

■ Premier

Black Account Insurance Product Information Documents



Royal Bank
of Scotland

TOMORROW BEGINS TODAY

Contents

Insurance Product Information Documents

Black Account Insurance	03
Travel Insurance	04
Home Emergency Cover	06
Mobile Phone Insurance	08
Breakdown Cover	10

Throughout these Insurance Product Information Documents, “Black Account” refers to Black Accounts and Reward Black accounts.

The Black Account comes with a range of insurance policies that could cover you, your family, your home and much more.

Black Account Insurance

Important Information – Please review the Insurance Product Information Documents in this booklet to ensure our policies fully meet your needs and the cover is right for you.

Please read this document carefully. This document does not form part of a contract between us.

For full details of cover, including terms and conditions, please refer to the Black Account Benefit Terms and Black Account Travel Insurance Terms documents.

Total Price to be Paid

There is no separate charge for these insurance policies. The monthly account fee for the Black Account is inclusive of Insurance Premium Tax, where applicable, at the current rate.

The monthly account fee will not be adjusted if you do not use the insurance products.

Tax

Benefits under the account are free of all personal taxes under current law, but this may change in the future. Other taxes may exist that are not paid via the underwriting Insurer and/or Royal Bank of Scotland Plc or imposed by them or us.

Communications

This document and all future communications with you will be in English.

Complaints

If you need to make a complaint, please refer to the Black Account Benefit Terms and Black Account Travel Insurance Terms documents on how you can do this.

Insurance Product Information Document

Company: AWP P&C SA, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: Travel Insurance (RBS Black Account)

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

What is this type of Insurance?

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



What is insured?

All limits are per person insured unless otherwise stated.

- ✓ **Cancellation / cutting short your trip** - Up to £10,000 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical and associated expenses** - Up to £10 million for hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Loss of passport or driving licence** - Up to £750 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage / delayed baggage** - Up to £2,500 for items lost, stolen or damaged on your trip and up to £650 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £500 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip. Cash limits apply.
- ✓ **Personal accident** - Compensation if you die (up to £60,000); lose your sight or limb (£25,000) or are unable to ever work again (£60,000) following an accident on your trip.
- ✓ **Missed departure** - Up to £1,000 for extra transport or accommodation costs to continue your trip or to return home, if your transport is delayed in arriving at your departure point and you miss the departure of your outbound or return transport.
- ✓ **Delayed departure** - Up to £250 for extra accommodation, travel and refreshment costs after a 4 hour delay to outbound or return transport at the departure point. Alternatively up to £10,000 if you abandon your trip on the outbound leg only after the delay shown on your policy.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Up to £50,000 legal costs/representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Winter sports cover** - Up to 31 days cover each trip for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.

Optional cover - Subject to an extra premium being paid, cover is available for Business, Golf and Wedding cover. It is also possible to purchase an upgrade to increase the age limit, increase the trip limit and increase the cancellation limit on the policy. Subject to eligibility, upgrades may also be available to extend cover for pre-existing medical conditions, for participation in higher risk sports and to guests travelling with the account holder.



What is not insured?

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



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions may be excluded.
- ! Your account must remain open for cover to apply.
- ! Each insured person must be aged under 70 years or have purchased an age extension upgrade for cover to apply to them.
- ! Dependent children of the account holder must be aged under 18 years (or under 23 years if still in full time education) and live with the account holder or that child's other parent if separated.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Cover will not extend beyond the 90 day trip limit (31 day trip limit for winter sports trips), unless we have agreed otherwise.
- ! Trips within the UK must include 2 nights pre-booked accommodation.
- ! The policy contains General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

- ✓ Cover is provided for worldwide travel. All trips must start and end in the UK.

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



What are my obligations?

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



When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.

The only additional fees or charges for this insurance or related services are for optional upgrades you purchase and/or any additional premiums that may be needed to cover pre-existing medical conditions. These upgrades / additional premiums can be purchased directly from the insurer using the Allianz Assistance Hub, accessed through online banking or calling **0345 266 8801**. All premiums include Insurance Premium Tax (IPT) at the current rate.



When does the cover start and end?

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

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

All cover ends if the RBS Black Account is closed or if the account holder turns 70 years old without a valid age extension upgrade, whichever is earlier.



How do I cancel the contract?

You may cancel your base policy at any time by contacting your bank to close or change your bank account. For any upgrade or medical endorsement purchased from Allianz Assistance, you have 14 days from the date of purchase, to ensure that they meet your requirements.

If you wish to cancel your upgrade or medical endorsement contract during this period, you should contact Allianz Assistance using the Allianz Assistance Hub, accessed through online banking, emailing travelenquiryUK@allianz.com or calling **0345 266 8801**.

Your premium will be refunded in full, unless you have travelled, made a claim or intend to make a claim, when we will not make any refund.

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

Home Emergency Cover

Insurance Product Information Document

Company: U K Insurance Limited

Product: Royal Bank of Scotland Black Account Home Emergency Cover

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the RBS Black Account Benefit Terms document.

What is this type of insurance?

Home Emergency Service

This product meets the demands and needs of those who wish to ensure that they have cover for emergencies in their home. We will cover you for incidents in your home which if not dealt with quickly will:

- Make your home unsafe or insecure
- Cause damage to your home and its contents
- Leave your home with a total loss of heating, lighting or water

This includes emergency cover relating to electrical wiring, plumbing and drainage, security, and heating.



What is insured?

- ✓ Call-out fees, parts, labour and materials up to £750 (inc. VAT) per call-out for emergencies

Cover includes emergencies relating to:

- ✓ The permanent electrical supply system in the home
- ✓ Internal and external plumbing of the home that you are responsible for
- ✓ The external locks, doors and windows of the home
- ✓ The main source of heating in the home
- ✓ Vermin such as rats, mice or wasps nests
- ✓ The arrangement and costs of overnight accommodation if the property becomes uninhabitable, up to £250, including VAT



What is not insured?

- ✗ Any electrical wiring which is not permanent and/or is situated outside the home
- ✗ Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware
- ✗ Breakdown or loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment
- ✗ Internal locks, doors, glass, or the locks, doors and windows to detached garages and outbuildings
- ✗ Vermin outside the home e.g. in garages and sheds
- ✗ Loss or damage arising from circumstances known to you prior to the start date of the period of membership
- ✗ Claims arising after the home have been left unoccupied for more than 60 consecutive days
- ✗ Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, or the use of defective materials
- ✗ Cost of replacement parts due to natural wear and tear or gradual deterioration or from failure to carry out reasonable maintenance in accordance with any manufacturers instructions
- ✗ Loss or damage due to the interruption or disconnection of the gas, water or electricity services to your home



Are there any restrictions on cover?

- ! We only cover boilers with a maximum output up to 75kw
- ! We only cover boilers up to 10 years old
- ! Cover is not available if your home is located in Northern Ireland, the Channel Islands, the Scilly Isles or the Isle of Man

Continued overleaf



Where am I covered?

Your home, provided it is located in England, (including the Isle of Wight but excluding the Scilly Isles), Wales or Scotland only.



What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.



When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until RBS removes the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Black Account.

Mobile Phone Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Royal Bank of Scotland Black Account Mobile Phone Insurance

Underwritten by: Aviva Insurance Limited. Registered in Scotland No. SC002116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

Administered by: Likewize Device Protection UK Limited (Likewize). Registered in the UK (company number 14134370). Registered office: Unit 2 Crewe Logistics Park, Jack Mills Way, Crewe, CW2 5XF. Authorised and regulated by the Financial Conduct Authority (FRN: 984178)

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the RBS Black Account Benefit Terms document.

What is this type of insurance?

Black Mobile Phone Insurance is designed to offer protection in the event of unexpected incidents. It meets the needs of those who want to insure their mobile phone in the event of loss, theft, accidental damage and breakdown after the manufacturer's warranty has expired.

We settle claims by replacing or, in certain circumstances, repairing your phone. Our replacement phones are refurbished in 'as new' condition using genuine manufacturer parts and include a 12-month warranty.

If you choose a repair option, any repairs will use genuine manufacturer or manufacturer quality parts and include a 24-month limited warranty provided by the repair agent.



What is insured?

The phones used on a daily basis by you and your family for:

- ✓ Loss
- ✓ Theft
- ✓ Damage
- ✓ Breakdown (after the manufacturer's warranty has expired)
- ✓ Standard accessories (such as case, charger, screen protector and/or memory card) that are lost, stolen or damaged at the same time as your phone, up to £250



What is not insured?

- ✗ Phones that are owned by your employer
- ✗ Phones with a screen size of 7 inches or greater (measured diagonally)
- ✗ Theft or loss if you have deliberately put the phone at risk
- ✗ Theft from an unattended vehicle – unless the vehicle was locked and the phone was concealed from view in an enclosed storage compartment, such as boot, luggage space or glove box
- ✗ Cosmetic enhancements to your phone, such as plating or embellishment with precious metals, stones or crystals
- ✗ Cosmetic damage to the surface of the phone – such as scratches and dents, that don't affect how the phone works
- ✗ Information stored on the phone such as photos, data, apps and music and/or the restoration of such data
- ✗ Any costs you have to pay due to unauthorised use of your phone, including any loss due to use of mobile payment or banking apps

Continued overleaf



Are there any restrictions on cover?

- ! Only the phones used on a daily basis by you, your partner (who lives with you in a domestic relationship) and/or your children under 18 years old who live at home with you (or under 23 years old if they are still in full-time education and live at home with you outside term time) are covered
- ! A £100 excess applies to each approved claim
- ! A £50 excess applies when the phone is repaired
- ! You can't make more than four approved claims in any 12-month period
- ! You must be a UK resident



Where am I covered?

- ✓ This policy will cover you anywhere in the world – but if you're abroad when you claim, we can only replace or repair your phone when you're back in the UK



What are my obligations?

- You must do what you can to prevent your phone from being stolen
- We may ask you to provide documents, receipts or other information to verify your claim
- All instances of loss or theft must be reported to the network provider as soon as is reasonably practicable after the event
- If your phone has been stolen, you must report it to the police and request a crime reference number
- We won't pay any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen.
- If we replace your phone if it has been accidentally damaged or breaks down, it must be returned to Likewize by handing it over when the replacement phone is delivered to you



When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.



When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until RBS removes the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Black Account.

Breakdown Cover

Insurance Product Information Document

**Company: Automobile Association
Insurance Services Limited.**

**Product: Royal Bank of Scotland Black Account
UK & European Car Breakdown Policy**

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

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the Royal Bank of Scotland Black Account Benefit Terms document. Throughout this document 'Black account' refers to Black and Reward Black accounts.

What is this type of insurance?

Royal Bank of Scotland Black account UK & European Car Breakdown cover is designed to meet the demands and needs of those who wish to ensure that they have assistance if their vehicle breaks down in the UK or Europe.



What is insured?

UK cover

- ✓ Help at the roadside or at your home address, day or night
- ✓ No call out charges
- ✓ Finding/diagnosing the fault with your vehicle and attempted repair
- ✓ Recovery to any single UK destination of your choice
- ✓ Where a prompt repair is not possible, a choice of the following: replacement car hire or public transport costs or overnight accommodation
- ✓ Cost of single standard rail fare to collect your vehicle (up to a maximum of £250)
- ✓ Recovery and replacement car in the event of an accident
- ✓ Recovery to a local fuelling station/charge point in the event of running out of fuel or charge
- ✓ You are covered in any privately registered vehicle you travel in, anywhere in the UK

Europe cover

- ✓ Help at the roadside and recovery to the UK or recovery to your destination for you, your vehicle and your passengers
- ✓ Pre-departure protection up to £1,500
- ✓ Onward travel options if you can't use your vehicle



What is not insured?

- ✗ Fuel and Parts
- ✗ The same or similar cause of breakdown attended by us in the previous 28 days (including running out of fuel or charge)
- ✗ Faults due to lack of routine maintenance
- ✗ Damage to the vehicle caused by putting wrong fuel in
- ✗ Costs not immediately to do with getting your car on the road, such as loss of earnings
- ✗ The use of Accident Assist for any accident that occurs outside of England, Wales or mainland Scotland
- ✗ Personal luggage and equipment
- ✗ Additional costs as a result of travelling with pets
- ✗ The costs of garage or other labour required to repair your vehicle, other than labour provided by the AA at the breakdown
- ✗ Non-emergency repairs
- ✗ Rallying, off-road driving or motor sports
- ✗ Non-UK registered vehicles



Are there any restrictions on cover?

- ! Cover is valid for the Royal Bank of Scotland Black account holder(s) and their Authorised Drivers
- ! The vehicle must be roadworthy, within 3.5 tonnes, no wider than 2.55m, and in Europe no longer than 7m or higher than 3m
- ! Motorbikes under 200cc are not covered in Europe
- ! No vehicle recovery to a destination of your choice if we can fix your vehicle
- ! No car hire, public transport costs or hotel accommodation if we can fix your vehicle or arrange a prompt local repair
- ! Maximum party size of 8 persons
- ! Within Europe, your vehicle will not be recovered if it will cost more than its current market value, or if the cost of repairs is £500 or less

Continued overleaf



Where am I covered?

- ✓ You are covered in the UK and Europe. Countries are listed in the Royal Bank of Scotland Black Account Benefit Terms document.
- ✓ Accident Assist is only available for accidents that occur within England, Wales or mainland Scotland



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need
- To keep your vehicle roadworthy, ensuring it's taxed, insured and with a valid MOT
- To ensure that repairs are made on your vehicle following service warnings or after our Patrol has attended your vehicle



When and how do I pay?

The cost of this insurance is included in the monthly fee for your Royal Bank of Scotland Black Account



When does the cover start and end?

Cover will begin as soon as your Royal Bank of Scotland Black account is opened and will continue until the account is closed or you cease to be a UK resident – or until Royal Bank of Scotland remove the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Royal Bank of Scotland Black Account

Q Braille, large print or audio format?

If you'd like this information in another format, call us on:

Contact phone number: 03457 24 24 24

Relay UK: 18001 03457 24 24 24

The product(s) mentioned in this literature is/are covered by the Financial Services Compensation Scheme (FSCS).

The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For further information about the compensation provided by the FSCS, refer to the FSCS website www.FSCS.org.uk

Our main business is banking and financial services. We will provide you with banking services in accordance with the terms which apply to your account. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered on the Financial Services Register and our registration number is 114724.

Calls may be recorded.

The Royal Bank of Scotland plc.

Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB.

Registered in Scotland No. 83026.

rbs.co.uk