-law, step-family or next of kin.

Terrorist Action

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:

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

Trip(s)

The period of time (as defined under **Trip Duration**) spent away from **Your Home** on pre-booked business or leisure travel.

Trip Duration

The maximum **Trip Duration** of up to 31 days. **Trips** within the **UK** are covered when **You** have pre-booked accommodation for a minimum of 3 days.

UK

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

Valuables

Antiques, jewellery or articles made of or containing gold, silver or other precious metals, precious or semi-precious stones, portable audio, visual, photographic and gaming equipment including any associated media, binoculars, furs, laptops, mobile telephones, portable satellite navigation and watches.

Winter Sports Equipment

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

FirstAssist who administer the insurance on behalf of the **insurer**

St Andrew's Insurance plc for Sections 1-6 and 8-12 or such other insurer as may be appointed by **Your** Ultimate Reward Current Account provider. DAS Legal Expenses Insurance Company Limited for Section 7 or such other insurer as may be appointed by **Your** Ultimate Reward Current Account provider. The Insurers' details are shown in 'The insurance contract' section under 'The Insurers'.

It is important that **You** also look at words with special meanings in Section 7: Legal Advice and Expenses.

About **Your** insurance contract

Your policy is a legal contract between **You** and **Us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the **UK** in which **You** normally live unless written agreement has been given for another EU law to apply. If there is any disagreement, **We** will use this policy wording over any other assurances or statements, unless they are confirmed in writing and form part of the policy.

All communication between **You** and **Us** will be in English.

The Insurer

This policy is underwritten by Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No. 2189462. Registered Office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Authorised and regulated by the Financial Services Authority under registration 202715. 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.

Great Lakes Reinsurance (UK) PLC is a member of the Association of British Insurers (ABI) and covered by the Financial Ombudsman Service (FOS). The main business of the insurer is effecting and carrying out insurance contracts.

Our part of the insurance contract is as follows

We provide the cover set out in **Your** policy wording.

Your part of the insurance contract is as follows

Your policy is renewed on a monthly basis and cover 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** 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 (including any additional fees and/or premiums **You** have paid to cover a **Pre-Existing Medical Condition**).

Please note that it is a condition of **Your** policy that, at the time of opening **Your** account or booking a **Trip**, **You** are not aware of any reason why a **Trip** should be cancelled or cut short and that all material facts are disclosed to **Us**. This means that **You** must tell **Us** about anything which may affect this insurance, for example:

- **Pre-Existing Medical Conditions** affecting the health of the people travelling, or a **Relative** or **Colleague** upon whose state of health a decision by **You** to cancel or cut short a **Trip** may depend

- **You** taking part in activities which are particularly hazardous or unusual as listed under 'Hazardous activities'
- **You** have been or have reason to believe that **You** will be refused entry to the country to which **You** are travelling.

Exclusions which apply to **Your** policy

The exclusions which apply to all sections of **Your** policy are shown in the 'Exclusions and conditions' section of **Your** policy.

Fraud

The contract between **You** and **Us** is based on mutual trust and **We** believe that **Our** policyholders are honest.

However, if anyone covered by **Your** policy or anyone acting for **You**:

1. Provides false information or documentation or withholds important information to obtain cover under **Your** policy for which **You** do not qualify; or
2. Provides false information or withholds important information to obtain cover at a reduced premium then:
 - **Your** policy may be void
 - **We** may be entitled to recover from **You** the amount of any claim already paid under **Your** policy
 - **We** will not return any fees and/or premiums paid
 - **We** will inform the Police and criminal proceedings may follow.

In the event that anyone covered by **Your** policy or anyone acting for **You**:

1. Makes a claim under **Your** policy knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by **Your**/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which **You** would not otherwise be entitled;

then **We**:

- will not pay any part of the claim

- will at **Our** option cancel **Your** policy
- will not return any fees and/or premiums paid
- will inform the Police and criminal proceedings may follow.

Conditions which apply to **Your** policy

These are some of the conditions **You** must keep to as **Your** part of the contract. The others are shown in the 'Exclusions and conditions' section. If **You** do not keep to these conditions, **We** may decline **Your** claim.

You must declare all medical conditions

Your policy excludes any **Pre-Existing Medical Conditions** that exist either when **You** open **Your** Ultimate Reward Current Account or when booking **Your** Trip. To make sure **Your** policy fully covers **You** for **Your** Trip, it is important **You** tell **Us** when **You** open **Your** Ultimate Reward Current Account or when booking a **Trip** about any medical condition affecting the health of the people travelling, or a **Relative** or **Colleague** upon whose state of health a decision by **You** to cancel or cut short a **Trip** may depend. **We** will assess the condition and confirm whether **Your** policy can be extended to cover claims for that particular condition.

Please call the Customer Helpline listed in the 'Important telephone numbers' section if **You** or any member of

Your Family:

Have during the last year:

- stayed in hospital, had surgery or seen a Specialist or Consultant
- had, or are waiting for, any medical or blood tests
- been prescribed medication for the treatment of a blood pressure problem and/or diabetes.

Have ever:

- had a stroke, heart attack or a heart related condition including angina
- been diagnosed with, or treated for, any malignant condition or any type of cancer
- been treated for a breathing condition
- been aware of any condition that could reasonably be expected to affect **Your** or their health during the **Insurance Period**.

If **We** extend the cover under **Your** policy to include any **Pre-Existing Medical Conditions**, **We** may charge an additional premium and a separate written endorsement will be sent to **You**. This will confirm the new terms under which cover is

provided and must be produced should **You** make a claim, so please keep it in a safe place.

We reserve the right not to extend the cover under **Your** policy.

You must prevent loss, theft or damage

All persons covered by **Your** policy must take all reasonable steps to prevent loss, theft or damage to everything covered under **Your** policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in **Your** claim being declined in full.

Hazardous activities

We provide cover for most activities provided the activity is an incidental part of a normal **Trip**.

Please be aware that the following activities are NOT covered in any circumstances:

- Air travel, other than as a passenger in a fully licensed passenger carrying aircraft, but not as a pilot or co-pilot, nor for the purpose of engaging in any trade or technical operation therein
- any sport as a professional
- any team sport where the main purpose of the **Trip** is to participate in that sport
- Base jumping
- Boxing, wrestling or martial arts
- Bullfighting and bull running
- Bungee jumping
- Driving a car, van or lorry or similar form of motorised transport unless **You** have the appropriate licence to do so
- Hang gliding
- High diving and cliff diving
- Horse racing, eventing, hunting on horseback, polo, show jumping, endurance riding or rodeo
- Jet skiing
- Motor racing, motorcycle racing or sidecar racing
- Mountaineering, cliff or rock climbing using ropes or guides
- Paid or voluntary manual work
- Parachuting
- Parapenting, paraponting, parasailing and parascending (if unsupervised or over land)

- Potholing or caving
- Quad biking
- Racing in motor boats
- Riding motorcycles or mopeds, unless **You** are wearing a crash helmet and the person in control of the motorcycle or moped is in possession of a valid full **UK** motorcycle driving licence permitting the riding of that class of motorcycle or moped
- Scuba diving unless **You** are a qualified diver or a qualified instructor accompanies **You**, no cover applies for a depth greater than 30 metres or if **You** dive unaccompanied
- Ski racing, ski jumping, off piste skiing unless accompanied by a qualified guide or instructor, heli-skiing, ice hockey, bobsleighting, the use of skeletons, toboggans or luges, freestyle skiing, competitive skiing
- Sky diving or sky surfing
- Trekking unless **You** are walking on designated paths and not using specialist equipment
- Water skiing
- White water rafting
- Yacht racing, ocean going racing or sailing in international waters.

Please telephone the Customer Helpline shown in the 'Important telephone numbers' section if **You** are unsure as to whether **Your** intended activity is covered by **Your** policy.

Important conditions applying to Your policy:

- the maximum age for cover under **Your** policy is 70 years old
- the maximum duration of any one **Trip** is 31 days. **We** do not provide cover for any incident which occurs after 31 days of **Your Trip**
- **Your** policy covers only persons permanently resident in the **UK**
- **Your** policy is only valid on **Trips** commencing from and returning to the **UK**
- **Your** policy automatically extends to provide cover if **You** are unable to return **Home** by the end of the **Insurance Period** due to the death, injury or illness of **You** or a **Public Transport** delay
- the maximum age for Winter Sports cover is 64 years

- Winter Sports cover is provided up to a maximum of 24 days in total in any one calendar year
- Multi **Trip** cover is not valid for **Trips** taken within the **UK**, except when **You** have pre-booked accommodation for a minimum of 3 days
- **Your** unmarried dependent children are only covered when travelling with an adult covered under **Your** policy.

Making a claim

How to make a claim for any of the following:

For all claims follow these simple steps:

1. Find the relevant section listed below and ensure that **You** have all the claims evidence **We** require. All claims evidence must be supplied at **Your** own expense in its original form
2. Telephone the Customer Helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with **Your** Ultimate Reward Current Account number and **Your** branch sort code.

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

Section 1: Medical Emergency and Repatriation Expenses

Section 2: Cancellation/Cutting Short Your Trip

To make a claim under these sections of **Your** policy **You** or anyone on **Your** behalf must contact the Emergency Medical Assistance Helpline (see the 'Important telephone numbers' section) as soon as possible, but within 48 hours of the event, to authorise any expenses.

If **You** fail to contact **Us** prior to treatment **We** cannot guarantee direct payment to the medical provider.

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and

- copy of **Your** European Health Insurance Card (EHIC)
- Tour Operator's cancellation invoice or unused flight tickets; or
- written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation; and
- confirmation from a medical practitioner that **You** or **Your** travelling companion are not fit to travel; or
- confirmation from the Clerk of the Courts office that **You** are required for Jury Service; or
- confirmation from **Your** employer/**Your** partner's employer/**Your** travelling companion's employer of **Redundancy** and period of employment or leave cancelled; or
- confirmation from a relevant authority that **You** have been instructed to stay at/return **Home**; or
- a copy of a death certificate, where appropriate.

Section 3: Personal Accident

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- detailed medical report from **Your** consultant; or
- a copy of a death certificate, where appropriate.

Section 4: Personal Liability

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- any claim form, summons, or other legal document as soon as **You** receive them; and
- any reasonable information or help **We** need to deal with the case and **Your** claim.

Please note **You** must not negotiate, pay, settle, admit or deny any claim without **Our** written agreement.

Section 5: Travel Delay/Missed Departure

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- confirmation from the carrier of the reason and duration of **Your** delay; or
- confirmation from a garage/motoring organisation that breakdown assistance was provided; or
- confirmation of the delay to **Public Transport** from the company involved; or
- confirmation from the Police (if involved) of the circumstances giving rise to the claim.

Section 6: Loss of Important Documents

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- original Police report, obtained within 24 hours of the incident; and
- original receipts for obtaining temporary documents.

Section 7: Legal Advice and Expenses

To make a claim under this section of **Your** policy **You** must telephone the legal assistance number listed in the 'Important telephone numbers' section.

Section 8: Mugging Benefit

Section 9: Personal Baggage/Delayed Baggage

Section 10: Personal Money

Section 11: Winter Sports

Section 12: Golf Cover

To make a claim under any of these sections of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and

- original Police report, obtained within 24 hours of the incident; or
- courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **You** are aware of an incident); and
- proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents policy details (please note this will NOT affect **Your** Household Insurance premium or No Claims Discount); and
- a report from the resort manager or Tour Operator confirming piste closure, where applicable; and
- details of the length of **Your** stay in hospital, where applicable.

Further to the claims evidence listed, **You** may be asked to provide additional information to substantiate **Your** claim.

Policy limits and excesses

Section	We will pay You up to	Excess (per Insured Person)
Medical Expenses and Repatriation	£10,000,000	£50
Emergency Dental Treatment	£500	£50
Hospital Benefit	£1,000 (£50 per day)	Nil
Meal Expenses Benefit	£10 per day	Nil
Cancellation	£5,000	£50
Cutting Short Your Trip	£5,000	£50
Personal Accident		
Permanent Total Disablement	£25,000 (£2,500 if under 16 or over 64)	Nil
Death	£10,000 (£2,500 if under 16 or over 64)	Nil
Personal Liability	£2,000,000	£50
Travel Delay	£250 (£30 for the first 12 hrs and £20 for every subsequent 12 hrs after that)	Nil
Missed Departure	£1,000	Nil
Loss of Important Documents	£600	£50
Legal Advice and Expenses	£25,000	£250
Mugging Benefit	£1,000 (£50 per day)	Nil
Personal Baggage	£1,500	£50
Single Article, Pair or Set of Articles	£300	£50
Valuables	£500	£50
Delayed Baggage	£200	Nil
Personal Money	£500	£50
Cash	£300 (£50 if under 16)	£50

Section	We will pay You up to	Excess (per Insured Person)
Winter Sports		
Winter Sports Equipment	£500 (£100 if hired)	£50
Ski Hire	£300 (£20 per day)	Nil
Ski Pack	£400 (£200 per week)	Nil
Piste Closure	£300 (£30 per day)	Nil
Golf Cover		
Golf Equipment	£1,000	£50
Single Article	£300	£50
Golf Equipment Hire	£400 (£50 per day)	Nil
Green Fees	£200 (£40 per day)	Nil

Section 1: Medical Emergency and Repatriation Expenses

This section of **Your** policy explains the cover **We** provide for medical emergency and repatriation expenses whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take **You** to hospital; and
2. Returning **You** to the **UK** provided this is authorised by **Us** or the Emergency Medical Assistance Helpline; and
3. Reasonable travel and room only accommodation expenses for a travelling companion or resident in the **UK** to stay with **You** and travel **Home** with **You** if this is authorised by **Us** or the Emergency Medical Assistance Helpline; and
4. Funeral expenses abroad or the cost of transporting **Your** body or ashes to **Your Home**.

We will pay **You** up to £10,000,000:

- if **You** go into hospital or require any medical assistance; and/or
- if **You** have to return **Home** early or extend **Your Trip**; or
- for reasonable and necessary funeral expenses abroad; or
- for transporting **Your** body or ashes back to **Your Home**.

We will pay **You** up to £500 if:

- **You** require emergency dental treatment for the immediate relief of pain.

We will pay **You** £50 per day (up to a maximum of £1,000) as a:

- benefit for every complete 24 hour period **You** are in hospital or confined to **Your Trip** accommodation.

We will pay **You** £10 for every 24 hour period:

- towards meal expenses for the nominated person who stays/travels with **You**.

Please note **We** may instruct **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide that **You** are fit to travel.

What IS NOT covered:

- the **Excess**
- any claim as a result of a **Pre-Existing Medical Condition** that exists either at the time **You** open the Ultimate Reward Current Account or at the time of booking **Your Trip** (unless terms were agreed in writing by **Us**)
- the cost of any treatment or surgery (including exploratory tests) in the **UK** (except for **Trips** to the Channel Islands, where NHS treatment is not available)
- the cost of any medication or drugs which at the start of **Your Trip** **You** know **You** will need
- the cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which **You** went into a hospital or clinic abroad
- any extra costs as a result of **You** arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **Your** treatment and approved by the Emergency Medical Assistance Helpline in advance
- any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by the Emergency Medical Assistance Helpline in advance
- the cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the medical practitioner treating **You** or the Emergency Medical Assistance Helpline can reasonably be delayed until **You** return **Home**
- any taxi fares or other transport costs incurred in obtaining medical treatment, unless the taxi was used for emergency ambulance purposes only
- any food, drinks, toiletries and faxes or phone calls other than to the Emergency Medical Assistance Helpline telling them about the problem and for which **You** can provide a receipt or other evidence to show the cost of the call and the number dialled
- any expenses that arise after **We** have instructed **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide **You** are fit to travel
- any expenses that arise after 12 months of treatment
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'

- any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple pregnancy) after the end of **your trip**

Section 2: Cancellation/Cutting Short **Your Trip**

This section of **Your** policy explains the cover **We** provide if **You** cancel or cut short **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

Please note Cancellation cover terminates at the start of **Your Trip**.

What IS covered:

1. Unused non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to pay; and
2. Unused non-refundable pre-booked excursions which **You** have paid or are contracted to pay; and
3. Reasonable additional travel and accommodation expenses which **You** incur returning to the **UK** which on medical advice is necessary and unavoidable as a result of bullet point 1 below.

Please note if **You** are cutting short **Your Trip**, payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

We will pay **You** up to £5,000 for **Your** share of the cost of **Your Trip** as a result of:

- the death, injury or illness, as certified by a medical practitioner, of **You**, **Your Relative** or **Colleague** or travelling companion or a friend or **Relative** with whom **You** had arranged to stay; or
- **Your** attendance at a court of law as a witness or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
- **You** or **Your** travelling companion is a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of **Your Trip**; or
- **You** or **Your** travelling companion are instructed to stay at **Home** (within 14 days of **Your** departure date) or return **Home** by a relevant authority due to severe damage to **Your Home** or place of business in the **UK** caused by serious fire, explosion, storm, flood, subsidence or burglary; or

- the Foreign & Commonwealth Office (FCO) declaring either of the following:
 - i) **Your** compulsory quarantine preventing **You** from travelling
 - ii) **Your** destination is unsafe to visit and they advise against all travel; or
- **Your Redundancy** or that of **Your** travelling companion or **Your** spouse (including a civil partner or co-habitee); or
- **Your** cancellation of the **Trip** as a result of a Travel Delay (Section 5) where the delay is in excess of 12 hours from the first international departure time specified in **Your** official itinerary.

Please note **We** may instruct **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide that **You** are fit to travel.

What IS NOT covered:

- the **Excess**
- any claim as a result of a **Pre-Existing Medical Condition** that exists either at the time **You** open the Ultimate Reward Current Account or at the time of booking **Your Trip** (unless terms were agreed in writing by **Us**)
- any claim as a result of **Your** decision to cancel/cut short **Your Trip** for reasons other than those listed within this section
- any additional expenses resulting from **You** not cancelling or cutting short **Your Trip** as soon as reasonably possible
- any claim as a result of **Your** failure to have the required passport or visa
- any claim as a result of the failure in provision of any service connected with **Your Trip** including error, omission, financial failure, or default of, or by the provider of, any service, travel agent, tour operator or organiser through whom **You** booked the **Trip**
- any claim as a result of death or illness of any pet or animals, with the exception of guide dogs
- any claim as a result of **Your** disinclination to travel or personal or financial circumstances (other than **You** being made **Redundant**)
- any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline) or credit card charges
- any claim as a result of the death, injury or illness of any person if their specific medical condition was known on or

before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is later

- any claim as a result of **Your** late arrival at the airport, port or station after check-in or booking-in time
- any claim as a result of the operation of law or any unlawful or criminal proceedings of anyone on whom the **Trip** depends, other than attendance as a witness at a Court of Law
- any claim as a result of strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is later
- any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Emergency Medical Assistance Helpline in advance
- any loss of enjoyment of the **Trip** however caused
- any unused or refundable portion of **Your** original travel ticket where repatriation has been made
- any claim as a result of **Your** failure to have a pre-paid return ticket to the **UK** at the start of **Your Trip** unless otherwise agreed by **Us** in writing
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.
- any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple pregnancy) after the end of **your trip**

Please note **You** cannot claim under both this section and Section 5: Travel Delay/Missed Departure for the same event or series of events.

Section 3: Personal Accident

This section of **Your** policy explains the cover **We** provide for a personal **Accident** whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. **Permanent Total Disablement** as a result of an **Accident**; or
2. Permanent loss of or loss of use of one or more limbs as a result of an **Accident**; or

3. Permanent and complete loss of all sight in one or both eyes as a result of an **Accident**; or
4. Death as a result of an **Accident**.

We will pay **You** £25,000 (limited to £2,500 if **You** are under the age of 16 years or over the age of 64 years at the time of the **Accident**) for **Your**:

- **Permanent Total Disablement** as a result of an **Accident**; or
- permanent loss of or loss of use of one or more limbs as a result of an **Accident**; or
- permanent and complete loss of all sight in one or both eyes as a result of an **Accident**.

We will pay **Your** legal personal representative(s) £10,000 (limited to £2,500 if **You** are under the age of 16 years or over the age of 64 years at the time of the **Accident**) for **Your**:

- death as a result of an **Accident**.

Please note the maximum amount of all benefits **We** will pay under this section for one or more **Accidents** sustained by **You** shall not exceed £25,000.

What IS NOT covered:

- any claim which does not occur within 12 months of the **Accident**
- any claim as a result of a business **Trip** within the **UK** unless **You** are travelling as a fare paying passenger on **Public Transport**
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 4: Personal Liability

This section of **Your** policy explains the cover **We** provide for personal liability whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Injury, illness, death or disease to another person that **You** cause; and
2. Loss of or damage to another person's property that **You** cause.

We will pay You up to £2,000,000 for:

- legal costs and expenses **You** become legally liable to pay as compensation for any incident or series of incidents; and

- **Your** costs and expenses that **We** have agreed in writing.

Please note **Our** total liability under this section for any one incident or series of incidents shall not exceed £2,000,000.

You must send **Us** any claim form, summons or other legal documents as soon as **You** receive them. **You** must also give **Us** any information and help **We** need to deal with the case and **Your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **Our** written agreement.

What IS NOT covered:

- the **Excess**
- any claim as a result of a business **Trip** within the **UK** unless **You** are travelling as a fare paying passenger on **Public Transport**
- any claim arising directly or indirectly for any liability for injury, illness, death or disease to another person or loss of or damage to another person's property:
 - a) where indemnity is provided under any other insurance
 - b) which is suffered by anyone who is under a contract of service with **You** or any member of **Your Family** and is caused by the work **You** employ them to do
 - c) which is caused by any deliberate, unlawful, malicious or willful act or omission by **You**
 - d) which is made against **You** by a **Relative**
 - e) which is caused by **Your** ownership, care, custody or control of any animal
 - f) which falls on **You** by agreement and would not have done if such agreement did not exist
 - g) which is caused by **Your** employment, profession or business or that of any member of **Your Family**
 - h) which is subject to any criminal proceedings
 - i) which is due to **Your** ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices
 - j) which is caused by **Your** ownership or occupation of land or buildings (other than occupation only of any temporary residence, with the exception of time-share)

- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 5: Travel Delay/ Missed Departure

This section of **Your** policy explains the cover **We** provide for travel delay or missed departure whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. A delay resulting in **You** departing at least 12 hours after **Your** original scheduled departure time; and
2. Abandonment of **Your Trip** following a 12 hour delay at **Your** first international departure point in the **UK**; and
3. Arriving too late (as shown on **Your** ticket) to board **Your** booked transport at **Your** last departure point from the **UK** or **Your** last departure point for **Your** return to the **UK** as a result of:
 - a) **Public Transport** services failing to get **You** to **Your** departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an **Accident**; or
 - b) the private motor vehicle in which **You** are travelling being directly involved in an **Accident** or breaking down.

We will pay **You** £30 as a:

- benefit for the first complete 12 hours of **Your** delay, then

We will pay **You** £20 (up to a maximum of £250) as a:

- benefit for every complete 12 hour delay after that; or

We will pay **You** up to £5,000 to:

- refund **Your** share of the cost of **Your Trip** as a result of point 2 above (under Section 2: Cancellation/Cutting Short **Your Trip**); or

We will pay **You** up to £1,000 for:

- **Your** reasonable and necessary extra travel and accommodation expenses (room only) to allow **You** to get to **Your Trip** destination or to return **Home** as a result of point 3 above.

Please note for residents of the Channel Islands, Northern Ireland and Isle of Man, cover will also be provided for the cost of a flight or sea vessel journey interconnecting with the last flight or sea vessel journey from the international departure point from or to mainland **UK** or other European terminal.

What IS NOT covered:

- any **Trips** within the **UK** (except for **Trips** to the Channel Islands)
- any claim unless **You** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time
- any additional expenses incurred as a result of a delay to **Your** original scheduled departure time
- any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time
- any claim as a result of the airline over booking **Your** flight
- any claim as a result of strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is later
- any claim as a result of **Your** failure to check-in at **Your** departure point by the time shown on **Your** travel itinerary except in those circumstances outlined in point 3 opposite
- any claim as a result of heavy traffic, road closures or an **Accident** that **You** are not directly involved in
- any claim as a result of **Your** failure to allow sufficient time for the **Public Transport** to arrive on schedule and deliver **You** to **Your** departure point
- any claim as a result of **Your** private motor vehicle in which **You** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 6: Loss of Important Documents

This section of **Your** policy explains the cover **We** provide for lost or stolen important documents whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of **Your** passport; and

2. Loss or theft of **Your** driving licence; and
3. Loss or theft of **Your** travel documents.

We will pay **You** up to £600 for:

- a temporary replacement passport whilst on **Your Trip**; and
- a replacement passport when **You** are back in the **UK**; and
- the replacement or restoration of **Your** driving licence and travel documents listed above; and
- **Your** reasonable travel and accommodation expenses in obtaining replacement documents whilst on **Your Trip**.

What IS NOT covered:

- the **Excess**
- any claim for the loss or theft of items that are not kept on **Your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation
- any claim for items packed in suitcases or other similar **Personal Baggage** or in containers, which are out of sight and out of personal control where **You** are not in a position to prevent unauthorised interference with **Your** property
- any claim for the loss of **Your** passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery and a written report is not obtained from them
- any claim for the loss of **Your** driving licence or travel documents not reported to the Police within 24 hours of discovery and a written report is not obtained from them
- any claim for loss or damage arising from confiscation or detention by Customs or other officials
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 7: Legal Advice and Expenses

This section of **Your** policy explains the cover **We** provide for legal advice and expenses whilst on **Your Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

Legal Advice and Expenses words with special meanings

The words set out below only apply to this section of the policy:

Costs and Expenses:

- a) legal costs – All reasonable and necessary costs chargeable by the **Representative** on a standard basis
- b) opponents' costs – Costs incurred by opponents in civil cases if **You** have been ordered to pay them, or pay them with **Our** agreement.

Date of Occurrence

The date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the **Date of Occurrence** is the date of the first of these events.

Representative

The lawyer or other suitably qualified person who has been appointed by **Us** to act for **You** in accordance with the terms of this section.

What IS covered:

1. Reasonable and necessary **Costs and Expenses** to claim against a third party who causes the death of or injury to **You**; and
2. Confidential free legal advice over the phone on any personal legal problem, if the incident occurs in or under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland.

We will pay **You** up to £25,000 for:

- reasonable and necessary **Costs and Expenses**

We agree to provide the cover in this section as long as:

- any legal proceedings will be dealt with by the court or other body which **We** agree to in the territorial limit; and
- for civil claims it is always more likely than not that **You** will recover damages (or other legal remedy which **We** have agreed to) or make a successful defence.

The most **We** will pay for all claims resulting from one or more events arising from the same time or from the same originating cause is £25,000.

What IS NOT covered:

- the **Excess**
- any claim against **Us**, the **insurer** or their agents
- defending **Your** legal rights (however defending a counter-claim is covered)

- any claim reported to **Us** more than 180 days after **You** should have known about the insured incident
- any fines, penalties, compensation or damages which **You** are ordered to pay by a court or other authority
- any claim as a result of an incident intentionally brought about by **You**
- any claim as a result of **Your** alleged dishonesty or alleged violent behaviour
- any **Costs and Expenses** that are incurred where **We** agree a contingency fee arrangement with the **Representative** not otherwise dealt with under Section 7
- any claim as a result of **You** driving a motor vehicle for which **You** do not have valid motor insurance
- any claim against a travel agent, tour operator, carrier, **Us**, the insurers or their agents
- any **Cost and Expenses** incurred before **Our** written acceptance of the claim
- any claim as a result of written or verbal remarks which damage **Your** reputation
- any application for Judicial Review
- any legal action that **You** take which **We** or the **Representative** have not agreed to or where **You** do anything that hinders **Us** or the **Representative**
- any claim as a result of deep vein thrombosis or its symptoms that result from **You** travelling by air
- any claim against a **Relative**
- any claim where the General conditions applying to Section 7: Legal Advice and Expenses have not been followed
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

General conditions applying to Section 7: Legal Advice and Expenses:

1. **You** must:
 - a) take reasonable steps to keep any amount **We** have to pay as low as possible; and
 - b) send everything **We** ask for in writing; and
 - c) give **Us** full details in writing of any claim as soon as possible and give **Us** any information **We** need.
 2.
 - a) **We** can take over and conduct in **Your** name any claim or legal proceedings at any time; and
 - b) **We** can negotiate any claim on **Your** behalf; and
 3.
 - a) **You** are free to choose a **Representative** (by sending **Us** a suitably qualified person's name and address) if:
 - i) **We** agree to start court proceedings and it becomes necessary for a lawyer to represent **Your** interests in those proceedings; or
 - ii) there is a conflict of interest.
 4.
 - a) **We** may choose not to accept **Your** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **Representative** in these circumstances, **You** may choose another suitably qualified person.
 - b) in all circumstances except those in 2 c) above, **We** are free to choose a **Representative**
 - c) any **Representative** will be appointed by **Us** to represent **You** according to **Our** standard terms of appointment. The **Representative** must co-operate fully with **Us** at all times
 - d) **We** will have direct contact with the **Representative**
 - e) **You** must co-operate fully with **Us** and the **Representative** and must keep **Us** up to date with the progress of the claim
 - f) **You** must give the **Representative** any instructions that **We** require.
 5.
 - a) **You** must tell **Us** if anyone offers to settle a claim
 - b) if **You** do not accept a reasonable offer to settle a claim, **We** may refuse to pay further **Costs and Expenses**
 - c) **We** may decide to pay **You** the amount of damages that **You** are claiming, or which is being claimed against **You**, instead of starting or continuing legal proceedings.
 - a) **You** must tell the **Representative** to have **Costs and Expenses** taxed, assessed or audited, if **We** ask for this
 - b) **You** must take every step to recover **Costs and Expenses** that **We** have to pay, and must pay **Us** any **Costs and Expenses** that are recovered.
- If the **Representative** refuses to continue acting for **You** with good reason or if **You** dismiss the **Representative** without good reason, the cover **We** provide will end at once, unless **We** agree to appoint another **Representative**.

6. If **You** settle a claim or withdraw it without **Our** agreement, or do not give suitable instructions to a **Representative**, the cover **We** provide will end at once and **We** will be entitled to reclaim any **Costs and Expenses We** have paid.
7. If **We** and **You** disagree about the choice of **Representative**, or about the handling of a claim, **We** and **You** can choose another suitably qualified person to decide the matter. Both parties must agree to the choice of this person in writing. Failing this, **We** will ask the president of a relevant national law society to choose a suitably qualified person.

All costs of resolving the disagreement must be paid by the party whose argument is rejected.

8. **We** may, at **Our** discretion, require **You** to obtain, at **Your** expense, an opinion from a lawyer or other suitably qualified person chosen by **You** and **Us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **You** will recover damages (or obtain any other legal remedy that **We** have agreed to) or make a successful defence, **We** will pay the cost of obtaining the opinion.
9. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
10. All Acts of Parliament mentioned in **Your** policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

Section 8: Mugging Benefit

This section of **Your** policy explains the cover **We** provide if **You** are hospitalised as a result of a mugging whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. **Your** hospital admittance as a result of mugging
- We** will pay **You** £50 (up to a maximum of £1,000) as a:
- benefit for every complete 24 hour period **You** are in hospital.

What IS NOT covered:

- any claim if **You** do not obtain a Police report of the mugging and confirmation of **Your** injuries and period of in-patient treatment from the hospital

- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 9: Personal Baggage/ Delayed Baggage

This section of **Your** policy explains the cover **We** provide for **Your Personal Baggage** and delayed baggage whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of or damage to **Your Personal Baggage**; and
2. **Your Personal Baggage** being mislaid on **Your** outward journey for more than 12 hours from the time **You** arrive at **Your Trip** destination.

We will pay **You** up to £1,500 to:

- replace, reinstate or repair **Your Personal Baggage**.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **You** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may at **Our** option replace, reinstate or repair the lost, stolen or damaged **Personal Baggage**. Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **You** up to £200 to:

- purchase essential toiletries, medication and clothing (in the event of point 2 above).

You must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

What IS NOT covered:

- the **Excess**
- any claim over £300 for one article, pair or set of articles which are complementary or used or worn together
- any claim over £500 in total for **Valuables**
- any loss or theft of **Your Personal Baggage** that **You** do not report to the Police within 24 hours of discovery and for which **You** do not get a written report from them

- any loss or theft of or damage to **Your Personal Baggage** whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR)
- any **Winter Sports Equipment** (this is covered under the Winter Sports section)
- any **Golf Equipment** (this is covered under the Golf Cover section)
- any loss or theft of or damage to fragile articles, contact or corneal lenses, spectacles, prescription sunglasses, bicycles or business goods or samples
- any loss or theft of or damage to sports equipment whilst in use
- any loss of or damage to **Your Personal Baggage** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- any loss or theft of **Your Personal Baggage** left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, restaurant, beach, etc.
- any loss or theft of or damage to **Your Valuables** unless they are at all times attended by **You**, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle
- any loss or theft of **Your Personal Baggage** or **Valuables** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- any loss of or damage to **Your Valuables** (other than wedding rings) while **You** are swimming
- any loss or theft of **Your Personal Baggage** left in the custody of a person who does not have official responsibility for the safekeeping of the property
- any delayed baggage claim without a proof of purchase
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 10: Personal Money

This section of **Your** policy explains the cover **We** provide for **Your Personal Money** whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of **Your Personal Money**.

We will pay **You** up to £500 to:

- reimburse **Your Personal Money**.

We agree to provide the cover in this section as long as:

- **You** have taken reasonable care in protecting **Your Personal Money** and documents against loss, theft or damage; and
- **You** have notified the Police within 24 hours of discovery and obtained a written report from them and enclose this with **Your** claim form.

What IS NOT covered:

- the **Excess**
- any claim over £300 (£50 in respect of children under the age of 16 years) for cash
- any loss or theft of **Your Personal Money** that is not on **Your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation
- any **Personal Money** packed in a suitcase or other similar **Personal Baggage** or in containers which are out of sight and out of personal control where **You** are not in a position to prevent unauthorised interference with **Your** property
- any loss or damage arising from confiscation or detention by Customs or other officials
- any depreciation in value, currency changes or shortage caused by any error or omission
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 11: Winter Sports

This section of **Your** policy explains the cover **We** provide for winter sports whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

Cover is provided under this section (up to a maximum of 24 days in total in any one calendar year) whilst **You** are on a **Trip**

which includes skiing, snowboarding, or participating in any snow or ice activities including off-piste skiing (provided **You** are accompanied by a qualified ski instructor who holds the appropriate liability insurance and that there are no avalanche warnings current).

What IS covered:

1. Loss or theft of or damage to **Your Winter Sports Equipment**; and
2. **Your** hire of **Winter Sports Equipment** if required as a result of point 1 above; and
3. **Your** hire of **Winter Sports Equipment** if required as a result of the misdirection or delay on **Your** outward journey of **Your Winter Sports Equipment** for more than 12 hours; and
4. Reimbursement of any unused ski pack, ski hire or tuition fees as a result of **Your Accident** or sickness; and
5. Loss or theft of **Your** ski pass; and
6. Piste closure, if **You** are unable to ski for a continuous period in excess of 12 hours as a result of:
 - lack of snowfall
 - excessive snowfall
 - bad weather.

We will pay **You** up to £500 (£100 if **Winter Sports Equipment** is hired) to:

- replace, reinstate or repair **Your Winter Sports Equipment**.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **You** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may at **Our** option replace, reinstate or repair the lost, stolen or damaged **Winter Sports Equipment**. Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **You** £20 per day (up to a maximum of £300) for:

- **Your** hire of **Winter Sports Equipment** in relation to points 2 and 3 opposite.

We will pay **You** up to £200 per 7 day period (up to a maximum of £400) to:

- reimburse **You** the proportionate value of any unused ski pack in relation to points 4 and 5 above.

We will pay **You** £30 per day (up to a maximum of £300):

- as a benefit in relation to point 6 above; or
- towards transportation costs to travel to an alternative site in relation to point 6 above.

What IS NOT covered:

- the **Excess**
- any claim as a result of participation in off-piste skiing whereby **You** are not accompanied by a qualified ski instructor who holds the appropriate liability insurance
- any claim as a result of participation in winter sports activities when avalanche warnings are current
- any claim as a result of participation in winter sports activities undertaken in the **UK** and in **Europe** outside the period from 15th December to 15th April in relation to point 6
- any loss or theft of or damage to **Your Winter Sports Equipment** whilst in use
- any loss of or damage to **Your Winter Sports Equipment** arising from confiscation or detention by Customs or other officials
- any loss of or damage to **Your Winter Sports Equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- any loss or theft of or damage to **Your Winter Sports Equipment** whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR)
- any loss or theft of **Your Winter Sports Equipment** or ski pass that **You** do not report to the Police within 24 hours of discovery and for which **You** do not get a written report from them
- any loss or theft of **Your Winter Sports Equipment** or ski pass left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, restaurant etc.
- any loss or theft of **Your Winter Sports Equipment** or ski pass from an unattended vehicle unless between the hours of 09:00 and 21:00 whereby **Your Winter Sports Equipment** was secured within a purpose built and locked container fastened to the exterior of the vehicle and following physical evidence

of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them

- any loss or theft of **Your Winter Sports Equipment** or ski pass left in the custody of a person who does not have official responsibility for the safekeeping of the property
- any claim that is not confirmed as medically necessary by the Emergency Medical Assistance Helpline and where a medical certificate has not been obtained from the attending medical practitioner confirming that **You** are unable to ski and unable to use the ski pack facilities
- any claim as a result of piste closure which is not substantiated by a report from the resort management or **Your** tour operator
- any claim as a result of piste closure which was known to **You** on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is earlier
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Section 12: Golf Cover

This section of **Your** policy explains the cover **We** provide for golf **Trips**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

What IS covered:

1. Loss or theft of or damage to **Your Golf Equipment**; and
2. The cost of hiring **Golf Equipment**; and
3. The loss of pre-booked and non-refundable green fees.

We will pay **You** up to £1,000 to:

- replace, reinstate or repair **Your Golf Equipment** which is lost, stolen or damaged.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **You** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may at **Our** option replace, reinstate or repair the lost, stolen or damaged **Golf Equipment**. Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations

(issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **You** up to £50 per day (up to a maximum of £400) to:

- cover the cost of hiring **Golf Equipment** in the event **Your Golf Equipment** is lost, stolen or delayed on **Your** outward journey for over 12 hours from the time **You** arrived at **Your Trip** destination.

You must keep all receipts for the hire of **Golf Equipment** and enclose them with **Your** claim form.

We will pay **You** up to £40 per day (up to a maximum of £200) for:

- the loss of pre-booked and non-refundable green fees if the pre-booked course at **Your Trip** destination becomes unplayable due to adverse weather conditions.

What IS NOT covered:

- the **Excess**
- any claim over £300 for any one article
- any claim as a result of **Your** disinclination to play
- any loss or theft of or damage to **Your Golf Equipment** whilst in use
- any loss or theft of **Your Golf Equipment** that **You** do not report to the Police within 24 hours of discovery and for which **You** do not get a written report from them
- any loss or theft of or damage to **Your Golf Equipment** whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR)
- any loss of or damage to **Your Golf Equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- any loss or theft of **Your Golf Equipment** left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, clubhouse etc.
- any loss or theft of **Your Golf Equipment** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot or covered luggage area and following physical evidence of forcible entry and reported to the Police

within 24 hours of discovery and a written report is obtained from them

- any loss or theft of **Your Golf Equipment** left in the custody of a person who does not have official responsibility for the safekeeping of the property
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Exclusions and conditions

General conditions applying to your policy

1. **We** may cancel **Your** policy at anytime by giving **You** 30 days' notice in writing to **Your** last known address.
2. **We** promise to act in good faith in all **Our** dealings with **You**.
3. **We** may not pay **Your** claim if **You** do not:
 - take all possible care to safeguard against **Accident**, injury, loss, damage or theft; and
 - give **Us** full details of any incident which may result in a claim under **Your** policy as soon as is reasonably possible; and
 - pass on to **Us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - provide all information and assistance that **We** may reasonably require at **Your** expense (including, where necessary, medical certification and details of **Your** household insurance).
4. **You** must not admit liability for any event, or offer to make any payment, without **Our** prior written consent.
5. The terms of **Your** policy can only be changed if **We** agree. **We** may require **You** to pay an additional premium before making a change to **Your** policy.
6. **You** must be registered with a **UK** General Practitioner and have **Your** main place of work in the **UK**.
7. **You** must start each **Trip** from **Your Home** or place of business in the **UK** and return to **Your Home** or place of business in the **UK** at the end of each **Trip**, within the permitted **Trip Duration**, unless otherwise agreed by **Us**.
8. **You** agree that **We** can:
 - make **Your** policy void where any claim is found to be fraudulent; and
 - share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **You** supply on a claim, together with information **You** have supplied at inception of **Your** policy and other information relating to a claim, may be provided to the register participants; and

- take over and act in **Your** name in the defence or settlement of any claim made under **Your** policy; and
 - take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under **Your** policy; and
 - obtain information from **Your** medical records (with **Your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **Your** prior approval.
9. **We** will not pay **You** more than the amounts shown in the policy limits and excesses section per **Trip**.
10. **You** agree that **We** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **Us** details of such other insurance.

General exclusions applying to Your policy

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

1. Any **Pre-Existing Medical Condition** (unless terms are agreed in writing by **Us**).
2. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **Your Trip**.
3. **You** travelling against the advice of a medical practitioner or for the purpose of having medical treatment on the **Trip**.
4. **You** or **Your** travelling companion having received a terminal prognosis, unless in respect of Section 2: Cancellation/Cutting Short **Your Trip** the terminal prognosis was received after the date of booking the **Trip**.
5. War, **Terrorist Action**, (except under Section 3 - Personal Accident), 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. This exclusion does not apply for claims made under Section 1: Medical Emergency and Repatriation Expenses.
6. A material fact that **You** fail to disclose to **Us** before opening **Your** Ultimate Reward Current Account.
7. Any travel undertaken against Foreign & Commonwealth Office (FCO) advice or where it is deemed unsafe for **You** to travel.
If **You** are unsure please contact them on 0845 850 2829 or www.fco.gov.uk/knowbeforeyougo
8. Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts.
9. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
10. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
11. Engaging in hazardous activities which are not accepted in writing by **Us**.
12. Wilfully self-inflicted injury or illness or solvent abuse.
13. 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).
14. **Your** suicide or attempted suicide or putting yourself at risk unless **You** are attempting to save a human life.
15. Any dishonest, malicious or criminal act committed by **You** or any person with whom **You** are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated.
16. **You** choosing to extend **Your Trip** beyond the permitted **Trip Duration**.
17. Claims, other than under Section 1: Medical Emergency and Repatriation Expenses and Section 3: Personal **Accident**, for any actual or anticipated failure of any computer or electronic device, or component or system or embedded programming or software (whether or not belonging to **You** or in **Your** possession).
18. Psychiatric disorders, depression, anxiety, stress or phobias.
19. **You** working overseas in full time manual work, electrical and construction work involving buildings in excess of two storeys, and any occupation involving heavy lifting.

20. Any losses that are not directly associated with the incident that caused **You** to claim. For example, loss of earnings due to being unable to return to work following injury or illness happening while on a **Trip** or the cost of replacing locks in the event that keys are lost while on a **Trip**.
21. Any amount recoverable from any other source.

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 Department

URCA Travel
1 Drake Circus
Plymouth
PL1 1QH

Or if it involves a claim:

The Claims Manager
URCA Travel Claims
14th Floor, Leon House
201-214 Hight Street
Croydon
Surrey
CR9 1ER

If this does not settle the matter, **You** can write to:

Customer Relations Office
FirstAssist Insurance Services
1 Drake Circus
Plymouth
PL1 1QH
Telephone: 0870 060 0190
Fax: 01752 258564

If **you** are still not happy, 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.

Important telephone numbers

Customer helplines

You will need to have **Your** Ultimate Reward Current Account number and **Your** branch sort code available whenever **You** contact any helpline.

Customer Helpline for claims, amendments or general information

08451 24 14 01

Emergency Medical Assistance Helpline

+44(0) 208 763 4826 for all trips

Email contact: An online new case notification form is available on the FirstAssist website www.firstassist.co.uk. Click on Assistance Services and then Claims information.

Legal assistance

0870 850 4840
from overseas: +44(0) 1455 25 51 36

FSA consumer helpline

0845 606 1234

Data Protection Notice

Introduction

Please make sure that **You** read and understand this Data Protection notice as it explains to **You** what we will do with the information that **You** give **us**. If **You** apply for **Our** products and/or services it is highly likely that **We** will need both personal and sensitive data about **Yourself** and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.

You should show this notice to any other person covered under **Your** insurance policy. If **Your** application includes other individuals **We** will assume that they have given their consent to **You** for **You** to give their information to **us**.

Protection of your personal data

The security of **Your** personal information is very important to **us** and **We** are compliant with all current data protection legislation. All personal information that **You** supply to **us** either in respect of **Yourself** or other individuals in connection with **Our** products and/or services will be treated in confidence by **us** and will be held by **us** for the purpose of providing and administering **Our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **You** complete an application form for **Our** products and/or services **You** will be giving **Your** consent to such information being processed by **us** (which may include other companies within the FirstAssist Group) or **Our** agents.

Your personal and sensitive data may also be shared with the underwriter of **Our** insurance products. It may be necessary to pass **Your** personal and sensitive data to other companies for processing on **Our** behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect **Your** personal data, but in all cases **We** will ensure that it is kept securely and only used for the purposes for which it was provided.

Inaccurate data

If **You** believe that **We** are holding inaccurate information about **You**, please contact the team responsible for administering **Your** policy and they will be happy to correct any errors.

Telephone calls

Please note that for **Our** mutual protection telephone calls to **FirstAssist** may be monitored and/or recorded.

Fraud prevention, detection and claims history

In order to prevent and detect fraud **We** may at any time:

- Share information about **You** with other organisations and public bodies including the Police;
- Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give **us** false or inaccurate information and **We** suspect fraud, **We** will record this.

We and other organisations may also search these agencies and databases to;

- Help make decisions about the provision and administration of insurance, credit and related services for **You** and members of **Your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** accounts or insurance policies;
- Check **Your** identity to prevent money laundering, unless **You** furnish **us** with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **We** access or contribute to.

Xtra[®] help

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment, you can use Typetalk whenever you contact us, or contact us using Textphone on 08457 323 436 (lines open 9am – 5.30pm, 7 days a week). For visually impaired customers, we can provide documents in large print, Braille or on audio cassette. Please speak to a member of staff.

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 **BANK OF SCOTLAND**