

The Royal Bank of Scotland Business Card and BusinessOne Card programmes

Your Insurance Policies

The Royal Bank of Scotland plc. Registered in Scotland No. 90312.
Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.
Authorised and regulated by the Financial Services Authority No. 121882.

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This leaflet clearly explains the details of the Insurance Policies. Please read it so that you know what is covered and keep it in a safe place.

Please note:

1. The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
2. For our Business Card and BusinessOne card programmes we offer insurance products from UK Insurance Limited, Direct Line Life Insurance Company Limited, Card Protection Plan Limited, ACE European Group Limited and certain underwriters at Lloyd's of London.
3. You will not receive advice or recommendations from us in respect of any of the insurances detailed in this booklet.
You will need to make your own choice on how to proceed.
4. You will not have to pay a fee for our services in respect of any of the insurances detailed in this booklet.
5. Royal Bank of Scotland plc, 36 St Andrew Square, Edinburgh EH2 2YB is authorised and regulated by the FSA. Our FSA Register number is 121882. Our permitted business is arranging and advising on non-investment insurance. You can check this on the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.
6. The Royal Bank of Scotland Group plc, which is a parent undertaking of various insurance companies in the Royal Bank of Scotland Group (including Direct Line Insurance plc, Direct Line Life Insurance Company Limited, National Insurance and Guarantee Corporation Limited, UK Insurance Limited, Churchill Insurance Company Limited, National Westminster Life Assurance Limited and Royal Scottish Assurance plc), also directly wholly owns and controls Royal Bank of Scotland plc.
7. If you wish to register a complaint, please contact us:

In writing: The Royal Bank of Scotland plc, Commercial Cards, PO Box 5747, Southend-on-Sea, Essex SS1 9AJ.

By phone: 0870 154 1234.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
8. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

You are entitled, at any time, to request information regarding any commission which the Bank may have received in respect of these insurance products that are relevant to your account by calling 0870 154 1234 (Minicom 1800 201733).

Insurance Cover

Insurance Cover applicable to your card	Business Card and BusinessOne	Business Premium and BusinessOne Premium
Payment Protection Insurance (Sole trader credit only)	optional	optional
Commercial Card Protection	optional	optional
Employee Misuse (at no extra cost)	✓	✓
Travel Accident (at no extra cost)	✓	n.a. See Worldwide Business Travel Insurance
Worldwide Business Travel Insurance (at no extra cost)	✗	✓
Car Breakdown Cover (at no extra cost)	✗	✓

It's your responsibility to make sure that the policy is right for you.

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Payment Protection Insurance (For Sole Traders with a credit card product only)

Statement of Demands and Needs

This policy meets the demands and needs of those who wish to receive business card Payment Protection Insurance coverage as described in the Policy. We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs and it's your responsibility to make sure that the policy is right for you.

Statement of Price

Royal Bank of Scotland Payment Protection Insurance (For Sole Traders with a credit card product only) is provided with your card at a cost of 79p a month for every £100 of your outstanding balance.

Your Policy Summary

Please read this document carefully. Please refer to your policy wording for full terms and conditions. This document does not form part of the contract between you and your insurer. It's your responsibility to make sure this policy is right for you. Please read your policy carefully to ensure it meets your needs.

Who is the Insurer?

Accident, sickness and unemployment cover is underwritten by UK Insurance Limited. Life cover is provided by Direct Line Life Insurance Company Limited.

What Are the Features of The Royal Bank of Scotland business card Payment Protection Insurance?

This Royal Bank of Scotland business card Payment Protection policy can repay 10% of the outstanding balance on your Royal Bank of Scotland business card, if you are unable to work for more than 14 days in a row as a result of accident, sickness and unemployment. In the event of your death, the insurer will pay Royal Bank of Scotland the outstanding balance on your agreement as at the date of death (including interest), less any sum over your agreed credit limit.

Are You Eligible?

On the commencement date you must:

- Be aged between 18-64;
- Have applied for cover and agreed to pay the appropriate monthly premium;
- Be named as the principal cardholder under your agreement who is also the owner of the business. (A claim can not be considered for additional cardholders); and
- Be a sole trader in the UK.

Important Note on Normal Pregnancy/Childbirth Related Conditions:

This policy does not include cover for Normal Pregnancy/Childbirth Related Conditions. Therefore, when a claim is made by you, for a medical condition which typically occurs during pregnancy or childbirth, we may refer you to a doctor or consultant who specialises in obstetrics for an opinion as to whether the condition is a normal pregnancy/childbirth related condition. We will consider this opinion to be final.

What Are the Significant Exclusions and Limitations?

The cover is subject to exclusions, all of which are fully explained in section 4A and 4B titled 'What Are You Not Covered For' in the policy wording. However, listed below are the significant exclusions and limitations for your information:

Type of cover	Significant Exclusions or Limitations
Unemployment	<ul style="list-style-type: none">• Knowledge of impending unemployment• Unemployment occurring during the initial exclusion period of 30 days• Voluntary cessation of trading• You must register with the Department for Work and Pensions to be able to claim• Your business must have ceased trading to be able to claim
Accident and Sickness	<ul style="list-style-type: none">• Wilful acts including cosmetic and beauty treatments• Alcohol and drugs related
Life cover	<ul style="list-style-type: none">• Alcohol and drugs related• War

What is the Duration of the Policy?

This is a monthly policy which can run for the duration of the time that you hold your Royal Bank of Scotland business card. As this policy could run for several years, you may want to review your insurance needs periodically to ensure the policy is adequate.

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents within 30 days of receipt. The insurer will return any premium paid in full provided no claims have been made on the policy during that time.

How Do You Make a Claim?

To notify the insurer in the first instance, please telephone 0845 601 3204, or Textphone on 0800 051 3030, to request a claim form. The Helpline is open 9am to 5pm, Monday to Friday. Calls may be recorded.

How Do You Make a Complaint?

Should there ever be an occasion where you need to complain, please call the insurer on 0845 601 3204.

If you wish to write, then address your letter as follows, Customer Liaison Unit, UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. If the Insurer is unable to resolve the complaint or you are unhappy with the resolution, you may refer it to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 0801800.

Details About Our Regulator

We are authorised and regulated by the Financial Services Authority (FSA). The FSA website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/pages/register, or the FSA can be contacted on 0845 606 1234 (UK Insurance Limited registration number: 202810, Direct Line Life Insurance Company Limited registration number: 170956). Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

Payment Protection Insurance (For Sole Traders with a credit card product only)

Your Policy

Statement of Demands and Needs

This policy meets the demands and needs of those who wish to receive business card Payment Protection Insurance coverage as described in the Policy. We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs and it's your responsibility to make sure that the policy is right for you.

For Your Royal Bank of Scotland business card

Important – Please read this document carefully and keep it in a safe place. Make sure that **You** are eligible for the insurance cover. **You** should make sure **You** know what this insurance does and does not cover. If **You** are not completely satisfied, return this document, with a covering letter stating **Your** name, address and credit card details, within 30 days following initial receipt to **Your Lender**. The **Lender** will cancel the cover from the **Commencement Date** and refund the premium paid, provided no claim has been made. Cover is for one calendar month at a time and is automatically renewed every month until the **End Date**.

The information given to the **Insurer** orally, in writing or otherwise and in the application forms the basis of the contract between **You** and the **Insurer**. **You** must tell the **Insurer** of any change to this information as soon as possible, as failure to do so could affect the cover provided. It's your responsibility to make sure that the policy is right for you.

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Section 1 – Are You Eligible?

On the **Commencement Date** **You** must:

- Be aged between 18-64;
- Be named as the principal cardholder under **Your Agreement** who is also the owner of the business;
- Have applied for cover and agreed to pay the appropriate monthly premium. (A claim cannot be considered for additional cardholders); and
- Be a sole trader in the **UK**.

Important Note on Normal Pregnancy/Childbirth Related Conditions:

This policy does not include cover for Normal Pregnancy/Childbirth Related Conditions. Therefore, when a claim is made by you, for a medical condition which typically occurs during pregnancy or childbirth, we may refer you to a doctor or consultant who specialises in obstetrics for an opinion as to whether the condition is a normal pregnancy/childbirth related condition. We will consider this opinion to be final.

If **You** are **Working** but are absent from **Work** at the **Commencement Date** due to accident or sickness, **Your** Accident and Sickness cover will not start until **You** have returned to **Work** for a continuous period of at least one calendar month.

Section 2 – Meaning of Words and Phrases

These are listed in bold in alphabetical order and have the following meanings whenever they appear in the policy.

Agreement – The credit card agreement, to which this cover applies, between **You** and the **Lender**.

Carer – Being completely without **Work** solely due to the need to care for an immediate family member (spouse, partner, parent, child) and being registered with **Your** local Social Services Department as a **Carer** (having undertaken a Community Care Assessment or Carer's Assessment).

Commencement Date – The date on which **You** signed **Your Agreement** or the date the **Insurer** accepts **You** for insurance if this is later.

Doctor – A **UK** registered medical practitioner, practising in the **UK**, other than **You** or **Your** relatives.

End Date – The earliest of the following dates:

- **Your Agreement** ends or is cancelled
- **Your** 65th Birthday
- All payments due to the **Lender** under the **Agreement** have been paid
- The date of **Your** death
- **You** permanently retire (**You** must tell the **Insurer** if **You** retire before the age of 65)
- **You** miss paying 3 monthly premiums in a row.

Incurred Date –

- For Accident and Sickness claims – the day after **Your** last day in **Work**.
- For **Unemployment** claims – the date when **You** first knew **Your** business would cease trading.
- For Life claims – the date of **Your** death.

Insurer – UK Insurance Limited for Accident, Sickness and **Unemployment** cover and Direct Line Life Insurance Company Limited for the Life insurance cover.

Lender – The Royal Bank of Scotland plc.

Major Illness – a heart attack, cancer (excluding skin cancers other than melanoma), a stroke (otherwise known as cerebro-vascular accident lasting longer than 24 hours), coronary by-pass, kidney failure (requiring dialysis) or major organ transplant (receiving a heart, liver, lung, pancreas, kidney or bone marrow) which leaves **You** unable to carry out the duties of **Your Normal Occupation**.

Monthly Benefit – 10% of the **Outstanding Credit Card Balance** on **Your Agreement** on the **Incurred Date** or £10 whichever is more. If **Your Outstanding Credit Card Balance** on the **Incurred Date** was nil, then **Your Monthly Benefit** will also be nil.

Normal Occupation – Your paid occupation immediately before Your accident or sickness, or similar occupation that You are able to perform or may reasonably become qualified to perform, based on Your education, training and ability.

Normal Pregnancy/Childbirth Related Conditions – Symptoms which normally accompany a pregnancy and/or childbirth (including those related to multiple pregnancy) and which are generally of a minor and/or temporary nature not representing an unusual or significant hazard to mother or baby.

Off Sick – A period when You are unable to carry out the duties of Your Normal Occupation due to accident or sickness as certified by a Doctor, which starts during the Period of Cover. You must be under the regular care and attention of a Doctor.

Outstanding Credit Card Balance – The amount You still owe to the Lender under the Agreement (including interest).

Period of Cover – The period from the Commencement Date to the End Date.

Self-Employed/Self-Employment – Actively Working in a profession or business alone or in a partnership with others and paying Class 2 National Insurance under the Social Security Contributions and Benefits Act 1992 and liable to pay income tax under Schedule D of the Income and Corporation Tax Act 1988, or a company director who is a controlling director.

Specialist – A Doctor who holds, or has held, a consultant appointment in an NHS hospital in a specialty relevant to Your condition.

Temporary Work – Work that is not permanent and is not governed by a contract of employment, fixed or otherwise, and is not Self-Employment. Also Work that is seasonal or irregular.

UK – The United Kingdom, the Channel Islands and the Isle of Man.

Unemployment/Unemployed – Shall mean Your business either having stopped trading and being in the course of being wound up, or being put into the hands of an insolvency practitioner because You could not find Work to meet all Your reasonable business and living expenses, in all cases a declaration to this effect having been made to HM Revenue and Customs.

You must have throughout Your claim been registered with the appropriate authority (the Department for Work and Pensions). If You have been entitled to make reduced National Insurance contributions in the past or You are aged over 60 and in receipt of pension credits then You do not need to be registered with the Department for Work and Pensions. For further details of how to make a claim please see section 5.

Please note – if You are seeking employment in the EU for a period of up to 3 months, You must make arrangements with the Department for Work and Pensions to register with the equivalent office in the country You are going to. You must obtain a form E303/3 from the Overseas Benefits Office in Newcastle before leaving the UK.

War – Armed conflict between states, organisations, or domestic factions of opposing citizens of the same country, characterised by lethal violence between combatants or against civilians.

Work/Working – Being in Self-Employment, for at least 16 hours a week in the UK, or on statutory maternity or paternity leave.

You/Your – The principal cardholder under Your Agreement.

Section 3 – What Are You Covered For?

Accident & Sickness Cover

If You are Off Sick for a continuous period of at least 14 days during the Period of Cover, the Insurer will pay to the Lender a sum equivalent to the Monthly Benefit divided by the number of days that are in the month You are unable to Work, for each consecutive day that You are Off Sick. The payment will be made on a monthly basis. This entitlement will continue until the maximum of 12 Monthly Benefits per claim have been paid, or until the cover End Date, whichever happens first.

For example if Your Monthly Benefit is £300 and You are Off Sick for 20 days in November the payment You will receive will be worked out by dividing Your Monthly Benefit by the

number of days in the month and then multiplying by the number of the days in the months that You have been Off Sick, which in this example would mean You would be entitled to £200.

If You are Off Sick for two periods, both resulting from the same cause, that are separated by three months or less, the Insurer will treat this as one claim, but will not pay any Monthly Benefit for the time in between. Otherwise, if the cause is the same condition and if the period of time between the two claims is more than 3 months, You will not be able to make the second Accident and Sickness claim until You have been back at Work for six continuous months. This will not apply, if the cause is the same and is defined under this policy as a Major Illness which will mean You will be able to make a claim within this period. The Insurer will treat this claim and the previous claim as one claim, but will not pay any Monthly Benefit for the time in between. If, however You are Off Sick for a different cause, You will not be able to make a second Accident and Sickness claim until, You have been back at Work for at least 30 consecutive days between each claim.

Unemployment Cover

If You are Working and become Unemployed for a continuous period of at least 14 days during the Period of Cover, the Insurer will pay to the Lender a sum equivalent to the Monthly Benefit divided by the number of days that are in the month that You are out of Work, for each consecutive day that You are Unemployed. The payment will be made on a monthly basis. This entitlement will continue until the maximum of 12 Monthly Benefits have been paid, or until the cover End Date, whichever happens first. If You are no longer Self-Employed, but start working in paid employment or become Self-Employed again, then the Insurer will stop paying Your Unemployment claim.

For example if Your Monthly Benefit is £300 and You are Unemployed for 20 days in November, the payment You will receive will be worked out by dividing Your Monthly Benefit by the number of days in the month and then multiplying by the number of the days in the month that You have been Unemployed, which in this example would mean You would be entitled to £200.

If You are receiving Unemployment benefit and want to start Temporary Work which will continue for less than six months, please tell the Insurer before You start this Work. The Insurer will not pay any Monthly Benefit during the period of Temporary Work. However, when the Temporary Work finishes, Your Unemployment claim may continue in which case the Insurer will treat this as one continuous claim until the End Date or until the maximum of 12 Monthly Benefits have been paid (with any 6 accumulated time that was put towards fulfilling the 14 day waiting period before a claim can commence, continuing once the Temporary Work has ended).

If Your Work ends due to the need for You to become a Carer, You may claim under this section. You will however be required to provide evidence to substantiate Your claim, which is detailed in 'Section 5 – How Do You Make A Claim?'

Life Cover

In the event of Your death during the Period of Cover, the Insurer will pay the Lender the Outstanding Credit Card Balance at that date, less any amount over Your agreed credit limit.

Section 4 – What Are You Not Covered For?

A. This policy does not cover You for any claim arising wholly or partly from:

- Your wilful or deliberate actions during the Period of Cover
- Anything which occurs as a result of taking alcohol or drugs, unless they are taken under the direction of a Doctor and are not for the treatment of drug addiction;
- War;
- Any medical operations or treatments not medically necessary, including cosmetic or beauty treatments.

B. This policy does not cover You for any period of Unemployment:

- Which occurred before the Commencement Date;
- If You are informed, within the first 30 days immediately after the Commencement Date, that You are to lose Your employment or You knew it to be impending at the Commencement Date, whether or not You had received official notice;
- If it results from Your resignation, voluntary redundancy or early retirement or Your business voluntarily ceases trading;
- If Your Unemployment is caused by Your own misconduct;
- If Your business stops trading temporarily.

Section 5 – How Do You Make a Claim?

To notify the **Insurer** of a claim in the first instance **You** (or **Your** personal representatives for a Life claim) should telephone the Helpline number on 0845 601 3204, or Textphone on 0800 051 3030, to request a claim form.

The Helpline is open 9am to 5pm, Monday to Friday. Calls may be recorded.

Please fill in the form fully and accurately, and where applicable arrange for **Your Doctor** or an official of the Department for Work and Pensions to fill in the appropriate sections, and return it to the address shown on the form.

In order to verify **Your** claim, **You** will have to provide any proof that is reasonably asked for (at **Your** own expense, if any). If adequate proof is not received **Your** claim may not be paid. **You** (or **Your** personal representative for a life claim) may also be asked for more information, for example:

Life claims – an original death certificate (in English) or an office copy Grant of Probate/Letters of Administration.

Accident and Sickness claims

- a certificate from **Your Doctor** saying that **You** are not **Working**; **You** may also be required to be examined (at the **Insurer's** expense) by a **Doctor** of the **Insurer's** choice.

Unemployment claims –

- a copy of the Jobseekers **Agreement** that **You** signed with the Department for Work and Pensions and declared to them that **You** have ceased trading. The **Insurer** will also require satisfactory proof of **Your** bankruptcy or the involuntary insolvency of **Your** business and ceasing to trade.

Carers –

- Evidence that **You** are required to care for an immediate family member, a Community Care Assessment or **Carer's** Assessment and that **You** were not aware of the need for **You** to become a **Carer** at the **Commencement Date**.

You will also be asked to fill in a continuation claim form (at **Your** own expense, if any) for each month that **You** continue to claim for Accident and Sickness or **Unemployment**. **You** should send this to the **Insurer** on a monthly basis unless otherwise stated. **Your** claim may be delayed if the **Insurer** cannot verify it because **You** are late in sending the **Insurer Your** continuation claim form. As soon as **You** go back to **Work You** should tell **Your Insurer**, so that the correct final payment can be made and **Your** claim closed.

Any claim supported by a false declaration or found to be fraudulent, unfounded or intentionally exaggerated will not be paid. If this happens or if **You** carry on claiming after **You** have returned to **Work Your** insurance will be cancelled and action will be taken to recover any overpayments.

The **Insurer** will only pay one type of benefit (Accident, Sickness or **Unemployment**) at a time. All **Monthly Benefits** will be paid to the **Lender** for the credit of **Your** business card account.

If **You** or **Your** partner are receiving any State benefit, **You** should advise the appropriate authority if **You** are also claiming under this policy. In some circumstances, the amount of **Monthly Benefit You** receive under this policy may affect **Your** entitlement to State benefit. **Your** local employment authority will be able to provide **You** with further information.

Section 6 – How Can You Change Your Claim?

If the **Insurer** is paying an Accident or Sickness claim and **You** become **Unemployed** or vice versa please tell the **Insurer** as soon as possible. Depending on the situation the **Insurer** may send **You** a new claim form, which will need completing by **Your Doctor** or Department for Work and Pensions to ensure **Your** claim is valid.

The **Insurer** will treat **Your** Accident, Sickness and **Unemployment** claims as one continuous claim and payments will continue without a further waiting period up until the **End Date** or until the maximum number of **Monthly Benefits** have been paid.

Section 7 – Important Information

Your Right to Cancel

If this cover does not meet **Your** requirements, please return all **Your** documents within 30 days following initial receipt to The Royal Bank of Scotland, Commercial Cards, Cards Customer Services, PO Box 5747, Southend-on-Sea, SS1 9AJ with a covering letter stating **Your** name, address and credit card details. **Your** cover will be cancelled and any premium paid will be returned in full provided no claims have been made on the policy during that time. By cancelling the Card cover will automatically be cancelled.

Complaints Procedure

Should there ever be an occasion where **You** need to complain, please call the **Insurer** on 0845 601 3204, Textphone 0800 051 3030, lines are open 9am-5pm Mon-Fri. Calls may be recorded. If **You** wish to write, then address **Your** letter to Customer Liaison Unit, UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. If the **Insurer** is unable to resolve the differences or **You** are unhappy with the resolution, **You** may refer **Your** complaint to the Financial Ombudsman Service (FOS). Their address is: **South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.**

If **You** do refer **Your** complaint to the Financial Ombudsman Service, this will not affect **Your** right to take legal action.

A copy of the **Insurer's** complaints procedure leaflet is available on request.

Choice of Law

The law applying to this insurance shall be the law of England and Wales unless there is a written agreement to the contrary.

Claims Investigations

In the event of a claim, any information, which **You** provide or have provided to the **Insurer**, will be put on the Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operators of Register of Claims is available from the **Insurer**.

Cost

The cost of this insurance is 79p (including Insurance Premium Tax) per £100 of the **Outstanding Credit Card Balance** as at the date of statement. This will be calculated monthly and added to **Your Outstanding Credit Card Balance**. Cover is applicable to the sole trader only.

Termination of Contract

The **Insurer** has the right to cancel **Your** policy by giving **You** 30 days written notice at **Your** last known address. **You** also have the same right. The **Insurer** will continue paying **Monthly Benefits** under the terms of the policy for any valid claim, which is being paid at the cancellation date.

Business Language Used

The language used in this and all other documents relating to this policy is English. All future communications both verbal and written will be in English.

Assignment

You cannot transfer **Your** rights or interest in this policy to any other person. If the **Insurer** transfers their rights and interests in this policy to any other person **Your** rights and interests under this policy will not be diminished and the level of service received under this policy will not be diminished.

The Insurers

Accident, Sickness, and **Unemployment** Insurance is underwritten and provided by UK Insurance Limited, Registered Office, The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. The Life Insurance is underwritten and provided by Direct Line Life Insurance Company Limited, 6 Atlantic Quay, 55 Robertson Street, Glasgow G2 8JB. Registered Office, 3 Edridge Rd, Croydon, Surrey CR9 1AG. Registered in England No. 2199286. Both companies are authorised and regulated by the Financial Services Authority.

Details About Our Regulator

The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/pages/register, or the Financial Services Authority can be contacted on 0845 606 1234. UK Insurance Limited is entered in the FSA's register under number 202810, Direct Line Life Insurance Company Limited is entered under number 170956.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

Connected Companies

The Royal Bank of Scotland, UK Insurance Limited and Direct Line Life Insurance Company Limited are connected companies as they are all members of The Royal Bank of Scotland Group.

YOUR INFORMATION

How We Use Your Information

Accident, Sickness, and **Unemployment** cover is arranged by the Royal Bank of Scotland, and underwritten and provided by UK Insurance Limited ("UKI"). Life Cover is underwritten and provided by Direct Line Life Insurance Company Limited (DLL). All are members of The Royal Bank of Scotland Group and are authorised and regulated by the Financial Services Authority. In this Information statement, "we" "us" and "our" refers to the Royal Bank of Scotland, UKI, and DLL unless otherwise stated.

For information about our Group of companies please visit www.rbs.com and click on 'About Us'.

Please take a few minutes to read this document as it contains important information relating to the details that **You** have given us. **You** should also show this document to anyone else who is covered under **Your** policy.

"**Your** personal information" means any information obtained from **You** in connection with a service or product provided to **You** by us.

If **You** contact us electronically, we may collect **Your** electronic identifier (e.g. Internet Protocol (IP) address or telephone number) supplied by **Your** service provider.

Your privacy is important to us, and we promise to respect **Your** personal information.

Collection of Information

Information is collected lawfully and in accordance with the Data Protection Act 1998, we will do our best to ensure that **Your** details are accurate and kept up to date.

Use of Information

By The Royal Bank of Scotland:

The Royal Bank of Scotland will use **Your** personal information to:

- Confirm, update and improve their customer records;
- Identify and market products and services to **You** that may be of interest;
- Analyse and develop their relationships with **You**;
- Help in processing any applications **You** may make.

By UKI&DLL:

We may use and share **Your** information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with **You**;
- understand our customers' requirements;
- develop and test products and services.

Your information includes data about **Your** transactions.

We do not disclose **Your** information to anyone outside the Group except:

- Where we have **Your** permission;
- Where we are required or permitted to do so by law;
- To other companies who provide a service to us, or **You**;
- Where we may transfer rights and obligations under this policy.

From time to time we may change the way we use **Your** information. Where we believe **You** may not reasonably expect such a change we shall write to **You**. If **You** do not object to the change within 60 days, **You** consent to that change.

Keeping You Informed

If **You** have given prior consent, we may contact **You**, by letter, phone or fax including automatic dialling, e-mail or other electronic means, about products and services which we believe would be of interest to **You**, and which are offered by us and other selected companies. If **You** would prefer not to receive this information please let us know. Please note this may mean that we will not be able to tell **You** about additional benefits available to our customers.

Dealing With Other People

At the request of many of our customers and to make managing **Your** insurance more convenient, it is UKI's policy to deal with **Your** spouse or partner who calls us on **Your** behalf. If **You** would like someone else to deal with **Your** policy on **Your** behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on **Your** behalf, with **Your** consent. However, if at any time **You** would prefer us to deal only with **You**, please call us to let us know.

Sensitive Information

Some of the personal information we ask **You** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions) about **You** and others named on the insurance policy. We will not use such sensitive personal data about **You** or others except for the specific purpose for which **You** provide it and to provide the services described in **Your** policy documents. **You** will have been asked to agree to this when **You** first contacted us but please ensure that **You** only provide us with sensitive information about other people with their agreement.

Credit reference agencies

To assess your insurance application and the terms on which cover may be offered, we may obtain information about you from credit reference agencies to check your credit status and identity. The agencies will record our enquiries. This will not affect your credit standing.

Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries 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; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud, money laundering and terrorist financing, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;
Checking insurance proposals and claims;
Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Commercial Card Protection

Statement of Demands and Needs

If you do not have insurance cover which (i) enables you to cancel all missing cards in one phone call; and/or (ii) covers you for the amount of any unauthorised transactions that take place on your lost or stolen cards which your card issuer holds you liable to pay; and/or (iii) provides emergency

cash, this Commercial Card Protection Policy or Card Protection Plus Policy may meet your needs. You will not receive advice on whether this is suitable for your needs; you should make your own choice whether this is suitable.

Statement of Price

Commercial Card Protection Insurance costs £50 (for up to 15 cards) or £15 per year per card (for Limited Liability Partnerships, Limited Companies and Partnerships).
Card Protection Plus Insurance costs £29 per year per policy (for Sole Traders).

Your Policy Summary

Commercial Card Protection policy and Card Protection Plus policy

This is a summary of cover only. Full terms and conditions are included in a policy pack sent on acceptance of your application. Terms are also provided at each policy renewal.

The Insurer

Commercial Card Protection and Card Protection Plus are provided by Card Protection Plan Limited ("CPP"), which arranges cover with the insurer, ACE European Group Limited.

About Commercial Card Protection and Card Protection Plus

These policies provide a loss reporting line so that missing cards are promptly cancelled. They cover against any unauthorised transactions that your card issuer holds you liable for if your cards are lost or stolen. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money.

Policies are for one year. At the end of your policy term, you will receive a renewal notice but your policy will be renewed automatically and your premium will be collected unless you tell CPP beforehand that you do not want to renew. To be eligible for cover, you must be over 18 and live either in the United Kingdom, Isle of Man, Jersey, Guernsey or the Falkland Islands.

Principal features

- Up to £20,000 per policyholder per year for unauthorised transactions your card issuer holds you liable for if your cards are lost or stolen.
- (Card Protection Plus only) Cover for replacing locks and keys if your keys are lost or stolen. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.
- Emergency cash, hotel bill advance and replacement travel ticket advance available.
- (Card Protection Plus only) Covers you and up to four other people living at your address.

Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss must be reported to CPP within 24 hours of discovery (policy section A10)
- (Card Protection Plus only) Key loss must be reported to CPP within 24 hours of discovery (policy section A9).
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B9 and B8). Hotel bill payment only available if you are abroad when cards go missing (section B4).
- To be eligible for cash advances and payments, you must apply for these within 48 hours of notifying us of your card loss. Advances are subject to status and repayable within 28 days (sections B4, B8, B9).
- (Card Protection Plus only) Car hire or travel expenses cover is available for three days' expenses only, which must be agreed in advance by CPP when you report the loss and before these costs are incurred (section B2).

Cancellation

You have a 21 day right to cancel from your policy start date and a 14 day right to cancel from your renewal date with a full payment refund. To cancel, please call

0844 848 1546. If you cancel outside these periods, you will not be entitled to a refund of the payment you have paid.

Complaints and Claims

If you are unhappy with your policy or if you need to make a claim, please telephone **0844 848 1546**. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800). If you need to make a claim, we will tell you what to do and what documents you must send us.

Consumer Protection

CPP and ACE are members of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim without any upper limit.

Terms and Conditions for Commercial Card Protection (£15 and £50) and Card Protection Plus (£29)

Your Commercial Card Protection policy or Card Protection Plus policy is provided by the Insurer through Card Protection Plan Limited (CPP).

Unless stated, all clauses apply to both the Commercial Card Protection policy and the Card Protection Plus policy.

Please read this document carefully. It sets out:

1. 'Your contract with CPP' – the terms and conditions of your agreement with CPP for introducing you to the Insurer;
2. 'Your policy with the Insurer' – the terms and conditions of the insurance cover that the Insurer will provide to you; and
3. 'General conditions of both contracts' which apply to your contracts with both CPP and the Insurer.

When you purchase or renew a policy, CPP will collect a payment from you in advance. This payment comprises both the premium payable to the insurer of £1.70 for Commercial Card Protection or 74p for the Card Protection Plus (see 'Your policy with the Insurer') and the fee payable to CPP for its intermediary services (see 'Your contract with CPP'). The fee payable to CPP is the difference between the premium and the total amount you pay. Both the fee and the premium are inclusive of Insurance Premium Tax.

Your contract with CPP

For its fee, CPP will each year:

- i) Act as intermediary by introducing you to the Insurer and its product;
- ii) Act as intermediary in connection with the making of your contract with the Insurer; and
- iii) Collect payments due from you and pay the premium to the Insurer on your behalf.

While carrying out these activities, CPP must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

When you purchase or renew the policy, you must pay CPP the fee set out above for introducing you to the Insurer for carrying out the activities listed above. The fee due may change from time to time but it will not change for this policy until the renewal date.

CPP's contract with you is fulfilled when you continue the policy at the end of the cooling off period and when CPP pays the premium to the Insurer. See the 'Cooling off periods' section for more details on your cancellation rights.

CPP's full company name is Card Protection Plan Limited (registered number 1490503) and the registered office address is Holgate Park, York YO26 4GA, United Kingdom.

Your policy with the Insurer

This section explains the terms and conditions of the cover that the Insurer will provide in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

Your Card Protection policy is underwritten by the Insurer, ACE European Group Limited (ACE) whose main business is general insurance. ACE's registered number is 01112892 and its head office address is ACE Building, 100 Leadenhall Street, London EC3A 3BP, United Kingdom. The insurer pays CPP a commission of 5p a year from the premium. All premiums paid in respect of your policy are deemed in law to have been paid to the Insurer when received by CPP from you.

All claims management and administration of these policies is provided by CPP acting as agent for the Insurer. This means that when you contact CPP in connection with a claim or administrative matter, you are deemed to be making contact with the Insurer.

The Insurer must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

Definitions

£ – United Kingdom pound sterling.

abroad – In a country other than the one in which you reside.

card – Your credit, charge, cash, cheque, debit, pre-paid, contactless, store and other cards as shown in the schedule or reported to us before or at the time you report a card loss.

card loss – Loss by you or theft from you of a card during the period of insurance.

claim – Any claim you make under this policy.

communication costs – The cost of a phone call, fax or letter.

cover – The benefits available to you under these policies.

CPP – Card Protection Plan Limited (registered number 1490503) whose Registered Office address is Holgate Park, York YO26 4GA.

home – The place where you live, for which you have given us the address, before making any claim.



identification labels – The labels supplied to you for the purpose of identifying your personal items.

Insurer – ACE European Group Limited (registered number 01112892) whose Registered Office is at ACE Building, 100 Leadenhall Street, London EC3A 3BP.

issuer – The issuers of the cards.

key tag – The key tag supplied to you and to each policy holder.

main policyholder – The person you have told us is responsible for this policy.

payment card – The card from which your payment will be collected.

payment – The total amount you pay for the contracts.

period of insurance – The period of insurance starting on the start date and including any future periods for which you make a renewal payment.

personal belongings – Your handbags, wallets, purses, briefcases or similar in which you kept the cards at the time of their loss or theft.

personal items – Any personal item other than personal belongings that is tagged or marked with our identification labels.

policy – These terms and conditions of your insurance contract with the insurer and Certificate of Insurance, and any changes we may agree with you to such documents from time to time.

policyholder – The main policyholder and each person registered with us in order to benefit from this policy.

premium – £1.70 a year for Commercial Card Protection or 74p a year for Card Protection Plus including Insurance Premium Tax or any other amount we agree with you from time to time.

renewal date – The renewal date shown in the Certificate of Insurance which we send you or which we tell you about at any other time.

schedule – The schedule we send to you from time to time, including information provided by you such as card numbers, mobile phone details and personal details.

start date – The start date shown in your Certificate of Insurance which we send you.

unauthorised use – Use of the card by someone else other than you following card loss.

United Kingdom – England, Scotland, Wales and Northern Ireland.

we, us, our – The Insurer.

year – A period of 12 consecutive months beginning on the start date or the renewal date, as applicable.

you, your – The policyholders.

A: Insurance policy conditions, exclusions and limits

A1: Conditions (Card Protection Plus only)

1. You must provide us with full and accurate information in connection with your cover, including changes to your personal details;
2. You should take reasonable precautions to protect yourself against the loss of your personal property including, but not limited to, cash, passport and driving licence; but this condition shall not apply to any claims you may have under Section B1 Card cover;
3. You must provide all the documents requested, including original receipts (not copies) for any expenses claimed under this policy;
4. You must be over the age of 18 years old and live in the United Kingdom, Isle of Man, Jersey, Guernsey or the Falkland Islands;
5. You may not make a claim unless you have paid for the policy;
6. You must make claims and report losses of items within the timescales specified in these terms and conditions.

A2: Conditions (Commercial Card Protection)

1. You and your employees must provide us with full and accurate information in connection with your cover, including changes to you or your employees personal details;
2. You and your employees should take reasonable precautions to protect yourself and yourselves against loss or theft of personal property including, but not limited to, cash; but this condition shall not apply to any claims you may have under Section B1 Card cover;
3. You and your employees must provide all the documents requested, including original receipts (not copies) for any expenses claimed under this policy;
4. You and your employees must be over the age of 18 years old and live in the United Kingdom, Isle of Man, Jersey, Guernsey or the Falkland Islands;
5. You or your employees may not make a claim unless you have paid for the policy;
6. You and your employees must make claims and report losses of items within the timescales specified in these terms and conditions.

A3: Exclusions and limitations

1. Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B4, B8 and B9 of this policy. However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control, for which we cannot be held liable.
2. Expenses not supported by valid original receipts may not be covered.

A4: Length of policy and premiums

1. This policy provides cover that begins on the start date shown in your welcome pack and which continues for the period up to the renewal date in return for your premium. We will renew the policy on the renewal date unless you contact us before that date and ask us not to.
2. The premium due may change from time to time but it will not change for this policy until the next renewal date.
3. CPP will collect the premium (together with its fee) from a card or account which the main policyholder has told us to use. If you no longer want your policy to cover this card, CPP will collect payments from any other card registered for the main policyholder.

A5: Cancelling this policy

1. You have a right to cancel your contracts within 21 days of your start date or 14 days of your renewal date. If you exercise this right to cancel then your contracts will be cancelled immediately and any payment you have made refunded.
2. If you cancel your policy outside the cooling off periods shown above, you will not be entitled to a refund.
3. We will cancel your policy if you do not pay on the date it is due the amount payable for the policy comprising both the premium payable to us and the fee due to CPP.
4. We will cancel your policy, and you will not be entitled to a refund, if you have at any time:
 - (a) given us false or incomplete information;
 - (b) agreed to help anyone try to take money from us or CPP dishonestly; or
 - (c) failed to meet the terms and conditions of this policy or to act openly and honestly towards us or CPP.

A6: Other insurance

If there is any other insurance which covers any of the benefits set out in this policy, you must tell us about this when you make a claim. We will not pay more than our share of any claim covered by other insurance.

A7: Dishonest claims

If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay any benefit and later discover that your claim was dishonest, we will take steps to get the money back.

A8: Waiver of terms and conditions

If we choose not to enforce a term or condition of this policy, this will not prevent us from relying on that term or condition in the future.

A9: Who is covered

(Commercial Card Protection only) Policies are designed to cover the main policyholder and the main policyholder's employees. We cover both business and personal cards up to a maximum of 15 cards. The main policyholder and registered cardholders are entitled to the same benefits. All of the people covered agree that we can release their details to the other policyholders.

The policy covers cards held by the policyholder(s).

(Card Protection Plus only) Policies are designed to cover the main policyholder and up to four other policyholders. All of these people must live at the same address and agree that we can release their details to the other policyholders.

The policy covers cards and keys held by the policyholder(s).

(Both Policies) We may communicate with any policyholder, and ask their permission, on behalf of the other policyholders, to:

- Register cards and valuable documents onto a policy;
- Report a lost card;
- Make contact with the card issuers; or
- Process a claim.

However, we need permission from the main policyholder to amend the main policyholder's personal details, report a change of address, change the payment details, and to cancel the policy or change its term.

We can only change the marketing permissions with the consent of the individual concerned.

A10: Claims and loss reporting

If your cards (or keys, for Card Protection Plus only) are lost or stolen, you must report the incident to us within 24 hours of discovery. If you cancel your cards directly with your card issuer, we may need evidence of this communication before we pay a claim under section B1.

If you (or your employees, for Commercial Card Protection only) need to report lost or stolen cards (or keys, for Card Protection Plus only) or make a claim on your policy, please call us any time on the telephone number in your welcome pack. You will be sent a claim form to fill in. All claims and supporting documents must be received within six months of the date of card (or key, for Card Protection Plus only) loss. Please remember to include all the documents

asked for, including original receipts (not copies) for any expenses claimed for. If you do not, we will not be able to process your claim until these are received. When all documents have been received, we aim to process claims within 14 days. If you are unhappy with the decision, you have the right to appeal. You must do this within 90 days of the claim decision. If you would like to appeal, please write to:

The Appeals Team, Card Protection Plan Limited, Holgate Park, York YO26 4GA

Please note that when processing and settling claims and appeals, CPP does so as agent for the Insurer and not as agent for any policyholder. Accordingly, any amount due to you in settlement of a claim is not deemed in law to have been paid out until received by you.

B: Cover and benefits

B1: If you lose your card

If you lose your card or it is stolen:

1. We will reimburse for the amount of any unauthorised transaction arising from the use of a lost or stolen card which your card issuer holds you liable to pay.
2. We will also cover any amount which you have to pay for a replacement card.
3. When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement.

We will not pay:

- more than £20,000 per policyholder per year;
- any courier costs associated with delivering an emergency replacement card to you.

B2: If you lose your keys

A. House keys

1. If your house keys are lost or stolen, we will arrange for a pre-approved locksmith to replace locks that need to be changed and provide cover against the costs you have to pay for this.
2. If you do not need to have your house locks replaced, we will pay up to £30 per incident for new keys to be cut for an existing lock.

B. Vehicle keys

1. If your vehicle keys are lost or stolen and you require immediate assistance to gain access to your vehicle, we will arrange for a pre-approved locksmith to give you access into your vehicle and provide cover against the costs you have to pay for this.
 2. We will arrange for up to three new keys for each lock or one new key for each vehicle lock that has been replaced and provide cover against the costs you have to pay for this.
 3. If your vehicle keys are lost or stolen, and we cannot arrange for a pre-approved locksmith to gain access to your vehicle, we will refund the cost of hiring a car or taxi fares or using public transport for up to three days, provided:
 - (a) you notify us of the need for transport at the time you report your keys lost or stolen and we agree the cost with you in advance; and
 - (b) you do not hire a car with an engine size of over 1600cc.
 4. We will provide cover against the costs that you have to pay if you have to replace infrared handsets for vehicle immobilisers or alarms when these are lost or stolen at the same time as your vehicle keys.
 5. We will also provide cover for costs you have to pay to have immobilisers or alarms reprogrammed or otherwise reset as a result of the loss or theft of your vehicle keys.
- You must receive our prior approval before you incur any costs that you wish to claim for under this section.
 - We **will not pay** more than £500 for all claims under this section in each year.
 - We will only provide one key tag for every policyholder.
 - Locksmith charges for entry only, where no locks are replaced, are not covered.
 - We do not cover broken keys or keys stuck in a lock.
 - Locks that were already damaged before keys were lost or stolen are not covered.
 - We will only cover keys and locks owned by you.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Benefit included?	Not included	Not included	Included

B3: Handbag and wallet cover

We will pay up to £200 for the cost of replacing personal belongings which are lost or stolen at the same time as the card while you are away from your home.

- We **will not pay** anything unless:
 - (a) you reported the loss to the police local to where the incident occurred as soon as possible;

- (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter); and
- (c) you provide original documentary evidence for the replacement items (for example, replacement receipts).

- We **will not pay**:
 - more than one claim per policyholder under this section in each year.
 - the first £25 of each claim.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Benefit included?	Not included	Not included	Included

B4: Paying emergency hotel bills

We will pay your hotel bill up to the amount stated below if:

- (a) you lose your card whilst abroad and report the loss to us; and
 - (b) you do not have any other way of paying the bill.
- You must ask us to pay the hotel bill within 48 hours of the time you call us to report the card loss.
 - You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse to advance you any money.
 - We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Maximum advance amount	Up to £1,500 per claim	Up to £3,000 per claim	Up to £3,000 per claim

B5: Replacement cash

We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card whilst you are abroad.

We **will not pay** anything unless:

- (a) you have reported the loss to the police local to where the incident occurred as soon as possible; and
 - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).
- You must provide original documents to prove that you had the cash or banknotes immediately before the loss or theft. For example, ATM receipts, bank statements, Bureau de Change receipts.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Maximum level of cover for all claims under this section	£100 each year	£200 each year	£200 each year

B6: Passport and driving licence

1. If your passport is lost or stolen while you are abroad, we will:
 - (a) help you to arrange an emergency replacement; and
 - (b) pay any charges you have to pay for the issue of the replacement while you are abroad.
 2. If your driving licence is lost or stolen while you are abroad, we will pay any charges you have to pay for the issue of a replacement when you return home.
- We **will not pay** anything unless
 - (a) the loss or theft of the passport or driving licence happens and is reported to us at the same time as the card loss; and
 - (b) you have provided original documentary evidence to support your claim (for example, receipts from a Consulate).
 - We **will not pay** more than £200 for claims under this section in each year.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Benefit included?	Not included	Not included	Included

B7: Personal items

If your personal items are lost or stolen, we will:

- (a) pay phone or postage costs for anyone who finds them to return them to us;
- (b) let you know where the items are; and
- (c) pay any costs you have to pay to get the items back to you.
- We **will not pay** anything unless
 - (a) the personal items have been tagged or marked with the identification labels we have provided; and
 - (b) you have provided original documentary evidence showing the costs you have incurred (for example, receipts).
- You must agree with us beforehand the method of getting the items back to you.
- We **will not pay** more than £200 for claims under this section in each year.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Benefit included?	Not included	Not included	Included

B8: Emergency cash

We will advance you cash to cover basic living expenses if:

- (a) you are away from your home; and
- (b) you have no other way of getting credit or funds.
- You must ask us for the emergency advance within 48 hours of the time when you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before cash is provided. If we are not satisfied with the result of that check, we may refuse to lend you any money.
- You must repay us in full within 28 days.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Maximum advance amount	Up to £1,500 per claim	Up to £3,000 per claim	Up to £3,000 per claim

B9: Replacement travel tickets

We will advance you money up to the amount stated below to replace travel tickets so that you can return to your home if:

- (a) your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card; and
- (b) you ask us for replacement travel tickets within 48 hours of the time you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before cash is provided. If we are not satisfied with the result of that check, we may refuse to advance you any money.
- You must repay us in full within 28 days.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Maximum advance amount	Up to £2,500 per claim	Up to £5,000 per claim	Up to £5,000 per claim

B10: Communication costs

We will pay any communication costs that you have to pay when you report a card loss to us, the police and to any other insurer.

- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Maximum level of cover	£100 for all claims in this section each year	£100 for all claims in this section each year	£100 for all claims in this section each year

B11: Protective registration

If you tell us you have lost personal documents at the same time as the card, we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services. CIFAS is a not-for-profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Benefit included?	Not included	Included	Included

B12: Lost keys

We will provide you with key tags so that anyone who finds your keys can contact us.

If your keys are lost or stolen, we will:

- (a) pay phone or postage costs for anyone who finds them to return them to us; and
- (b) let you know where your keys are or return them.

	Commercial Card Protection (£15 per card)	Commercial Card Protection (£50 payment)	Card Protection Plus
Benefit included?	Included	Included	Not included

General conditions

Cooling-off periods

Remember that you have a right to cancel your contracts. If you decide to cancel within 21 days of your start date or 14 days of your renewal date, please call CPP on the telephone number in your welcome pack or write to CPP at the address below. Your contracts will be cancelled immediately and any payment you have made refunded.

General information

You should review your policy periodically to make sure it remains adequate for your needs.

You may have to pay other taxes or costs that are outside our contract with you.

Complaints

If at any time you have a problem with your contracts, please call CPP on the telephone number in your welcome pack. Or you can write to the Complaints Manager at:

Card Protection Plan Limited, PO Box 353, York YO26 4GA

We will do our best to answer your query within five working days. If no reply has been sent by then, you will be sent an acknowledgement letter to keep you informed of progress.

If you are not happy with our reply, you can take the matter to:

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

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to CPP and your subsequent appeal is made within 6 months of our final reply.

The existence of these complaint procedures does not reduce your statutory rights relating to this policy. For further information about your statutory rights, contact the Office of Fair Trading or Citizens Advice Bureau.

Governing law

These contracts are governed by and must be interpreted in accordance with the laws of England and Wales, unless you live in Scotland (in which Scottish law will apply) or unless the insurer agrees otherwise. You, the Insurer and CPP agree that policy terms and all other communications will be issued in English.

Who regulates us

CPP (Firm Reference Number 311489) and the Insurer (Firm Reference Number 202803) are authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0300 500 5000.

Consumer protection

CPP and the Insurer are covered by the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is

covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 892 7300.

Recording calls

CPP record all phone calls from policyholders and other consumers. This is to:

- provide a record of the instructions received from you;
- monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

Special needs

We are committed to meeting the needs of our policyholders, including those with special needs. Letters and other documents are all available on request in Braille or large text or on audio tape. Hearing and speech-impaired policyholders who wish to speak to us and have a textphone available can do so by using the RNID's TYPETALK Relay service. This is available 24 hours a day, seven days a week and allows our customers who find this convenient to contact us via a TYPETALK Operator who will relay instructions and other requests verbally to our call centre staff. Please note that to use TYPETALK Relay, you must have or be able to get access to a textphone. If so, just dial 18001 and then dial CPP's number; once the call is connected, a TYPETALK Operator will join the call to relay your message. Our responses will then appear as text on your textphone. For TYPETALK, please call 18001 0844 848 2914. For all other services, including requests for Braille, large print or audio versions of any of our documents, please call 0844 848 2914. In all cases, we'll be happy to help.

Data protection notice – your personal details

The information you provide will be used by us to:

- manage your card protection policy and provide the benefits described in these terms and conditions;
- collect payments when due; and
- process any claim you make in connection with lost or stolen cards, or keys for Card Protection Plus only).

We will collect the payment from the card or account that the main policyholder has identified as the paycard or paying account. Following a loss report, or if a payment is rejected from your paycard, payments will be collected from any other card you have registered on your policy.

We will record your information on relevant databases and registers for the purposes of crime prevention and detection. If you make a claim, we may record your information on relevant insurance industry databases and registers for future claims administration and further fraud prevention and detection purposes, and may share your information with other insurers and fraud prevention agencies to prevent fraudulent claims.

If you report a lost card to us, your name and address and the details of the card will be passed to the card issuer so that they can cancel it and provide a replacement. If you tell us that your address has changed, we may pass your new address details to your card issuers so that they can update their records.

We may ask your card issuers for details of changes in your address and other personal and financial details so that CPP can be updated. This may include, but is not limited to, asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (e.g. telephone, mobile phone or fax numbers or email addresses).

We may pass your personal information to our approved suppliers so that we can send correspondence to you and provide some of the benefits described in these terms and conditions to you.

If you report the loss of important documents, such as your passport or driving licence, we will, with your consent, pass your name and address and your date of birth onto CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related accounts or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applications and employees.

Please also note the following:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

- Law enforcement agencies may access the information.
- CIFAS and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- The fraud prevention agencies that may process your information are Callcredit (phone: 0870 060 1414), Equifax (phone: 0870 010 0583) and Experian (phone: 0800 656 9000), Synectic and EDA.

To help us assess whether you qualify for emergency financial help, we will check your credit rating with a credit-reference agency who will keep a record of this enquiry. Other organisations using the agency may then use this information for credit assessments or to trace debtors and prevent fraud.

CPP, its business partners and other companies within the CPP group of companies may also use your personal information to contact you about goods and services that might interest you or invite you to take part in market research surveys. You may be contacted for these marketing or research purposes either by post or by landline phone, or, if you have agreed, by mobile phone and e-mail. If you would prefer this not to happen, please let us know when you call to register your cards, or call us at any time if you change your mind. You can also obtain details of the companies within the CPP group of companies who may use your personal information by writing to the Compliance Manager at the address shown below.

To avoid contacting you unnecessarily about products you may already have, we will compare your details with information on files prepared by our business partners. When we do this we may need to tell your card issuers that you have a policy with us and disclose enough personal data to enable your card issuers to identify you on these files.

By taking out this policy you consent that for the better performance of this contract we may transfer your data outside the European Economic Area.

You have a right to see all the information we hold about you. If you would like to see this information, please write to:

The Compliance Manager, Card Protection Plan Limited Holgate Park, York YO26 4GA

Please note that there will be a separate administration charge for this service.

CPP and Card Protection Plan are registered trademarks of CPP Group Plc® 2005. Card Protection Plan Limited. Registered Office: Holgate Park, York YO26 4GA. Registered in England No. 1490503. Authorised and regulated by the Financial Services Authority.

Employee Misuse Insurance

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Employee Misuse coverage as described in the Policy.

Statement of Price

Royal Bank of Scotland Employee Misuse Insurance is provided with your card for no extra cost.

Your Policy Summary

This document provides a summary only of the benefits and limitations of The Royal Bank of Scotland Employee Misuse Insurance provided to companies that have established a Commercial Card account with The Royal Bank of Scotland plc. It has been prepared in accordance with format requirements prescribed by the FSA. The full terms and conditions of cover are set out in the Policy document in this booklet, and may be viewed on request. You are encouraged to read the Policy document (s) prior to policy commencement in order to understand fully all conditions and exclusions which relate to this cover.

In the event of a cardholding employee of your company misusing their Royal Bank of Scotland business card, the insurance automatically protects The Royal Bank of Scotland and you by way of liability waiver, against losses up to £1,000,000 per company and £15,000 per cardholder during the period of insurance. There is a smaller limit of £600 for misuse involving cash. The period of waiver is 75 days prior to the discovery date of the loss by your company and 14 days after this date. The cover is provided by certain underwriters at Lloyd's of London, and covers The Royal Bank of Scotland Group and you by liability waiver. The policy contains a cancellation clause which can result in the termination of the cover to The Royal Bank of Scotland plc in 90 days.

Should a cancellation notice be issued to The Royal Bank of Scotland plc, they are obliged to notify you immediately. The underwriters will not be liable for loss of interest or consequential loss of any kind, and cash advances which exceed £200 per day or a maximum of £600 in all prior to Termination Date. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Royal Bank of Scotland Commercial Cards, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ. Telephone: 0870 909 3701 Textphone 0870 154 1192. If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department (Lloyd's). Their address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA. Telephone: 020 7327 5693. Fax: 020 7327 5225. email: complaints@lloyds.com.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. You may be entitled to compensation from the Financial Services Compensation Scheme should the underwriters be unable to meet their liabilities under this policy.

Employee Misuse Insurance

Your Policy

Definitions

- 1 Cardholder** – shall mean any person authorised by the Company to use The Royal Bank of Scotland business card for Company business only who are either:
 - A) under a contract of/for service or apprenticeship with the Company; or
 - B) undergoing training under any government approved training scheme under the control of the Company in connection with the business.Subject always to the Cardholder having reached the age of eighteen.
The term Cardholder shall include a director of the Company if such person:
 - i) is also employed by the Company under a contract of service; and
 - ii) controls no more than 5% of the issued share capital of the Company or of any subsidiary of the Company.
- 2 Waiver date** – shall mean the discovery date of the loss by the Company.
- 3 Underwriters** – shall mean certain Underwriters at Lloyd's of London.
- 4 Theft** – shall mean any act of Fraud or dishonesty by any Cardholder committed in connection with the Authorised Card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the Cardholder to receive such gain.
- 5 Termination Date** – shall mean the date on which:
 - 1) the Cardholder gives notice to the Company;
 - 2) the date the Company gives notice to the Cardholder; or
 - 3) the date the Authorised Card is withdrawn by the Company from the Cardholder whichever is the sooner.
- 6 Cash** – shall include but not be limited to, legal tender of any stamps, gambling instruments including lottery tickets, scratch cards and chips, any charges incurred flowing from the acquisition of cash.
- 7 Waiver Request Letter** – shall mean a letter composed by the Company outlining the details of the loss (full details explained under Minimum Standards of Control) which is then sent by letter or fax to the Bank.

The Underwriters will indemnify

Royal Bank of Scotland plc (hereinafter called "the Bank") and at the request of the Bank any Company (meaning a corporation partnership sole proprietorship or any other entity with which the Bank has a signed agreement to issue a Royal Bank of Scotland business card) for losses for which the Bank is entitled to indemnity subject to the terms exceptions and conditions of the Policy as far as they apply.

Terms of cover

The Underwriters will provide indemnity:

- 1 Against loss of Waivable Charges due to the Bank or for which they are legally responsible caused by any act of Theft committed during the Period of Insurance by any Cardholder.
- 2 For auditors fees incurred with the Underwriter's consent solely to substantiate the amount of the claim.

Provided that:

- i) the Underwriters total liability in respect of any One Claim caused by any one Cardholder shall not exceed the Limit of Indemnity applicable to that Cardholder where One Claim shall mean all acts of Theft within the Period of Insurance committed by one Cardholder or two or more Cardholders acting in collusion (meaning all circumstances where two or more Cardholders are concerned or implicated together or materially assist each other in committing the act of Theft);
- ii) in the event that One Claim is caused by two or more Cardholders acting in collusion the Underwriters total liability shall not exceed a x b where a = the number of Cardholders involved and b = the Limit of Indemnity applicable to each Cardholder;
- iii) the Underwriters total liability in any one Period of Insurance shall in any case not exceed the aggregate Limit of Indemnity per Company;
- iv) any underlying policy shall be maintained in force and this Policy shall apply only to the extent to which an indemnity for damages and claimants costs and expenses is not provided under such underlying policy by virtue of any limitation of cover or Limits of Indemnity;
- v) the Limit of Indemnity under this Policy shall be reduced by an amount equal to the Indemnity provided by any underlying policy;
- vi) the Underwriters may at any time pay the Limit of Indemnity (less any sums already paid) or any lesser amount for which the claims arising out of such an event can be settled the Underwriters will then relinquish control of such claims and be under no further liability in respect thereof except for costs and expenses for which the Underwriters may be responsible in respect of matters prior to the date of such payment.

For the purpose of this Policy

- 1 Waivable Charges shall mean all amounts charged to the Company's Royal Bank of Scotland business card account with the Bank which are not of either direct or indirect benefit to the Company; and
 - A) where the Company has paid the bill but been unable to obtain reimbursement from the Cardholder; or
 - B) where the Bank has billed the Cardholder direct and the Company has reimbursed the Cardholder but the Cardholder has not paid the Bank; or
 - C) where the Company has received direct or indirect benefit but is contractually required to pay twice as a result of B) above. It is understood and agreed that there can be no circumstance where Underwriters can pay a claim twice provided that such unauthorised charges:
 - i) are billed up to 75 days preceding the Waiver Date and notified by the Company to the Bank by means of a Waiver Request Letter on or within 14 days of the Waiver Date;
 - ii) are incurred but are not yet billed as of the Waiver Date or up to 14 days after the date on which the Bank received a request to cancel that Cardholders Card whichever occurs first;
 - iii) are discovered not later than 75 days after the termination of:
 - A) this Policy; or
 - B) the insurance in respect of the Company employing the Cardholder concerned with the loss whichever occurs first.
- 2 Theft shall mean any act of fraud or dishonesty by any Cardholder committed in connection with the authorised Card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the Cardholder to receive such gain.

General Conditions

- 1 This Policy shall be voidable in the event of deliberate misrepresentation, misdescription or non-disclosure in any material particular.
- 2 Observance of the terms of this Policy relating to anything to be done or complied with by the Bank is a condition precedent to the Underwriters liability.
- 3 The Underwriters shall not be liable in the event of any material change in the nature of the business of the Bank unless the Underwriters have been advised and their written approval obtained.
- 4 Either party may cancel this Policy by giving 90 days notice in writing to the other Party at its last known address. Any such Termination will not affect the rights of the Bank with respect to charges incurred by its Cardholders prior to the effective date of Termination. If the Underwriters give such notice the Bank shall become entitled to a proportionate return of Premium. If the Bank gives such notice then the Bank shall be entitled only to a return premium in accordance with the Underwriters usual short period scale provided that no claim has been made in the then current Period of Insurance. For the purposes of this Policy termination shall mean the date of cancellation of this Policy.

- 5 If this Policy immediately supersedes a similar insurance effected by the Bank (hereinafter called the "Superseded Insurance") the Underwriters will indemnify the Bank in respect of any loss discovered during the continuation of the Superseded Insurance if the loss is not recoverable solely because the period allowed for discovery has expired provided that:
- 1) such insurance has been continually in force from the time of the loss until inception of this Policy;
 - 2) the loss would have been insured by this Policy had it been in force at the time of the loss;
 - 3) the liability of the Company shall not exceed whichever is the lesser of:
 - a) the amount recoverable under the insurance in force at the time of the loss; or
 - b) the Limit of Indemnity applicable under this Policy.

In any event the Underwriters total liability in respect of any one Claim continuing through both the terms of the Superseded Insurance and the continuation of this Policy shall not exceed the Limit of Indemnity applicable under this Policy.

- 6 This Policy shall be avoided if:
- A) the Bank or Company be wound up or carried on by a liquidator or receiver or permanently discontinued; or
 - B) the Bank or Company's interest ceases otherwise than by death.
- 7 This Policy shall be avoided if the Bank or Company's interest ceases and nothing herein contained shall give any right against the Underwriters to any person other than the Bank or Company except to a transferee approved by the Underwriters.

Claims Conditions

- 1 If any claim shall be in any respect fraudulent or if fraudulent means or devices are used by the Bank or Company or anyone acting on their behalf to obtain any benefit under this Policy or if any loss is occasioned by the wilful act or with the connivance of the Bank or Company all benefit under this Policy shall be forfeited.
- 2 Upon knowledge of or discovery of loss or of any occurrence which may give rise to a claim for loss the Bank or Company whichever is appropriate shall:
 - A) give notice thereof as soon as practicable to Underwriters;
 - B) file detailed proof of loss with Underwriters within 30 days after the discovery of the loss.

Upon the Underwriters request the Bank or Company whichever is appropriate shall submit to examination by the Underwriters and produce for the Underwriters examination all pertinent records and all at such reasonable time and place as the Underwriters shall designate and shall cooperate with the Underwriters in all matters pertaining to loss or claims with respect thereto.
- 3 In the event of any payment under this Policy the Underwriters shall be subrogated to all the Banks (or Company's) rights of recovery therefor against any person or organisation and the Bank (or Company) shall execute and deliver instruments to secure such rights The Bank (or Company) shall do nothing after loss to prejudice such rights. The bank or company must co-operate with any efforts to recover funds including communication/ co-operation with any law enforcement body.
- 4 If at any time any claim arises under this Policy there be any other insurance or indemnity or guarantee covering the same loss the Underwriters shall not be liable except in respect of an excess of the amount which is payable under such other insurance or indemnity or guarantee.
- 5 If any difference shall arise as to the amount to be paid under this Policy such difference shall be referred to arbitration, form of which to be agreed by all parties.
- 6 The insurance provided under this Policy shall not apply in respect of any loss caused by a Cardholder if the Company possesses knowledge of any act or acts of fraud or dishonesty committed by such Cardholder:
 - A) In the service of the Company or otherwise during the terms of employment by the Company;
 - B) prior to employment by the Company.

For the purposes of this Policy knowledge possessed by the Company means knowledge possessed by a partner director elected or appointed officer who is aware of the employment of a person and that persons acts of fraud or dishonesty.
- 7 For a valid claim to arise it is a condition of this Policy that the Company shall as soon as any act of Theft is discovered make every effort to retrieve The Royal Bank of Scotland business card from the Cardholder and destroy The Royal Bank of Scotland business card.
- 8 Immediately following the discovery by the Company of any act of Theft by a Cardholder it shall be the duty of the Company to inform the Bank immediately and to have the Card placed upon the suspended card list the Underwriters shall bear no liability for future acts of Theft by the Cardholder following the said discovery of fraudulent activity.
- 9 A) Any money of the Cardholder in the Company's hands upon discovery of any loss and money which but for the Cardholders Theft would have been due to the

Cardholder from the Company shall be deducted from the amount of the loss before a claim is made under this Policy;

- B) Any further monies which are recovered less any costs incurred in recovery shall accrue:
 - i) in the event that the Company's claim has exceeded the Limit of Indemnity firstly to the benefit of the Company to reduce or extinguish the amount of the Company's loss;
 - ii) thereafter to the Underwriters benefit to the extent of the claim paid or payable;
 - iii) and finally any surplus thereafter shall be returned to the Company.

10 JLT Limited Claims Details.

In the event of a claim or any circumstances giving rise to the possibility of a claim the Assured must immediately notify: JLT Limited, 6 Crutched Friars, London EC3N 2PH, Telephone: 44 (0)20 7528 4642. Email: BCLW@jltgroup.com

Exclusions

The Underwriters shall not be liable for:

- 1 Loss of interest or consequential loss of any kind.
- 2 Loss caused by any act of any Cardholder committed prior to the commencement date for that Cardholder.
- 3 Charges incurred to Purchasing goods or services for the Company or for persons other than the Cardholder pursuant to the instructions of the Company or acquiescence thereto by the Company if those goods or services are of the type which are regularly purchased by or for the Company.
- 4 Charges incurred by a Cardholder after the discovery date of the loss by the Company or charges incurred beyond 14 days after the Bank receives a request to cancel the Cardholder's Royal Bank of Scotland business card whichever is the earlier.
- 5 Cash advances, after Notification of Termination Date.
- 6 Cash advances which exceed GBP 200 per day or a maximum of GBP 600 in all prior to notification of Termination Date.

Electronic Date Recognition Exclusion (EDRE)

This policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise directly or indirectly arising out of or relating to:

- a) the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or
- b) any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not. This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

Radioactive Contamination Exclusion

This Insurance does not cover:

- (i) loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- (ii) any legal liability of whatsoever nature; directly or indirectly caused by or contributed to by or arising from:
 - (a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (c) nuclear reaction, nuclear radiation or radioactive contamination.

Financial Guarantee Exclusion Clause

This policy does not cover any form of Financial Guarantee, Surety or Credit Indemnity.

War and Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- 1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- 2 any act of terrorism.

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

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1 and/or 2 above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Minimum Standards of Control Obligation of the Company

The Company may require the Bank to waive their liability for Waivable Charges only if they meet all the following requirements:

- 1 The Company has two (2) or more Cards in good standing on or after establishing a Card account with a Member Bank or as otherwise agreed. This obligation is waived in respect of Visa/MasterCard Purchasing Liability.
- 2 The Company send a "Waiver Request" by letter or fax to the Bank.
The Waiver Request must state:
 - A) That the Company request the waiver of covered Charges.
 - B) The Cardholder's name, Card number and last known business and home address.
 - C) In cases where the Bank invoices the Cardholder directly, that the Company has contacted the Cardholder in writing and directed him to immediately pay all outstanding Charges to the Bank
 - D) Whether the Card was retrieved from the Cardholder.
- 3 The Company has delivered to the Cardholder or sent by first class mail a written notice stating that the Cardholder's Card has been cancelled, that he should immediately discontinue all use of that Card, that he must immediately pay any outstanding amounts owed to the Bank, and that he must immediately return that Card to the Company.
- 4 The Company has used and will continue to use its best endeavours to retrieve the Card from the Cardholder and to return it, cut in half, to the Bank.
- 5 The Company shall promptly give written notice to the Bank if any Cardholder's employment has been terminated or in cases where the Bank invoices the Cardholder, if the Company knows or should know that a Cardholder is receiving reimbursement for Charges but is not paying the Bank for those Charges.

Travel Accident Insurance – at no extra cost

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Travel Accident Insurance coverage as described in the Policy.

Statement of Price

RBS Travel Accident Insurance is provided with your Business Card and BusinessOne Card for no extra cost.

Your Policy Summary

This summary does not contain the full Terms and Conditions of cover. These are set out in the Policy Document. Travel Accident Insurance is underwritten by **ACE European Group Limited Registered in England Number 1112892, Head Office 100 Leadenhall Street London EC3A 3BP**, www.aceeuropeangroup.com, which is authorised and regulated by the Financial Services Authority, registration number FRN202803. Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/pages/register> or by contacting the FSA on 0845 606 1234.



Significant Features and Benefits

Up to a maximum of £50,000 per person will be payable to you, your partner or your dependent children under age 23 in the event of their suffering accidental death (limited to £3,000 for children) or permanent disability as defined in the Policy Document whilst travelling on licensed public transport or in a hired car.

Duration of Cover

Cover begins as soon as the Employing Company's application for the Business Card or the BusinessOne Card has been accepted by Royal Bank of Scotland. Cover continues automatically as long as i) the Employing Company maintains the RBS Business Card or Business One Card Account; ii) the Cardholder remains an employee of the Company; and iii) the insurance continues to be placed with ACE.

Any dates used in this policy refer to Local Standard Time at the address of the Insured Person. As this insurance may continue for more than a year the Cardholder should review it periodically to ensure that cover remains adequate.

Significant or unusual exclusions or limits (see page 27 for full list of exclusions)

- a. whilst under the influence of intoxicating liquor or drugs.
- b. sickness or disease not directly resulting from Bodily Injury.
- c. Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
- d. Post Traumatic Stress Disorder or any psychological or psychiatric condition.
- e. any pre-existing physical defect or infirmity.
- f. intentional self-injury or suicide.
- g. engaging in any form of Aerial Pursuits or aviation as a pilot or crew member.
- h. active service in the armed forces.
- i. War.

Cancellation:

The Employing Company may cancel this insurance at any time by contacting ACE's Customer Service Team on 0800 169 2431.

How to Claim

If a claim needs to be made, ACE's Claims Service Team needs to be notified within 60 days of the accident, or as soon as possible after that. ACE will then ask for a claim form to be filled in to register the claim.

ACE's contact details are:

Claims Department, Postal address: Broomielaw, Glasgow G1 4RU
Telephone: 0845 841 0059
International: + 44 (0) 141 285 2999
Facsimile: +44 (0) 141 285 2901
E-mail ah.claims@acegroup.com

Complaints Procedures

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance ACE should be contacted at the following address. **ACE Customer Service Manager; 200 Broomielaw, Glasgow G1 4RU; Telephone: 0800 169 2431; Facsimile: 01293 597 376; e-mail: A&HCustserv.complaints@acegroup.com.**

The Financial Ombudsman Service may be approached for assistance if the Insured Person is dissatisfied with ACE's final response. Its contact details are:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone: 0845 0801 800, Fax: 020 7964 1001, e-mail: enquiries@financial-ombudsman.org.uk Web Site: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured Person should contact the Office of Fair Trading or Citizens Advice Bureau.

Financial Services Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities the Insured Person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are: **Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.**

Travel Accident Insurance

Your Policy

Insurance Agreement

The Insured Person and ACE* agree that ACE will, subject to the terms, Conditions, Provisions and Exclusions of this Policy, provide the Insurance in the manner and to the extent provided in this Policy.

*ACE shall mean ACE European Group Limited, who's main business is general insurance, is Registered in England Number 1112892, Head Office 100 Leadenhall Street, London EC3A 3BP, www.aceeuropeangroup.com, which is authorised and regulated by the Financial Services Authority (FSA), registration number FRN202803. Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/pages/register> or by contacting the FSA on 0845 606 1234.

Travel Accident Insurance

The cover provided by this Policy begins as soon as the Employing Company's application for the Card has been accepted by the Card Issuer. Cover continues automatically as long as:

- i. the Employing Company maintains the Card account;
- ii. the Cardholder remains an employee of the Company; and
- iii. the insurance continues to be placed with ACE.

Any dates used in this policy refer to Local Standard Time at the address of the Insured Person. As this insurance may continue for more than a year the Cardholder should review it periodically to ensure that cover remains adequate.

If whilst the Policy is in force an Accident occurs during the Effective Time and causes Bodily Injury to an Insured Person ACE will pay up to the Benefit Amount shown in the Schedule of Benefits for:

Death – Loss of Sight in both eyes – Loss of Sight in one eye – Loss of two or more Limbs – Loss of one Limb – Permanent Total Disablement.

Schedule of Benefits

Benefit Description	Benefit Amount
Death**	£50,000
Loss of Sight in one eye	£50,000
Loss of one Limb	£50,000
Loss of two or more Limbs	£50,000
Permanent Total Disablement	£50,000

**The death Benefit is limited to £3,000 in respect of Children.

The total Benefit Amount payable shall not exceed the maximum amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident.

General Definitions

£ shall mean United Kingdom pounds Sterling.

Accident/Accidental shall mean a sudden violent, external, unforeseen and identifiable event and the word Accidental shall be construed accordingly. If an Insured Person suffers Bodily Injury as a result of unavoidable exposure to the elements ACE will consider it as having been caused by an Accident.

Air Sports shall include but not be limited to: ballooning; bungee-jumping; gliding; hang gliding; micro lighting; parachuting; paragliding; or parasailing.

Bodily Injury shall mean injury which is caused solely by Accidental means and which independently of illness or any other cause within twenty-four calendar months from the date of the Accident results directly in the Insured Person's death, Loss of Limb, Loss of Sight or Permanent Total Disablement.

Any contributory degenerative condition or disability known by the Insured Person to be in existence at the time of sustaining Bodily Injury will be taken into account by ACE in assessing whether benefits are payable.

Card shall mean the card produced by the Card Issuer in connection with the RBS business card or BusinessOne account and provided to the Cardholder by the Employing Company.

Card Issuer shall mean an Insured Person being The Royal Bank of Scotland plc.

Cardholder shall mean an employee of the Employing Company who has been provided with the Card.

Child/Children shall mean Insured Persons who are the Cardholder's and/or their Partner's children, stepchildren, legally adopted children and children for whom the Cardholder or their Partner is the Parent or Legal Guardian. To be covered by this Policy, the Children:

- (a) must not be married; and
- (b) must depend on the Cardholder or their Partner; and

(c) must be under 18 years old or under 23 years old if still in Full Time Education.

Claim shall mean a single loss or series of losses Due To one cause insured by this Policy.

Due To shall mean directly or indirectly caused by, arising from or in connection with.

Effective Time shall mean whilst an Insured Person is mounting into, dismounting from or travelling in:

- (a) any Licensed Public Transport
 - (b) any car hired for a period not exceeding 30 days;
- during a Journey (including walking between different forms of transport where a connection is being made) for which all or part of the fare has been charged to the Cardholder's Card.

Employing Company shall mean the corporate customer of the Card Issuer whose application for a Card account has been accepted by the Card Issuer and whose employees have been issued with Cards.

Full-time Education shall mean a programme of learning provided by a recognised educational body, which leads to a qualification by examination or assessment which is either:

- (a) full-time study; or
- (b) a mixture of study and work experience as long as at least two thirds of the total time for the course is spent on study.

Insured Persons shall mean

- (a) The Cardholder;
- (b) The Partner; and
- (c) The Child/Children of the Cardholder or the Partner.

Journey shall mean any trip on the business of the Employing Company undertaken by an Insured Person outside the United Kingdom for which at least 50% of the travel costs have been charged to the Card. Cover will commence from the time of departure from home or place of business whichever is left last until return thereto whichever is reached first, subject to a maximum duration of 90 days for any one trip.

Licensed Public Transport shall mean an air, land or water vehicle operated under licence for the transportation of fare-paying passengers.

Loss of Limb shall mean in respect of:

- (a) an arm – amputation or complete and permanent loss of use – at or above the wrist joint;
- (b) a leg – amputation or complete and permanent loss of use – at or above the ankle (talo tibial joint).

Loss of Sight shall be deemed to have occurred:

- (a) in both eyes when the Insured Person's name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist;
- (b) one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the Insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet) and ACE is satisfied that the condition is permanent and without expectation of recovery.

Parent or Legal Guardian shall mean a parent with parental responsibility, or a legal guardian, both being in accordance with the Children Act 1989 and any statutory amendment modification or re-enactment of it.

Partner shall mean:

- (a) a Cardholder's spouse; or
- (b) a Cardholder's civil partner, registered pursuant to the Civil Partnership Act; or
- (c) someone of either sex with whom a Cardholder has been living for at least three months as though they were their spouse or civil partner.

Permanent Disability shall mean disability which has lasted for at least 12 months and from which ACE believes the Insured Person will never recover.

Permanent Total Disablement shall mean a Permanent Disability, which stops the Insured Person from:

- (a) carrying out gainful employment for which the Insured Person is fitted by way of training, education or experience if the Insured Person is a Cardholder
- (b) Carrying out any and every occupation for the remainder of his or her life if the Insured Person is the Partner of a Cardholder
- (c) Business schooling profession or occupation of each and every kind if Insured Person is under 18 years of age or under 23 years of age and in full time education

Or,

In the event that the Person Insured is 65 years of age or over and is retired from employment, Permanent Total Disablement shall mean that he or she is completely unable to perform, without assistance from another person, at least two of the following activities of daily living: eating, getting in or out of bed, dressing, toileting or walking. The disability must be determined to be permanent, total and irreversible and to be certified to be such by a Qualified Medical Practitioner.

Qualified Medical Practitioner shall mean a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice who is neither

- (a) An Insured Person; or

(b) A relative of an Insured Person unless approved by ACE

United Kingdom shall mean England, Scotland, Wales and Northern Ireland. Where an Insured Person is not habitually resident in the United Kingdom and where the context permits, the term United Kingdom shall be construed as a meaning one of the following countries in which the Insured Person is habitually resident: Channel Islands, Isle of Man, Gibraltar or Spain

War shall mean armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military, or usurped power.

Disappearance

If an Insured Person disappears and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such Insured Person has died as a result of Bodily Injury, the Death Benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such Death Benefit shall be refunded to ACE.

Exclusions

The following Exclusions are applicable to the Policy as a whole.

- 1 ACE shall not be liable for:
 - (a) sickness or disease not directly resulting from Bodily Injury.
 - (b) Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
 - (c) Post Traumatic Stress Disorder or related syndromes or any psychological or psychiatric condition.
 - (d) Human Immunodeficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS-Related Complex (ARC) other than if contracted as a result of a blood transfusion given by a Qualified Medical Practitioner.
- 2 ACE shall not be liable for payment of any benefit for Bodily Injury, loss or expense Due To:
 - (a) War or any act of War, whether declared or not;
 - (b) the influence of intoxicating liquor, solvents, drugs or medication upon the Insured Person, except where it can be proved that the drugs or medication were taken in accordance with a proper medical prescription and not for the treatment of drug addiction;
 - (c) suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of their mental health;
 - (d) the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service;
 - (e) the Insured Person engaging in any form of Air Sports or taking part in air travel, unless travelling as a fare-paying passenger in an aircraft which is provided and operated by an airline or air charter company which must be licensed for this;
 - (f) illegal acts of the Insured Person; or

Conditions

- 1 This Policy shall be read as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
- 2 No sum payable under this Policy shall carry interest unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the claim. Where interest becomes payable by ACE, it will be calculated only from the date of final receipt of such certificates, information or evidence.
- 3 The Employing Company may cancel this Policy at any time by contacting ACE's Customer Service team on 0800 169 2431 and cover for all Cardholders shall cease from the day ACE receives such notice. The Employing Company is responsible for informing all Cardholders of such cancellation.
- 4 ACE may cancel the insurance in respect of any individual Insured Person or the Employing Company by sending 30 days' notice to the Employing Company's last known address.
- 5 Where an Insured Person or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy ACE reserves the right not to pay a claim.
- 6 It is hereby agreed between ACE and the Insured Person that:
 - (a) this Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.
 - (b) Communication of and in connection with this policy shall be in the English language.
- 7 It is the Employing Company's responsibility to provide complete and accurate information to The Card Issuer and ACE when applying for the Card and throughout the life of this Policy. It is important that the Employing Company and Insured Person, as appropriate, ensure all statements made in the application, over the telephone, on claim

forms and other documents are full and accurate. Please note that if the Employing Company and Insured Person, as appropriate, fails to disclose any material information to ACE this could invalidate the insurance cover and could mean that part or all of a Claim may not be paid.

- 8 This Policy will be voidable in the event of misrepresentation, misdescription or nondisclosure of any material particular by or on behalf of the Insured Person.
- 9 The benefits under this Policy may not be assigned by the Insured Person. ACE shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.
- 10 The Employing Company, the Insured Person and ACE agree that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. The Employing Company, the Insured Person and ACE can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under Contracts (Right of Third parties) Act 1999.
- 11 ACE is required to notify the Insured Person that other taxes or costs may exist which are not imposed by ACE.
- 12 ACE reserves the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons.

Claim Provisions

- 1 On the happening of any occurrence likely to give rise to a Claim under this Policy notice shall be given to Claims Department, Postal address: Broomielaw, Glasgow G1 4RU Telephone: 0845 841 0059 International: + 44 (0) 141 285 2999 Facsimile: + 44 (0) 141 285 2901 E-mail ah.claims@acegroup.com within 60 days or as soon as possible after the date of the occurrence.
- 2 The Insured Person shall at their own expense furnish to ACE such certificates, information and evidence as ACE may from time to time reasonably require in the form prescribed by ACE. ACE shall be allowed at its own expense, upon reasonable notice to request a medical examination of an Insured Person as appropriate.
- 3 If any Claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by an Insured Person or any Insured Person's legal representatives to obtain benefit under this Policy ACE shall be under no liability in respect of such Claim.
- 4 The Insured Person shall as soon as possible after the occurrence of any Accidental Bodily Injury obtain and follow the advice of a Qualified Medical Practitioner and ACE shall not be liable for any consequences of the Insured Person's failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
- 5 ACE will deal with Accidental death claims as follows:
 - i) If the Insured Person is aged 18 years or over ACE will pay the Benefit Amount for Accidental death to the estate of the deceased Insured Person and the receipt given to ACE by the personal representatives shall be a full discharge of liability by ACE in respect of the Claim for such Benefit Amount;
 - ii) If the Insured Person is a minor, ACE will pay the Benefit Amount for Accidental death to the Parent or Legal Guardian of such minor. The Parent or Legal Guardian's receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount.
- 6 ACE will deal with claims – other than for Accidental death – as follows:
 - i) If the Insured Person is aged 18 years or over ACE will pay the Benefit Amount for all Claims other than Accidental death to that Insured Person and their receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount or the assessed percentage.
 - ii) If the Insured Person is a minor, ACE will pay the Benefit Amount for all Claims other than Accidental death to the Parent or Legal Guardian of such minor, for the benefit of that minor. The Parent or Legal Guardian's receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount or the assessed percentage.

Complaints Procedures

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance ACE should be contacted at the following address. Any complaint should, in the first instance, be addressed to: **ACE Customer Service Manager, 200 Broomielaw, Glasgow G1 4RU Telephone: 0800 169 2431 Fax: 0141 285 2901** e-mail: A&Hcustserv.complaints@acegroup.com

The Financial Ombudsman Service may be approached for assistance if the Insured Person is dissatisfied with ACE's final response. Its contact details are:

**The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall,
London E14 9SR Telephone: 0845 0801 800 Fax: 020 7964 1001
e-mail: enquiries@financial-ombudsman.org.uk
Web Site: www.financial-ombudsman.org.uk**

The existence of these complaint procedures does not reduce an Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured Person should contact the office of Fair Trading or Citizens Advice Bureau.

Financial Services Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities the Insured Person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are: **Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portoken Street, London E1 8BN.** Telephone: **020 7892 7301.** Website: www.fcsc.org.uk

Data Protection

- 1 ACE fully accepts its responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to it.
- 2 ACE is part of the ACE Group of companies. It and the group companies will use information given together with other information for the administration of this Policy, the handling of claims and the provision of customer services. The information may also be disclosed to ACE's service providers and agents for these purposes. It may be disclosed to the Insured Person's agents, where appointed. It may also be used for the purposes of fraud prevention including passing details to other insurers and regulatory bodies.
- 3 Where the Insured Person has provided information about another person in connection with the purchase and performance of this insurance Policy, ACE will assume they have appointed the Insured Person to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information abroad.
- 4 ACE (or reputable organisations selected by them) may monitor and/or record communication to ACE, to ensure consistent servicing levels and account operation.
- 5 ACE will keep information about the Insured Person only for so long as it is appropriate. In accordance with an individual's Subject Access rights, when asked, ACE will tell any Insured Person what information they hold about them and provide it to them in accordance with applicable law. Any information found to be incorrect, will be corrected promptly.

Business Premium & BusinessOne Premium Card Worldwide Travel Cover

Statement of Demands and Needs

The Business Premium & BusinessOne Premium Card Travel Insurance policy meets the demands and needs of Premium Card customers who wish to ensure that travel insurance exists for your business trip. We are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read this summary and the policy wording carefully.

Statement of Price

RBS Business Premium & BusinessOne Premium Card Worldwide Travel Cover is provided with your Premium Card at no extra cost.

Your Policy Summary

This summary does not contain the full Terms and Conditions of cover. These are set out in the Policy Document.

This document does not form part of the contract between us. You may need to review this cover periodically to ensure it remain adequate for your needs.

Features of a Business Premium and BusinessOne PremiumCard Travel Insurance Policy

This policy is underwritten by UK Insurance Limited and cover comes into force from the date you book your first trip after opening your Business Premium or BusinessOne Premium

Card. Cover continues on the understanding that you remain a Premium Cardholder and ceases immediately on closure of your Card. UK Insurance Limited (UKI), registered no. 1179980, registered address: The Wharf, Neville Street, Leeds LS1 4AZ. UKI is authorised and registered by the Financial Services Authority.

The maximum trip limit is 90 days; there is no cover for any trips involving Winter Sports.

You must be a UK resident for this insurance to apply.

This insurance allows all Premium cardholders and up to 3 business colleagues travelling with the cardholder access to the benefits describe within this policy. Only the cardholder can travel alone and be covered by this insurance.

Significant exclusions and limitations General Conditions and Exclusions

The following conditions and exclusions apply to all the sections of the policy wording.

Conditions

- Within 60 days of returning from your trip or the date you cancelled your trip, you must notify us in writing of any bodily injury, illness, incident or unemployment or on discovery of any loss or damage which may give rise claim under this policy. You must also inform us if you aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay.
- If at the time of any incident which results in any other insurance covering the same costs, loss, damage or liability or any part of such we will pay our rateable portion of the claim except under Sections H, I, J and where we will pay the full claim subject to the policy limits.
- From time to time it might be necessary to alter your policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice.
- It is a condition of this insurance that all material facts (e.g. criminal convictions, possible participation in hazardous activities, medical conditions) have been disclosed to us. Failure to do so may invalidate this insurance leaving you no right to make a claim.

Exclusions

This policy excludes any claim arising from:

- Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. Terrorism/a terrorist act. This section does not apply to section B Personal Accident or to section E – Medical and Emergency Expenses except where nuclear, chemical or biological weapons/agents are used.
- Death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life).
- Death, injury, illness, or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
- A medical condition of a close relative, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment; or
 - has been diagnosed with or had cancer in the past year.

Sections of Cover

Baggage Section A

- a) Sum Insured up to £1,500 per insured person
Single Article Limit £250
Valuables Limit up to £400 per person
- b) Business Equipment and Samples £3,000
Single Article Limit £1,000
Hiring Equipment £500
- c) Temporary Delay up to £500

Claims Conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

- Obtain a property irregularity report from the carriers within three days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
- Provide us with receipts for the items you are claiming for to substantiate your claim.

Exclusions (What you are not covered for)

In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of:

- Valuables left in luggage whilst in transit and outside the control of the insured person.
- Valuables & Personal possessions which are kept in your locked personal accommodation or safety deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box;
- Sports equipment and accessories whilst in use;
- Ski equipment and Golf equipment;
- Pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods, musical instruments, antiques, pictures and wheelchairs.

Claims Settlement

- We will make a deduction for wear and tear for claims for clothing, including sports clothing.
- We will deduct an excess of £50 under part A of this section.

Personal Accident Section B

Item 1 Death where you are aged:

- Under 18 years £2,000
- 18 years and over £100,000

Item 2 Loss of Limb £100,000

Item 3 Loss of Sight £100,000

Item 4 Total Permanent Disablement £100,000

Exclusions (What you are not covered for)

In addition to anything in the general exclusions, we will not pay any claim, which arises from or is in connection with:

- Any sickness or disease, naturally occurring or degenerative condition.
- A pre-existing medical condition, unless declared and accepted by us.

Claims Settlement

If, you die intestate, we will not issue a settlement cheque until the executors have been appointed.

Cancellation Section C

We will reimburse up to £5,000 per insured person, for journey deposits and costs, which you cannot recover from any other source and this is due to:

- Death or serious injury or illness to you.
- You being made unemployed or redundant.
- The Foreign and Commonwealth Office advising against 'All travel' to your intended destination.

Claims Conditions

In addition to anything mentioned in the general conditions, we will only pay:

- For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
- Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cancellation is medically necessary.

Exclusions (What you are not covered for)

In addition to anything mentioned in the general exclusions, we will not pay for claims, which are a result of:

- Strikes or industrial action existing or notified by declaration of intent, at or prior to the date of booking your journey.
- Your disinclination to travel or continue your journey.
- Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.
- Adverse weather conditions.
- Anyone upon whom the journey depends receiving a terminal prognosis prior to the journey being booked or the insurance being taken out.

- A pre-existing medical condition, unless declared and accepted by us
- A medical condition of a member of your immediate family, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment; or
 - has been diagnosed with or had cancer in the past year.

Claims Settlement

- You must provide us with all documentation reasonably necessary in support of your claim.
- We will deduct an excess of £50.

Curtaiment of a Journey Section D

We will reimburse up to £5,000 per insured person, for unused travel and accommodation expenses, which you cannot recover from any other source following curtailment of a journey, due to:

- Death or serious injury or illness to you, a companion upon whom your travel depends, a member of your immediate family, a business partner all resident in the country of residence or a relative or friend in whose home you are intending to stay.
- You or a travelling companion being required to return home following a serious burglary, fire, storm or flood at your home address or usual place of business in the country of residence, which occurs during the journey.
- We will also provide cover for additional travel expenses needed to return you to the country of residence, which have been authorised by the assistance service.

Claims Conditions

In addition to anything mentioned in the general conditions, we will only pay:

- Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that curtailment is medically necessary.
- Refunds for curtailment, which have been calculated, based on the number of complete days lost by you returning early to the UK.

Exclusions (What you are not covered for)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

- Government regulations, excluding where the UK FCO advise against 'All Travel' to your intended final destination.
- Your disinclination to travel or continue your journey.
- Adverse weather conditions.
- A pre-existing medical condition, unless declared and accepted by us.
- A medical condition of a member of your immediate family, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment; or
 - has been diagnosed with or had cancer in the past year.

Claims Settlement

- You must provide us with all documentation reasonably necessary in support of your claim.
- We will deduct an excess of £50.

Medical and Emergency Expenses Section E

- We will pay up to £10,000,000 per insured person towards emergency dental, medical, surgical or hospital treatment which is required whilst you are on a journey.
- We will also provide cover for:
 - Up to £5,000 towards the cost of your funeral or cremation in the country in which death occurs.
 - Up to £2,000 towards the cost of a friend or relative, resident in the country of residence to be brought to, remain with or escort you back to the country of residence on advice of our medical adviser.
 - Up to £1,500 towards a colleague following 3 days hospitalisation.
 - Up to £1,500 towards trip extension.

Claims Conditions

In addition to anything mentioned in the general conditions, payment of claims is conditional upon you:

- Accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency, including repatriating you if our medical adviser confirms you are fit to return to your country of residence.
- Contacting the assistance service as soon as possible after an incident arises (where costs are likely to be greater than £500) to obtain authorisation for treatment or repatriation to take place.
- Not awaiting medical treatment or investigations or tests prior to booking the journey or before becoming an account holder.
- Advising us of any change in your health or circumstances before making any new travel arrangements, allowing us to confirm in writing that cover is still applicable.

Exclusions (What you are not covered for)

In addition to anything mentioned in the general exclusions, we will not pay:

- Any expenses incurred 12 months after the original injury.
- Any payment in respect of medical treatment obtained in the UK.
- Claims for treatment or repatriation that are not confirmed as being necessary by our medical adviser.
- Claims which arise from a pre-existing medical condition, unless declared and accepted by us.
- Any claims which arise from you failing to take medication, which you knew was required or to be continued on your journey.
- For treatment for dental work which is not to relieve immediate pain only.
- An anticipated event or any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.

Claims Settlement

- You must provide us with all documentation reasonably necessary in support of your claim.
- We will deduct an excess of £50 from outpatient claims.

Personal Liability Section F

We will pay all sums up to £2,000,000 per policy, which you become legally liable to pay for death or bodily injury to any person or loss of or damage to their property.

Claims Conditions

- You must forward any correspondence onto us, which you receive from the third party in connection with any incident, which could cause a claim under this insurance.

Exclusions (What you are not covered for)

We will not pay any claim, which arises from:

- Death or bodily injury to your:
 - Employees;
 - Family;
 - Travelling companion/s.
- Trade, employment, business or profession of any of you.
- Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description.
- You acting as a leader of a group participating in any activity whether hazardous or not.

Claims Settlement

- We will deduct an excess of £100 for claims for loss or damage to property.

Personal Money Section G

£500 sum insured per insured person. This cover also applies for 72 hours prior to you leaving on your journey.

Claims Conditions

In order for your claim to be considered you must:

- Report any loss to the Police within 24 hours of its discovery and obtain a police report from them.
- Provide us with receipts for the amount of money you are claiming for to substantiate your claim.

Exclusions (What you are not covered for)

We will not pay for loss, damage, theft or destruction of personal money:

- Left in luggage whilst in transit and outside the control of the insured person;
- Outside your control, other than when it is kept in your locked personal accommodation or safety deposit box as long as force and violence has been used to gain entry to your locked personal accommodation or safety deposit box.

Claims Settlement

- We will deduct an excess of £50.

Travel Delay and Abandonment Section H

- Delay up to £250 in total
- Abandonment up to £5,000 per insured person

Claims Conditions

- In order for your claim to be considered the delay must have been announced after you checked in.

Exclusions (What you are not covered for)

We will not pay for claims, which are a result of:

- A strike or any form of industrial action, which had been announced or commenced before you, purchased the travel tickets, obtained confirmation of booking or before you departed from your home.

Missed Connections Section I

Up to £250 per insured person for additional accommodation, travel expenses, meals and refreshments.

Exclusions (What you are not covered for)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.

Failure of Public Transport Section J

Up to £250 per insured person for additional accommodation, travel expenses, meals or refreshments.

Exclusions (What you are not covered for)

- We will not pay for claims, which are a result of missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure point on time or are not travelling by scheduled public transport.

Loss of Passport/Driving Licence Section K

Up to £750 per insured person if your passport or driving licence is destroyed, lost or stolen abroad for additional accommodation and travel expenses whilst you obtain necessary documentation to re-enter your country of residence.

Claims Conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

Report the incident to the police in the country where the loss occurred within 24 hours and obtain a copy of the police report.

Exclusions (What you are not covered for)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

- Any destruction, loss or theft which occurred prior to the start date of your journey abroad.
- Any costs incurred in replacing the passport or driving licence.

Hospital Benefit Section L

We will pay £50 for each complete day spent in hospital, the maximum payable per insured person is £400.

Exclusions (What you are not covered for)

We will not pay any claim:

Under this section, when we have not provided cover under section E – Medical and Emergency Expenses.

Legal Expenses Section M

Up to £50,000 for legal costs to help you claim damages or compensation. Up to £250 for the first consultation that you arrange with a local solicitor.

Claims Conditions

You must:

- If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.
- We can refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Exclusions (What you are not covered for)

We will not pay:

- Any claim you report to us more than 180 days after the date you knew about, or should have known about, the incident leading to the claim.
- Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident.
- Legal costs and expenses that you have paid or will have to pay before we have agreed to them.

Your right to cancel

You have the right to cancel this Policy at any time, with immediate effect. As the cover is provided as a Benefit of being a Business Premium or BusinessOne Premium cardholder, a cooling off period does not apply and no refund is due. The Worldwide Travel Cover section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Business Premium or BusinessOne Premium Card. If the Business Premium or BusinessOne Premium Card is cancelled, this Policy ends.

How to make a claim

To notify us of a claim in the first instance please telephone 08450 260 265.

How to complain

Should there ever be an occasion where you need to complain, please call us on 0870 154 1234.

If your complaint refers to a claim, please call 08450 260 265 or address your letter as follows: UK Insurance Ltd, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0845 080 1800.

Details about our regulator

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/pages/register (UK Insurance Ltd, FSA registration number: 202810) or the Financial Services Authority can be contacted on 0845 606 1234.

General

This policy shall be governed and construed in accordance with the law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.

Business Premium & BusinessOne Premium Card Worldwide Travel Cover

Your Policy

Statement of Demands and Needs

The Business Premium & BusinessOne Premium Card Travel Insurance policy meets the demands of Premium Card customers who wish to ensure that travel insurance exists for your business trip. There is a maximum trip limit of 90 days; there is no cover for trips involving Winter Sports under this policy.

We are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read this policy wording carefully. If you require duplicate documents please call 0870 154 1234.

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Important Information

Insurer

Business Premium and BusinessOne Premium Card Travel is underwritten by UK Insurance Limited (UKI), who are authorised and regulated by the Financial Services Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. UKI is a Royal Bank of Scotland Group Company. All claims paid will be done so at the discretion of UK Insurance Limited.

How to make a claim

To notify us of a claim in the first instance please telephone **08450 260 265**.

Your right to cancel

You have the right to cancel this Policy at any time, with immediate effect.

As the cover is provided as a Benefit of being a Business Premium or BusinessOne Premium cardholder, a cooling off period does not apply and no refund is due. The Worldwide Travel Cover section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Business Premium or BusinessOne Premium Card. If the Business Premium or BusinessOne Premium Card is cancelled, this Policy ends.

How to complain

Should there ever be an occasion where you need to complain, please call us on **0870 154 1234**. If your complaint relates to a claim, please call **08450 260 265**.

If you prefer to write, then please address your letter as follows: Claims related complaints to: Our Insurance Services, Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

All other complaints should be addressed to: Customer Services, Our Insurance Services, PO Box 106, 37, Broad Street, Bristol BS99 7NQ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS).

Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our regulator

UK Insurance Limited (UKI) is authorised and regulated by the Financial Services Authority (FSA). The FSA website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/pages/register, or the FSA can be contacted on 0845 606 1234 (RBS FSA registration number: 121882. UK Insurance Ltd FSA registration number 202810), or the FSA can be contacted on 0845 606 1234. Under the Financial Services and Markets

Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Ownership

The Royal Bank of Scotland Group plc is a parent company of various insurance companies in The Royal Bank of Scotland Group who directly wholly owns and controls The Royal Bank of Scotland plc.

General Provisions

The policy is evidence of the contract between you and us. The policy and any endorsement are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. The conditions that appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that claims will not be paid. From time to time it may be necessary to alter your travel insurance policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice or some other future specified date. Please note that upon surrender, termination or cancellation of your Business Premium or BusinessOne Premium Card, the benefits under this travel policy will no longer be available to you.

Sharing of Claims and Underwriting Information

UK Insurance Limited exchange information with other Insurers through various databases to help check the information provided and also to prevent fraudulent claims. In the event of a claim, the information you have supplied on your application form, together with the information you supply on a claim form and other information relating to a claim, will be put on record and made available to other Insurers.

Law Applicable to the Contract

The law of the United Kingdom allows you and us to choose the law, which will apply to this contract. Unless it says differently anywhere else in the policy, the law that applies to the part of the United Kingdom in which you normally live will govern the contract. If you do not normally live in the United Kingdom, English Law shall apply.

Summary of Cover

Section	Maximum Payable	Excess
A – Baggage per person	£1,500	£50
– Single Article Limit	£250	£50
– Valuables Limit per person	£400	£50
– Business Equipment and Business Samples	£3,000	£50
– Single Article Limit	£1,000	£50
– Hiring Replacements	£500	£0
– Temporary delay	£500	£0
B – Personal Accident per person	£100,000	£0
C – Cancellation per person	£5,000	£50
D – Curtailment per person	£5,000	£50
E – Medical and Emergency Expenses	£10,000,000	£50 outpatient
– Cremation/Burial abroad	£5,000	£0
– Remain/Escort	£2,000	£0
– Replacement Colleague	£1,500	£0
– Extra Accommodation	£1,500	£0
		Property damage
F – Personal Liability per policy	£2,000,000	£100
G – Personal Money per person	£500	£50

H – Travel Delay per person	£250	£0
– Abandonment per person	£5,000	£50
I – Missed Connections per person	£250	£0
J – Failure of public transport per person	£250	£0
K – Loss of Passport/Driving licence	£750	£50
L – Hospital Benefit	£400/£50 per day	£0
M – Legal Expenses	£50,000	£0
– Consultation	£250	£0

Emergency Assistance

The 24 hour Worldwide Emergency Service

Our Insurance Services, who are based in the UK, provide a 24 hour emergency travel service which includes medical assistance and personal travel referral service for Premier cardholders travelling outside their country of residence.

What to do in the event of a medical emergency

Contact Our Insurance Services as quickly as possible in the event of illness or accident (where costs are likely to be greater than £500) involving any insured person whilst abroad by calling: Telephone **01252 576 120** from abroad **+441252 576 120**
Fax **01252 740 111** from abroad **+441252 740 111**

Please state that you are a Business Premium/BusinessOne Premium Card customer, and provide details of the problem. An experienced co-ordinator in the UK will deal with your enquiry and will then ensure that where necessary:

- Hospitals are contacted and necessary fees guaranteed.
- Medical advisers are consulted at the outset for their views on the possibility of arranging repatriation.
- Assistance upon arrival in your country of residence is provided where medically necessary.

Assistance co-ordinators are, in most cases, multilingual and able to converse with doctors and hospitals abroad. You may also call Our Insurance Services for information relating to emergency health matters when travelling abroad.

Medical Advice

Our Insurance Services will:

- Provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment is required.
- Arrange for a doctor to call and, if necessary, hospitalisation.
- An Our Insurance Services Medical Officer will continue monitoring the patient's condition.
- Help obtain special drugs if they are not obtainable locally and despatch them to the patient.

Money Advance

If you are unable to obtain sufficient funds locally, a cash advance of up to £500 can be arranged, if needed for a genuine emergency. A guarantee of repayment to cover the amount will be required.

Legal Referral

Legal referral to an Embassy or Consulate or to another source of counsel if legal advice is needed.

Message Line

Emergency message relay to pass on up to two messages to relatives or business associates if medical or travel problems disrupt your travel schedule.

Document Care

Help with the replacement of lost or stolen tickets and travel documents and referral to suitable travel offices.

Schedule of insured persons

This insurance allows all Premium cardholders and up to 3 business colleagues travelling with the cardholder access to the benefits describe within this policy. Only the cardholder can travel alone and be covered by this insurance.

Medical Statements

It is important that you read this entire section to ensure that you understand what level of cover applies to you. We must be informed of any fact that is likely to influence cover under any part of this policy.

Failure to do so may leave you with no right to make a claim. We do not automatically cover all claims directly related to a pre-existing medical condition if at the time of booking your trip, opening your account or adding an upgrade (whichever is later), You:

1. Are receiving in-patient treatment or are waiting to receive treatment
2. Have been prescribed medication in the last 12 months, whether taking it or not.
3. Have been diagnosed with a heart or cancer related condition in the past 12 months.
4. Are travelling to obtain medical treatment.
5. Are travelling against medical advice, or failed to get confirmation you are fit to travel after being diagnosed with a condition or received treatment in the past 12 months.
6. Have been given a terminal prognosis.
7. Are aware of a reason why you may not be able to go on the trip or continue with it.

If any of the statements apply to you, please call us on **0870 264 6312** and we may be able to cover medical conditions. If cover is provided, it will stand for 12 calendar months. After this time if any of the statements apply, you will need to be screened again. Please note that in certain cases cover will be subject to payment of an additional premium.

Definitions

Any word defined below will have the same meaning wherever it appears in the travel insurance policy and any endorsements.

Abroad

Outside the United Kingdom.

Anticipated Event

Any event or occurrence which you or your immediate family knew would occur or could have reasonably expected to occur during your trip and which you or your immediate family were aware of at the time of booking the trip.

Appointed representative

A solicitor, accountant or any appropriately qualified person appointed to act in a professional capacity for the insured person in accordance with the terms of this insurance.

Bodily Injury

A bodily injury is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).

Business Colleagues

Those colleagues, travelling with the cardholder in direct connection with their employers' Hazardous activity business (the maximum number of which is 3).

Business Equipment

Business equipment is computer equipment, facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunications equipment, business books, stationery and office equipment all owned by or the legal responsibility of you.

Business Samples

Business samples means all business stock owned by or the legal responsibility of you.

Cardholder

The officer or employee of the employing entity authorized to receive and use a Business Premium/BusinessOne Premium Card as notified to The Royal Bank of Scotland plc by the employing entity on the cardholder application form.

Curtailment/Curtail

Cutting short your trip after its commencement to return to your home address or business address.

Directly related

Refers to situations where the account holder or any insured person has previously suffered from the same medical condition or illness (excluding common illnesses such as colds/ influenza). For instance, claims for a heart attack would be excluded if:

- a) You have previously suffered a heart attack and answer yes to any of the Medical Statements as listed in this Important Notice and;
 - b) we have not agreed to extend cover for the condition
- We would not consider conditions such as High Blood Pressure or high cholesterol to be 'directly related' to a claim for a heart attack.

Excess

An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.

Extra Accommodation

Extra accommodation is defined as any hotel room, apartment or villa. It doesn't include items such as food, drink, telephone calls, newspapers, taxis.

Golf Equipment

A complete set of golf clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

Hazardous Activity

Flying, except while travelling in a fixed wing aircraft or helicopter as a passenger, not as a pilot or aircrew, nor for the purpose of undertaking any trade or technical operation in or on the aircraft. Hang-gliding, ballooning, paragliding, parachuting, parascending or other aerial activities.

Motorcycling on machines exceeding 125cc unless you hold a full motorcycle licence and have done so for at least three years and are accident and conviction free. In all cases, whether using a motorcycle as a rider or a passenger a helmet must be worn. Mountaineering or cliff or rock climbing necessitating the use of ropes or guides.

Potholing. Canyoning.

Engaging in or practising for speed or time trials, sprints or racing of any kind. Manual work of any kind. White water rafting. Canoeing or Sailing outside territorial waters, unless undertaken under suitably qualified supervision as a pre-paid element of the trip.

SCUBA diving unless you are a qualified diver and you are accompanied at all times with another qualified diver or if you do not hold a SCUBA diving certificate, you are accompanied at all times by a qualified diving instructor and in any instance SCUBA diving beyond a depth of 30 metres is excluded. Professional sports. Bungee jumping.

Home Address

Where you live in the United Kingdom.

Immediate Family

Your partner, Fiancé, Fiancée, Parents, Parents-in-law, Step-parents, Son, Son-in-law, Daughter, Daughter-in-law, Brother, Brother-in-law, Sister, Sister-in-law, Step-children, Legal Guardian, Grandparents, Grandchildren.

Journey

A journey is a trip;

– Abroad of no more than 90 days, that starts and ends at your home address. It can be for business or pleasure, but it must not involve manual work.

– In the UK, where you stay for 1 or more nights in pre-booked accommodation which is at least 25 miles from your home address.

The Insured

Business Premium/BusinessOne Premium Card Holders and up to 3 colleagues travelling with them on a journey.

Legal Costs

Legal costs means the professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value of your claim and how complicated it is. We will also pay costs which you are ordered to pay by a court or other organisation and any other costs we agree to in writing. The most we will pay will be £50,000 for any claim or claims arising from any one incident. This includes your costs and your opponent's costs."

Loss of Limb

A loss of limb is where it is permanently severed either at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

Loss of Sight

Loss of sight is if the degree of sight remaining in one eye, after correction is 3/60 or less on the Snellen Scale (this means seeing at three feet what you should see at 60 feet), or in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Manual Work

Any work which involves:

- Using, installing or maintaining equipment or machinery;
- Building or construction work;
- Caring for children in any capacity.

Medical Adviser

A senior medical officer appointed by the assistance service.

Medical Practitioner

A person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.

Mugged/Mugging

A violent attack on you with a view to theft by person(s) not previously known to you, which occurs abroad.

Partner

The person that the account holder lives with at home in a domestic relationship, whether married or cohabiting (as if husband and wife or civil partners) regardless of gender.

Personal Money

Your personal money is defined as being cash, letters of credit, travel tickets and hotel vouchers, all held for your private purpose and includes the wallet or purse in which these items are carried.

Personal Possessions

Your suitcases or similar items taken or bought on a journey and their contents, which are designed to be worn or carried.

Pre-existing Medical Condition

A pre-existing medical condition is when, at the time of booking your trip, opening your account or adding an upgrade (whichever is later), you answer yes to any of the Medical Statements on **page 44** of this policy.

Public Transport

The following scheduled services: train, coach, bus, aircraft or sea vessel.

Redundant/Redundancy

Any person being made involuntarily unemployed, who is 65 years or less and under the normal retirement age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made unemployed.

Secure Area

The locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind that closes off the luggage area behind the rear seats.

Single Article

One item, pair or set of articles (this doesn't include golf equipment or ski equipment).

Ski Equipment

Skis (including bindings), clothing, snowboards, boots and poles either owned or hired by you.

Solicitor

Any suitably qualified person acting for you to pursue a claim under this section.

Terrorism/Terrorist Act

A terrorist act is an act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes to influence any government or to frighten the public or any section of it.

An 'act' or 'action' here means:

- violence against a person;
- damage to property;
- putting a person's life in danger;
- creating a health risk to the public or a section of it; or
- interfering with or seriously disrupting electronic systems or transport services.

The Insurer

UK Insurance Limited (UKI). Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. UKI is a Royal Bank of Scotland Company.

Total Permanent Disablement

A disability preventing you from doing any work of any kind for 52 weeks and at the end of this period there is no reasonable hope of improvement.

United Kingdom/UK

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

Valuables

Photographic, audio, computer, video and electrical equipment of any kind (including CDs, Mini Discs, DVDs, TVs, electronic games, MP3 players, iPods, personal digital assistants (PDAs), video and audio tapes), telescopes, binoculars, sunglasses, glasses, spectacles, mobile phones, musical instruments, jewellery, watches, furs, leather goods, animal skins and items made of or containing gold, silver, precious metals or precious or semi-precious stones.

We/our/us

UK Insurance Limited and all our agents.

Your/You/Insured Person/Adult

The cardholder and their business colleagues travelling with them (maximum insured 3).

Part A – Baggage

This cover is not designed to provide insurance for expensive items such as jewellery, photographic or video equipment and wheelchairs. You can usually cover items like this under your home insurance.

What you are covered for

a) Personal Possessions

We will provide cover for up to a maximum of £1,500, per insured person for personal possessions that are lost, damaged, stolen or destroyed whilst on your journey.

The single article limit is £250.

The valuables limit is £400 per person.

A personal possession is defined as your suitcases or similar items taken or bought on a journey and their contents, which are designed to be worn or carried.

A single article is defined as one item, pair or set of articles (this doesn't include golf equipment or Ski Equipment).

A valuable is Photographic, audio, computer, video and electrical equipment of any kind (including CDs, Mini Discs, DVDs, TVs, electronic games, MP3 players, iPods, personal digital assistants (PDAs), video and audio tapes), telescopes, binoculars, sunglasses, glasses, spectacles, mobile phones, musical instruments, jewellery, watches, furs, leather goods, animal skins and items made of or containing gold, silver, precious metals or precious or semi-precious stones.

b) Business Equipment and Business Samples

1. We will provide up to £3,000 to cover business equipment and business samples, which are lost, damaged or stolen during a journey abroad.
The single article limit is £1,000.
2. We will pay up to £500 towards hiring replacement business equipment for the duration of the journey abroad if yours is lost, damaged or stolen whilst on a journey and is not returned to you.

Business equipment is computer equipment, facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunications equipment, business books, stationery and office equipment all owned by or the legal responsibility of you.

Business samples means all business stock owned by or the legal responsibility of you.

c) Temporary Delay

If your personal possessions, business equipment or business samples are temporarily lost on the outbound journey from your country of residence and not restored to you:

1. Within 4 hours, we will cover the cost of essential replacement items up to the value of £500.

Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover property which is lost or stolen.
4. Obtain a property irregularity report from the carriers within three days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
5. Follow the carrier's conditions of carriage.
6. Not abandon any property to us.
7. Provide us with receipts for the items you are claiming for to substantiate your claim.

If your personal possessions prove to be permanently lost, the overall limit under part A will apply. You must provide us with as much information as possible to substantiate your claim and where necessary make every attempt to recover your personal possessions, business equipment or business samples.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of:

- a) Valuables left in luggage whilst in transit and outside the control of the insured person.
- b) Valuables, Business Equipment or Business Samples left in a motor vehicle.
- c) Valuables, Personal Possessions, Business Equipment or Business Samples which are kept in your locked personal accommodation or safety deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box;
- d) Personal possessions that are left in any motor vehicle, unless they are kept in the secure area of the motor vehicle;
- e) Valuables, Personal Possessions, Business Equipment or Business Samples:
 1. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
 2. Being shipped as freight or under a bill of lading.
 3. Which are made of china, glass or similar fragile materials.
 4. By delay, detention, seizure or confiscation by Customs or other officials.
 5. Which are films, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material when we will pay the makers latest list price.
 6. Which are perishable goods, bottles or cartons and their contents or any damage caused by these items.
- f) Property more specifically insured by another policy;
- g) Contact or corneal lenses, dentures or hearing aids;
- h) Sports equipment and accessories whilst in use;
- i) Ski equipment and Golf equipment;
- j) Personal money, bonds, negotiable instruments and securities of any kind;
- k) Pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods, musical instruments, antiques, pictures and wheelchairs;
- l) Anything mentioned in the general exclusions.

You must take care to look after your personal possessions, in particular your valuables. They should be kept on your person or secured in baggage, which stays with you at all times. If this is not possible these items should be locked in your accommodation or safety deposit box.

If you don't take precautions with your property, we may not pay your claim.

A secure area is defined as being the locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind that closes off the luggage area behind the rear seats.

Claims settlement

1. When we settle a claim under this section of the policy, we will at our option either:
 - a) pay the cost of replacing the item;
 - b) make a cash payment to you;
 - c) pay the cost of repairing the item.
2. We will make a deduction for wear and tear for claims for clothing, including sports clothing.
3. We will deduct an excess of £50 under part A and B.1 of this section.

An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.

B – Personal Accident

What you are covered for

We will pay one of the items shown below, if during a journey, you sustain bodily injury which shall solely and independently of any other cause, result within 12 months in your:

Item 1 – Death where you are aged:

- a) Under 18 years £2,000
- b) 18 years and over £100,000

Item 2 – Loss of Limb £100,000

Item 3 – Loss of Sight £100,000

Item 4 – Total Permanent Disablement £100,000

A bodily injury is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).

A loss of limb is where it is permanently severed either at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

Loss of sight is if the degree of sight remaining in one eye, after correction is 3/60 or less on the Snellen Scale (this means seeing at three feet what you should see at 60 feet), or in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Total Permanent disablement is a disability, preventing you from doing any work of any kind for 52 weeks and at the end of this period there is no reasonable hope of improvement.

What you are not covered for (exclusions)

In addition to anything in the general exclusions, we will not pay any claim which arises from or is in connection with:

1. Any sickness or disease, naturally occurring or degenerative condition.
2. A claim under more than one item of this section.
3. A pre-existing medical condition, unless declared and accepted by us.
4. Your participation in a hazardous activity.

You must let us know if you are taking part in any activity, which is either the main purpose of your journey, or you know there is a good chance you are going to be taking part.

Claims settlement

We will pay the amounts as detailed above to you or your legal representatives.

If, you die intestate, we will not issue a settlement cheque until the executors have been appointed.

C – Cancellation

What you are covered for

We will reimburse up to £5,000 per insured person, for journey deposits and costs, which you cannot recover from any other source and this is due to:

1. Death or serious injury or illness to you, a companion upon whom your travel depends, a member of your immediate family, a business partner all resident in your country of residence or a relative or friend in whose home you are intending to stay.
2. You or a travelling companion being required:
 - a) For jury service in your country of residence;
 - b) As a witness in your country of residence;
 - c) To stay at your home address following a serious burglary, fire, storm or flood at your home address or usual place of business in your country of residence, which occurs during the 14 days immediately prior to the journey starting.
3. You being made unemployed or redundant.
4. Your pet dog or cat requiring life saving treatment within seven days immediately prior to the journey starting.
5. You being required for unexpected emergency duty or posted overseas as a member of the armed forces, the police, ambulance/fire or nursing service during the intended journey.
6. The Foreign and Commonwealth Office advising against 'All travel' to your intended destination.
7. A medical practitioner advising you against travel for any reason.

At the time of booking the journey, you must not be aware of any reason why it may be cancelled. Cancellation cover applies for a journey before you leave your home to start the journey.

A journey is a trip:

- abroad of no more than 90 days, that starts and ends at your home address. It can be for business or pleasure, but it must not involve manual work;
- in the UK, where you stay for one or more night in pre-booked accommodation which is at least 25 miles from your home address.

Claims conditions

In addition to anything mentioned in the general conditions, we will only pay:

1. For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.

2. Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cancellation is medically necessary.
3. Claims for injury or illness to your cat or dog when it requires life saving treatment within seven days prior to the start date of your journey.

A medical practitioner is a person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. Government regulations, excluding where the UK FCO advise against 'All Travel' to your intended final destination.
2. Any criminal proceedings or your financial circumstances.
3. Strikes or industrial action existing or notified by declaration of intent, at or prior to the date of booking your journey.
4. Your unemployment due to lack of work if you are self employed, your promotion or any other occupational posting other than staff transfer which is absolutely necessary and which must be confirmed in writing by your employer.
5. Your disinclination to travel or continue your journey.
6. Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.
7. Adverse weather conditions.
8. A pre-existing medical condition, unless declared and accepted by us.
9. An anticipated event.
10. Anyone upon whom the journey depends receiving a terminal prognosis prior to the journey being booked or the insurance being taken out.
11. A delay of less than 12 hours, leading to you abandoning the journey.
12. You failing to notify the travel agent or tour operator as soon as you become aware of a reason to cancel the journey.
13. A medical condition of a member of your immediate family, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment; or
 - has been diagnosed with or had cancer in the past year.
14. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
15. The transport operator or their agents refusing to transport you or a member of your immediate family, or a travelling companion, because they consider that you or they are not fit to travel. For example, because you or a member of your immediate family are not allowed to board an aircraft due to intoxication.

For specific country advice, you can contact the Foreign and Commonwealth Office (FCO) on 020 7008 0232 or 0233 or visit www.fco.gov.uk

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50.

By saying reasonably necessary, we mean documents such as:

- a) A medical certificate in the event of a medical condition preventing you from travelling.
- b) A booking confirmation/invoice from the company you booked the journey with.
- c) Confirmation of other insurance which may cover the loss.

D – Curtailment of a Journey

What you are covered for

We will reimburse up to £5,000 per insured person, for unused travel and accommodation expenses, which you cannot recover from any other source following curtailment of a journey, due to:

1. Death or serious injury or illness to you, a companion upon whom your travel depends, a member of your immediate family, a business partner all resident in the country of residence or a relative or friend in whose home you are intending to stay.
2. You or a travelling companion being required:
 - a) For jury service in the country of residence;
 - b) As a witness in a court of law in the country of residence;

- c) To return home following a serious burglary, fire, storm or flood at your home address or usual place of business in the country of residence, which occurs during the journey.

We will also provide cover for additional travel expenses needed to return you to the country of residence which have been authorised by the assistance service.

You should contact the assistance service as soon as you become aware of any reason why the journey may need to be cut short, if you don't, we may be unable to pay your claim.

The assistance service is defined as the 24-hour emergency assistance service operated on our behalf by Our Insurance Services.

Please refer to the Medical and Emergency Expenses Section E for advice on relatives stopping with you or travelling to you if medically necessary.

Claims conditions

In addition to anything mentioned in the general conditions, we will only pay:

1. For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
2. Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that curtailment is medically necessary.
3. Refunds for curtailment which have been calculated based on the number of complete days lost by you returning early to the UK.

A medical practitioner is a person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. Government regulations, excluding where the UK FCO advise against 'All Travel' to your intended final destination.
2. Any criminal proceedings or your financial circumstances.
3. Strikes or industrial action existing or notified by declaration of intent, at or prior to the date of booking your journey.
4. Your disinclination to travel or continue your journey.
5. Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.
6. Adverse weather conditions.
7. A pre-existing medical condition, unless declared and accepted by us.
8. A medical condition of a member of your immediate family, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment; or
 - has been diagnosed with or had cancer in the past year.
9. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
10. The transport operator or their agents refusing to transport you or a member of your immediate family, or a travelling companion, because they consider that you or they are not fit to travel. For example, because you or a member of your immediate family are not allowed to board an aircraft due to intoxication.

For specific country advice, you can contact the Foreign and Commonwealth Office (FCO) on 020 7008 0232 or 0233 or visit www.fco.gov.uk

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50.

By saying reasonably necessary, we mean documents such as:

- a) A medical certificate in the event of a medical condition necessitating your early return or stay in hospital.

E – Medical and Emergency Expenses

What you are covered for

We will pay up to £10,000,000 per insured person towards emergency dental, medical, surgical or hospital treatment which is required whilst you are on a journey.

We will also provide cover for:

1. Additional travel expenses needed to return you to the country of residence on the advice of our medical adviser.
2. Extra accommodation if the length of your journey is extended due to your stay in hospital.
3. Up to £5,000 towards the cost of your funeral or cremation in the country in which death occurs.
4. Up to £2,000 towards the cost of a friend or relative resident in the country of residence, to be brought to, remain with or escort you back to the country of residence on advice of our medical adviser.
5. The cost of returning your remains to the UK.
6. If you are hospitalised for more than 3 days or repatriated due to bodily injury or illness or death, we will pay up to £1,500 towards the cost of a return travel ticket for one colleague to replace you.
7. We will pay up to £1,500 towards the cost of extra accommodation if, due to your bodily injury, illness or adverse weather condition the journey has to be extended beyond the final scheduled day.

This is not a private medical insurance. If you require emergency treatment, you must inform the assistance service immediately otherwise we may be unable to pay your medical expenses.

If you need more than simple outpatient treatment of the sort you can pay for locally, you should call the assistance service for help and advice.

Extra accommodation is defined as any hotel room, apartment or villa. It doesn't include items such as food, drink, telephone calls, newspapers, taxis.

Claims conditions

In addition to anything mentioned in the general conditions, payment of claims is conditional upon you:

1. Accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency, including repatriating you if our medical adviser confirms you are fit to return to your country of residence.
2. Contacting the assistance service as soon as possible after an incident arises (where costs are likely to be greater than £500) to obtain authorisation for treatment or repatriation to take place.
3. Not travelling contrary to medical advice or to obtain treatment.
4. Not having received a terminal prognosis prior to the journey being booked or taking out the insurance.
5. Not awaiting medical treatment or investigations or tests prior to booking the journey or before becoming an account holder.
6. Advising us of any change in your health or circumstances before making any new travel arrangements, allowing us to confirm in writing that cover is still applicable.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay:

1. Any expenses incurred 12 months after the original injury.
2. Any payment in respect of medical treatment obtained in your country of residence or the UK.
3. Any costs for treatment (including preventative treatment) in relation to an illness or injury, which is not essential in the opinion of our medical advisers and could have waited until your return to your country of residence.
4. Claims for treatment or repatriation that are not confirmed as being necessary by our medical adviser.
5. Claims which arise from a pre-existing medical condition, unless declared and accepted by us.
6. Any treatment or aid obtained after you, in the opinion of our medical advisers, first became able to return to your country of residence.
7. For any claims due to your participation in hazardous activities.
8. Any claim for treatment, surgery or exploratory tests which are not directly related to the illness or injury, which necessitated your admittance into hospital.
9. For single or private room accommodation, unless it has been deemed medically necessary by our medical adviser.

10. Treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre.
11. Any claims which arise from you failing to take medication, which you knew was required or to be continued on your journey.
12. For treatment for dental work involving the use of precious metals.
13. For treatment for dental work which is not to relieve immediate pain only.
14. An anticipated event.
15. Any treatment or help where, given your physical or mental condition, it would have been reasonable for you to have consulted your medical practitioner, prior to you booking the trip, about whether or not it was appropriate for you to travel.
16. For the cost of any phone calls, other than necessary calls to our Assistance.
17. For any costs over £50 relating to extended parking fees, kennel or cattery costs as a result of a medical claim overseas where your return to the UK is delayed.

Please be aware of seemingly large charges for medication or treatment – where possible, contact the assistance service before paying for any treatment.

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.
 2. We will deduct an excess of £50 from outpatient claims.
 3. Where possible we will deal with the hospital direct.

By saying reasonably necessary, we mean documents such as:

- a) A medical certificate in the event of a medical condition necessitating your stay in hospital.
- b) Receipts for treatment or medication you pay for.

F – Personal Liability

What you are covered for

We will pay all sums up to £2,000,000 per policy, which you become legally liable to pay for death or bodily injury to any person or loss of or damage to their property, which occurs during the period of the journey. We will also pay any costs and expenses awarded against you or incurred by you with our written consent.

A bodily injury is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).

Claims conditions

In addition to anything in the general conditions:

1. You must forward any correspondence onto us, which you receive from the third party in connection with any incident which could cause a claim under this insurance.

What you are not covered for (exclusions)

In addition to anything in the general exclusions, we will not pay any claim which arises from:

1. Death or bodily injury to you:
 - a) Employees;
 - b) Family;
 - c) Travelling companion/s.
2. Loss of or damage:
 - a) To property, which is in the custody or under the control of you, your employees, your family or your travelling companion/s;
 - b) Ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation).
3. Trade, employment, business or profession of any of you.
4. Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description.
5. Any deliberate act or omission by any of you.
6. You acting as a leader of a group participating in any activity whether hazardous or not.
7. Any agreement unless that liability would have existed otherwise.

When hiring motorised vehicles like cars, mopeds or jet skis on a journey, you must ensure that you have adequate third party liability insurance as this travel policy will not cover damage that you do to anyone else or their property when you are in charge of the vehicle.

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £100 for claims for loss or damage to property.

By saying reasonably necessary, we mean documents such as:

- a) All correspondence received by you from the person making a claim against you under this section.

G – Personal Money

What you are covered for

We will provide cover for up to a maximum of £500, per insured person for personal money that is lost or stolen whilst on your journey.

We will also provide cover during the 72 hours immediately before you are due to leave on your journey.

Your personal money is defined as being cash, letters of credit, travel tickets and hotel vouchers, all held for your private purpose and includes the wallet or purse in which these items are carried.

Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Report any loss to the Police within 24 hours of its discovery and obtain a police report from them.
2. Take all steps to recover property which is lost or stolen.
3. At all times, supervise or take reasonable care of your money to ensure its safety.
4. Provide us with receipts for the amount of money you are claiming for to substantiate your claim.

You must provide us with as much information as possible to substantiate your claim, i.e. mini bank statements to show you had the money and where necessary make every attempt to recover your personal money.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of personal money:

- a) Left in luggage whilst in transit and outside the control of the insured person;
- b) Outside your control, other than when it is kept in your locked personal accommodation or safety deposit box as long as force and violence has been used to gain entry to your locked personal accommodation or safety deposit box;
- c) Left in any motor vehicle;
- d) If you cannot provide proof that you had the money in your possession at the time of the loss;
- e) Due to error, omission or depreciation in value;
- f) More specifically insured by another policy.

You must take care to look after your personal money. It should be kept on your person or secured in baggage, which stays with you at all times. If this is not possible it should be locked in your personal accommodation or safety deposit box. If you don't take precautions with your personal money, we may not pay your claim.

Claims settlement

1. We will deduct an excess of £50.

An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.

H – Travel Delay and Abandonment

What you are covered for

A. Delay

We will pay you up to £250 for the first four hours delay of the pre-booked flight, sailing, train or coach for additional expenses such as accommodation, travel, meals and refreshments which arise because the transport you have checked-in for is delayed – it doesn't cover the cost of telephone calls.

B. Abandonment

We will pay you up to £5,000 per insured person, if after the first 12 hours delay, you decide to abandon the journey and return to your home address.

If you would like to claim under 'abandonment' please refer to the cancellation section.

Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Provide confirmation of the scheduled departure time as detailed on your travel itinerary and the actual departure time from the airline.
2. The delay must have been announced after you checked in.
3. Provide receipts confirming any additional costs you pay.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. You missing the check-in time as shown in your travel itinerary for any reason.
2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home.

If you miss your departure, please see section I – Missed Connections.

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.
2. No payment shall be made under more than one item of this section.
3. We will deduct an excess of £50 for claims under part b).

By saying reasonably necessary, we mean documents such as:

- a) A booking confirmation/invoice from the company you booked the journey with.
- b) Confirmation from the carrier.

I – Missed Connections

What you are covered for

If your first flight is delayed after you have checked in, meaning that you miss your final departure from your home country and an alternative flight is not offered within four hours, we will pay up to £250 per insured person for additional accommodation, travel expenses, meals and refreshments.

Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Provide confirmation of your scheduled departure times as detailed on your travel itinerary and your actual departure times from the airline.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. You missing the check-in time as shown in your travel itinerary for any reason.
2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.

By saying reasonably necessary, we mean documents such as:

- a) A booking confirmation/invoice from the company you booked the journey with.
- b) Confirmation from the carrier.

J – Failure of Public Transport

What you are covered for

We will pay you up to £250 per insured person for additional accommodation, travel expenses, meals and refreshments, if you fail to arrive at your departure point in time to board your booked transport and this is because of:

1. An accident or breakdown involving your own vehicle;
2. The scheduled public transport taking you to your departure point not running to timetable.

The definition of public transport is the following scheduled service: train, coach, bus, aircraft or sea vessel.

Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

Provide confirmation of your scheduled departure time as detailed on your travel itinerary and your actual departure time from the airline/carrier.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. You missing the check-in time as shown in your travel itinerary for any reason not detailed in the 'What you are covered for section'.
2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.
3. Missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure point on time or are not travelling by scheduled public transport.

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.

By saying reasonably necessary, we mean documents such as:

- a) A booking confirmation/invoice from the company you booked the journey with.
- b) Confirmation from the carrier.

K – Loss of Passport/Driving Licence

What you are covered for

We will pay up to £750 per insured person if your passport or driving licence is destroyed, lost or stolen abroad for additional accommodation and travel expenses whilst you obtain necessary documentation to re-enter your country of residence.

Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

Report the incident to the Police in the country where the loss occurred within 24 hours and obtain a copy of the Police report.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. Any destruction, loss or theft which occurred prior to the start date of your journey abroad.
2. Any costs incurred in replacing the passport or driving licence.

Claims settlement

1. You must:
 - a) Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50.

By saying reasonably necessary, we mean documents such as:

- a) A copy of the police report.
- b) Receipts for any additional accommodation and travel expenses.

L – Hospital Benefit

What you are covered for

If we provide cover under section E – Medical and Emergency Expenses, we will also pay you £50 for every complete day that you spend in hospital, the maximum amount we will pay per insured person is £400.

The purpose of this section is to provide extra cash to cover telephone calls and any other incidental expenses that you cannot claim for from any other source.

What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay any claim:

1. Under this section, when we have not provided cover under section E – Medical and Emergency Expenses.
2. Which occurs due to your participation in hazardous activities.

M – Legal Expenses

The 24 hour phone number for practical UK legal advice in connection with your journey and for reporting a legal expense claim is 0870 240 0285 (+44 870 240 0285 from abroad).

We will pay:

1. Up to £50,000 for legal costs to help you claim damages or compensation:
 - for injury, illness or death, which happens during your journey; or
 - following a dispute about an agreement you have for your journey;
2. Up to £250 for the first consultation that you arrange with a local solicitor if you are arrested or held by authorities during your journey.

We will pay for Legal Costs if:

- any legal proceedings are carried out within UK or abroad by a court or other organisation that we agree to; and
- it is always more likely than not that you will be successful with your claim.

What is not covered

We will not pay:

- to defend your legal rights in claims against you;
- any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
- for actions between insured people (in other words, people insured on the same policy trying to make a claim against each other);
- legal costs and expenses that you have paid or will have to pay before we have agreed to them;
- claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim;
- legal costs if you stop or settle a claim or withdraw instructions from the solicitor without good reason. If this occurs, you will have to refund any costs and expenses we have paid or agreed to pay during your claim;
- any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation.

Conditions

If you do not keep to the following conditions, we may refuse any claim and withdraw from any current claim.

You must do the following:

- give us full details of your claim and any other information that we or the solicitor ask you for;
- tell us about any developments affecting your claim;
- tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- tell us if anyone makes a payment into court or offers to settle your claim;
- try to get back costs that we have to pay, and pay them to us;
- get our agreement in writing before you try to negotiate or settle a claim; and
- co-operate fully with the solicitor and us, and not do anything that might harm your claim. If we ask, you must tell the solicitor to give us any documents or information that they have or know about.

Appointing a solicitor:

- If we accept your claim, we or a solicitor appointed by us will try to settle the matter without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the solicitor who acts for you. Otherwise, we will appoint a solicitor to act for you.
- We or you will appoint a solicitor to act for you in line with our standard terms of appointment (ask us if you want a copy).
- You must not agree any charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following:

Get our written permission before instructing a barrister or an expert witness.
Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

We can do the following:

Contact the solicitor at any time, and they must co-operate fully with us at all times.
Decide to settle your claim by paying the amount in dispute.
Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Arbitration

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably-qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or geographical region whose law governs this section of the policy. The arbitrator's decision is final. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration. You can also refer any disagreement between you and us to the Financial Ombudsman Service, which is a free service. (See page 2 for details of our complaints procedure.)

N – Additional Assistance Services

What you are covered for

1. Pre-travel advice – World-wide
Prior to departure, you may call us for travel information relating to:
 - Customs regulations
 - Currency limits & rules
 - Banking procedures and opening hours
 - Health, inoculation requirements, epidemics, AIDS risks and availability of specified medicines
 - Visa requirements
2. Luggage care – Outside the UK To help search, find and deliver lost luggage when the usual channels have failed.
The baggage tag and the property irregularity report must be available in order for us to help.
3. Property emergency service – Outside the UK Access is provided to the domestic line, which is a 24-hour-a-day emergency service where we will arrange for a tradesman to effect repairs to an insured persons home address, should damage occur, rendering it unsafe, insecure or resulting in unreasonable discomfort to the occupants. The insured person will be responsible for all charges associated with effecting the repair.
4. Port/airport assistance – World-wide If an insured person is delayed en route to the departure port or airport and there is a possibility of missing the flight or crossing, we will liaise with the carrier to advise of your late arrival and if necessary with your permission, make alternative flight or crossing arrangements. The insured person will be responsible for all charges associated with the alternative flight or crossing arrangements.

General Exclusions

These general exclusions apply to the whole policy.

This policy excludes any claim arising from:

1. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. Terrorism/a terrorist act. This section does not apply to section B Personal Accident or to section E – Medical and Emergency Expenses except where nuclear, chemical or biological weapons/agents are used.
2. Whether directly or indirectly caused by:
 - a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
 - c) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life).
4. Injury, illness or disablement resulting from a sexually transmitted disease.
5. Death, injury, illness, or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).

6. Bankruptcy/liquidation of any tour operator, travel agent or transportation company.
7. Claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost.
8. Your unlawful act.
9. A medical condition of a close relative, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment; or
 - has been diagnosed with or had cancer in the past year.
10. Your participation in Winter Sports.

General Conditions

These general conditions apply to the whole policy.

1. Within 60 days of returning from your trip or the date cancelled your trip, you must notify us in writing of any bodily injury, illness, incident or unemployment or on discovery of any loss or damage which may give rise claim under this policy. You must also inform us if you are aware of any writ, summons or impending prosecution.
Every communication relating to a claim must be sent us without delay.
2. You or any person acting for you must not negotiate, admit or repudiate any claim without our written consent.
3. The expense of supplying all certificates, information and evidence which we may require will be borne by the insured person or their legal representative. When a claim for bodily injury or illness occurs, we may request and pay for, any insured person to be medically examined behalf of us. We may also request and will pay for a post mortem examination if any insured person dies.
4. If at the time of any incident which results in any other insurance covering the same costs, loss, damage or liability or any part of such we will pay our rateable portion of the claim except under Sections H, I, J and where we will pay the full claim subject to the policy limits.
5. We are entitled to take over and conduct in your name defence or settlement of any Legal Action. We may also take proceedings at our own expense and for our own benefits, but in your name to recover any payment we have made under the policy to anyone else.
6. In the event of a change of Insurer, the sums insured stated in the schedule of benefits will be the maximum payable to each insured person.
7. From time to time it might be necessary to alter your policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice.
8. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims.
9. We may at any time pay to you our full liability under policy after which no further payments will be made in any respect. We reserve the right not to accept salvage.
10. It is a condition of this insurance that all material facts (e.g. criminal convictions, possible participation in hazardous activities, medical conditions) have been disclosed to us. Failure to do so may invalidate this insurance leaving you no right to make a claim.

📄 Your Information

Who we are

Business Premium and BusinessOne Premium Card Travel Insurance is arranged by The Royal Bank of Scotland plc and underwritten by UKI Insurance Limited.
You are giving your information to The Royal Bank of Scotland plc. UKI are members of The Royal Bank of Scotland Group (The Group). In this information statement 'we', 'us' and 'our' refers to The Royal Bank of Scotland plc unless otherwise stated.
For information about our Group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information includes data about your transactions.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you.

If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions).

We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you contacted us but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Credit Reference agencies

To assess your insurance application and the terms on which cover may be offered, we may obtain information about you from credit reference agencies to check your credit status and identity. The agencies will record our enquiries. This will not affect your credit standing.

Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries 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; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud, money laundering and terrorist financing, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud

prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Car Breakdown Cover

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs and it is your responsibility to make sure that the policy is right for you.

This product meets the needs of those who wish to ensure that their specific Rescue requirements are covered.

Statement of Price

RBS Business Premium and BusinessOne Premium Card Car Breakdown Cover is provided with your Premium Card at no extra cost.

Policy Summary

Please read this document carefully. This policy summary does not form part of the contract between us. Full terms and conditions can be found within the 'Your Insurance Policies' Booklet provided with your welcome letter.

Features of a Car Breakdown Cover Policy

The policy you have purchased is underwritten by UK Insurance Limited and could run from the start date of your Business Premium/BusinessOne Premium Card.

As this policy could run for several years you may want to review your insurance needs periodically to ensure that the policy is adequate.

Significant Features of a Car Breakdown Cover Policy

Green Flag provides the breakdown service.

Your policy covers your car or anyone driving with your permission.

You can claim £10 if not attended within 60 minutes – General Condition 14

10 mile Recovery – Roadside Assistance Section

30 minutes Roadside Assistance –Roadside Assistance Section

Assistance within 1/4 mile of your home address – Home-call Section

Caravan and Trailer cover – Caravan and Trailer Section

Significant Exclusions or Limitations

If the Insured Vehicle is in a position we cannot get to and we need to use specialist equipment for it's recovery, you will have to pay extra costs – General Condition 12

We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you and cannot be held liable for them – General Condition 18

Your right to cancel

You have the right to cancel this Policy at any time, with immediate effect.

As the cover is provided as a Benefit of being a Business Premium or BusinessOne Premium cardholder, a cooling off period does not apply and no refund is due. The Car Breakdown Cover section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Business Premium or BusinessOne Premium Card. If the Business Premium or BusinessOne Premium Card is cancelled, this Policy ends.

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone **0800 068 6720**.

How to complain

Should there ever be an occasion where you need to complain, please call us on **0870 024 0048**.

If you wish to write, then address your letter as follows: Customer Relations Department, Green Flag, Green Flag House, Cote Lane, Leeds LS28 5GF.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/pages/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

Car Breakdown Cover

Your Policy

These are the terms and conditions of your breakdown cover with Green Flag provided as part of your Premium Card features. Green Flag is a trading name of UK Insurance Limited ('UKI'). UKI is the insurance underwriter for this insurance product and is authorised and regulated by the Financial Services Authority.

We will provide breakdown assistance services, in respect of an incident for which cover under this policy is available with your Business Premium/ BusinessOne premium card. Under European law you and we may choose which law will apply to this contract. English Law will apply to this policy unless we both agree otherwise.

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs and it is your responsibility to make sure that the policy is right for you. This product meets the needs of those who wish to ensure that their specific breakdown requirements are covered.

To claim for breakdown cover, please call 0800 068 6720.

UK Insurance Limited (UKI). Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered no. 1179980. UKI is a Royal Bank of Scotland Company.

Details about our Regulator

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Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

Our Promise To You

Is that we will always be fair and reasonable whenever you have need of the protection of this Membership and that we will act quickly to provide that protection.

Complaints Procedure

Should there ever be an occasion when you feel that we have failed to honour our promise, we will do everything possible to ensure that your complaint is dealt with quickly and fairly. The easiest way to complain is simply to give us a call. Please contact us on 0870 024 0048. If you wish to write, complaints should be addressed: Customer Liaison Department, Green Flag, Green Flag House, Cote Lane, Leeds LS28 5GF. Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within five business days of receipt. In the unlikely event that your complaint has not been resolved within four weeks of its receipt, we will write and let you know the reasons why and the further action we will take. Once we have fully reviewed your complaint we will write to you with the outcome of our

investigation and our decision. If you are unhappy with our decision you may then refer your complaint to the Financial Ombudsman Service (FOS) who will liaise with us on your behalf. The FOS will inform you directly of its decision. Referral to the FOS will not prejudice your rights to take subsequent legal proceedings. The address for the FOS is as follows: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

We will provide motoring assistance services, in respect of an incident for which cover under this Membership is available with your Business Premium/BusinessOne Premium Card ('the Card') or for the duration you have the Card (if earlier).

How to Cancel

You have the right to cancel this Policy at any time, with immediate effect. As the cover is provided as a Benefit of being a Business Premium or BusinessOne Premium cardholder, a cooling off period does not apply and no refund is due. The Car Breakdown Cover section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Business Premium or BusinessOne Premium Card. If the Business Premium or BusinessOne Premium Card is cancelled, this Policy ends.

The Meaning of Words

Wherever the following words and phrases appear in this Membership they will always have these meanings, unless otherwise stated in the relevant section:

Force Majeure Event: an event beyond our reasonable control which includes without limitation fire, flood, inclement weather, earthquake, accident, civil disturbances, war, rationing, embargoes, strikes, labour problems, terrorism, delays in transportation, inability to secure necessary materials, delay or failure of performance of any supplier or subcontractor (which cannot reasonably be avoided by us), acts of God and acts of government;

Home: your permanent place of residence in the United Kingdom;

Insured Incident: means immobilisation of the Insured Vehicle as a result of breakdown, road accident, malicious damage, accidental damage, fire, flat tyre, lack of fuel, flat battery, loss or breakage of car keys, within the United Kingdom;

Insured Person: means you and any other person who at the time of the Insured Incident, is driving or riding as a passenger in the Insured Vehicle with your permission;

Insured Vehicle: any vehicle we have agreed to cover under this Membership and which complies with the vehicle specifications described in General Condition 3;

Membership: the motoring assistance services provided by us to you as part of the Card.

This booklet details the terms and conditions of your motoring assistance Membership;

Member: the person(s) named on the Card;

Strike: Any form of industrial action taken by workers, carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services;

United Kingdom: England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands;

we or us or our: UK Insurance Limited, the underwriter of this membership and/or our associated companies or agents (including service providers);

you or your: the Member or any other person who at the time of the incident, is authorised to drive the Insured Vehicle. Please note: The General Conditions and Exclusions apply to all sections.

Roadside Assistance

What is covered:

Following an Insured Incident occurring at least 1/4 mile from your Home we will:

1. Arrange for roadside assistance and, if necessary, transportation of vehicle and passengers within 10 miles of incident; and
2. Provide these services including call-out and up to 30 minutes of labour for roadside assistance. Please note: You will have to pay any costs where transportation of the Insured Vehicle exceeds 10 miles or labour exceeds 30 minutes.

Cover for your Caravan and Trailer

Your caravan or trailer will have the same cover as the Insured Vehicle when being towed by the Insured Vehicle provided:

- It fits a standard 50mm tow ball; and
- It does not exceed (including any load carried) the following gross vehicle weight: 3.5 tonnes and external dimensions: 7 metres in length (excluding any coupling device and tow bar), 3 metres in height and 2.3 metres in width; and
- The weight of the caravan or trailer when loaded is not more than the kerb weight of the Insured Vehicle; and
- It is of standard make.

Home-call

If an Insured Incident takes place within 1/4 mile of your Home, you will be entitled to the services detailed in Roadside Assistance.

Conditions and Exclusions

General Exclusions applying to this Membership

The following are not covered under this Membership:

1. The cost of fuel, all spare parts and any costs once the Insured Vehicle has been transported to a garage or repairer.
2. Damage or costs as a result of breaking into the Insured Vehicle because your keys have been lost or stolen.
3. Any costs incurred as a result of you failing to carry a serviceable spare wheel and tyre.
4. The cost of draining or removing contaminated fuel (we will arrange for the Insured Vehicle to be taken to a local repairer for assistance, but you will have to pay for all work carried out).
5. Any costs and expenses if the Insured Vehicle was not fit to drive at the start of the journey or had not been regularly serviced in line with the manufacturer's recommendations. We may ask for proof that the Insured Vehicle was fit to drive (including an MOT certificate if applicable).
6. Any Insured Incident while the Insured Vehicle is towing or carrying more weight or people than it is designed for, as shown in the manufacturer's details.
7. Vehicles used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.
8. Vehicles situated in areas to which our agents have no right of access or on motor traders' premises.
9. Any intentional or wilful damage caused by any Insured Person to the Insured Vehicle.
10. Any claim resulting from difficulties or inability in obtaining raw materials, fuel or other supplies due to Force Majeure Event.
11. Vehicles temporarily immobilised by floods or snow-affected roads or as a result of whole or partial immersion in water, snow, sand or mud.
12. Vehicles parked off the public road, which are immobile due to the nature of the surface on which they stand e.g. sand, mud, gravel, turf or grass.
13. Vehicle used for hire or reward, including taxis, or for the carriage of goods for reward.
14. Any claim for damage or loss of commercial goods or those intended for resale carried at the time of the Insured Incident.
15. Any expenses which you would have had to pay anyway irrespective of the Insured Incident.
16. Any damage to or theft of objects or accessories left in or outside the Insured Vehicle after the Insured Incident.
17. 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 an insured incident, or losses arising from a delay in providing the services to which this cover relates.
18. Vehicles that have broken down or were unroadworthy when membership commenced.
19. Loss, expense or legal liability caused by:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - the radioactive, toxic, explosive or other dangerous properties of nuclear equipment.
20. Loss or damage caused by pressure waves from planes and other flying machines.
21. Any claim if:
 - you know that the person driving the Insured Vehicle does not have a valid driving licence; or
 - the person driving the Insured Vehicle does not meet the conditions of their driving licence.
22. Any Insured Incident where the Insured Vehicle does not have a current, valid Road Fund Licence disc on display.

General Conditions applicable to this policy

1. Other insurance
If you are covered by any other insurance for an Insured Incident, we will only pay our share of the claim. You may be required to provide us with details of the other insurance company for this purpose.
2. Reasonable care
You must do all that you can and comply with all laws and codes to keep the Insured Vehicle safe and fit to drive.
3. Cover is only available for this Membership for the following:
 - A privately-registered motor car, motor cycle, three-wheeler or car-based van up to 3.5 tonnes when loaded.
 - none of these must be more than 7 metres long, 3 metres high and 2.3 metres wide.
 - A standard caravan or trailer which meets with all relevant rules and regulations and was being towed by the Insured Vehicle at the time of the Insured Incident.

4. We are not responsible for any loss, damages, costs, claims or expenses whatsoever which you may incur as a result of our delay or failure to perform our obligations due to a Force Majeure Event.
5. If you request a level of service to which you are not entitled, this service will have to be paid for in advance by credit or debit card payment.
6. If we provide a service that it subsequently transpires you are not entitled to, you may have to pay for the service provided.
7. We will provide the services described in this policy on condition that you and all passengers observe the respective licence conditions and all the terms and conditions laid down in this document. The services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding costs.
8. You are responsible for collecting the Insured Vehicle from a repairer and any consequent costs after work has been carried out.
9. If we arrange for temporary roadside repairs, you must then immediately arrange for any permanent repairs that may be necessary as soon as possible. If you do not, and the same problem happens again, we may refuse service.
10. If you need assistance, you must contact our control centre. You must not contact any garage recovery operator direct.
11. You will have to pay the cost of our recovery or repair vehicle coming out to you if you allow the Insured Vehicle to be recovered or repaired by someone else after you have contacted us for assistance.
12. If the Insured Vehicle needs to be moved or recovered after an Insured Incident, it must be in an easily accessible position for our recovery vehicle to load. If the Insured Vehicle is in a position we cannot get to, or the wheels have been removed and we need to use specialist equipment (which is not normally carried on a standard recovery vehicle) to recover the Insured Vehicle, you will have to pay any costs (including labour charges) to arrange for these to be transported to, and used at, the site of the Insured Incident.
13. When you ask for assistance or recovery, we will give you an estimated time when our repair or recovery vehicle will arrive. You and your passengers must wait with the Insured Vehicle until the repair or recovery vehicle arrives, unless you have made other arrangements with our control centre.
14. If the recovery or repair vehicle does not arrive within 60 minutes of you contacting us, we will pay £10. To claim compensation you must either complete a service questionnaire or write to us.
15. You will have to repay any toll fees or ferry charges for the Insured Vehicle which are reasonably incurred by the driver of the recovery vehicle.
16. You are responsible for the security of the contents of the Insured Vehicle, caravan or trailer. We will not recover or repair a vehicle, caravan or trailer if there is a person or animal in it.
17. If you give us incorrect information when you phone for assistance, you may have to pay all reasonable costs caused by the incorrect information.
18. We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you and cannot be held liable for them.
19. We will not arrange for assistance services if we reasonably believe the Insured Vehicle is dangerous or illegal to repair or transport.
20. You will have to pay any storage or release fees while the Insured Vehicle is being repaired or after the police have moved the Insured Vehicle. We cannot be responsible for any police call-out charges.
21. Nothing in this Membership will exclude or restrict our liability for death or personal injury resulting from our negligence.
22. Any failure by us in relying on or enforcing the terms and conditions of this Membership on any particular occasion will not prevent subsequent reliance or enforcement.
23. Following an Insured Incident attended by the police or other emergency service, transportation of the Insured Vehicle will not take place until they have authorised its removal.
24. We are entitled to take over your rights in the defence or settlement of a claim or to take proceedings in your name for our own benefit against another party and we shall have full discretion in such matters. You must give us all the information and assistance we may require.

Telephone calls may be recorded.

We will use any information that you provide to us in accordance with our '**Data Protection Notice**'.

Your Information

Who we are

Car Breakdown cover is arranged by Green Flag and underwritten by UKI.

You are giving your information to UKI. UKI are members of The Royal Bank of Scotland Group (The Group). In this Information statement 'we', 'us' and 'our' refers to UKI unless otherwise stated.

For information about our group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions) We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

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To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries 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; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity

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Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

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