

RBS BusinessOne Card

Your Insurance Policies

Commercial Card Protection

Statement of Demands and Needs

If you do not have insurance cover, which (i) provides emergency cash; and/or (ii) covers costs incurred through the misuse of your card when they are lost or stolen; and/or (iii) enables you to cancel all missing cards in one phone call, this Commercial Card Protection Policy or Card Protection Plus Policy will 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

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

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Your Policy Summary

Commercial Card Protection and Card Protection Plus

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 insurance cover against unauthorised use of your credit and bank cards if these are lost or stolen, plus a loss reporting service so that missing cards are promptly cancelled. 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. To be eligible for cover, you must be over 18 and live either in the United Kingdom, Jersey or Guernsey.

Principal features

- Worldwide cover against fraudulent card use in the period before and after you report your missing cards up to certain limits.
- Emergency cash, hotel bill advance and replacement travel ticket advance available up to certain limits.
- Replacement cash insurance for cash stolen at the same time as your cards, up to certain limits.
- (Card Protection Plus only) Up to £500 cover for replacing locks and keys if your keys are lost, stolen, locked in or stuck in a lock. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.
- (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 A1)
- Unauthorised card use cover is not available if you use your card in a way that your card issuer does not allow or if someone else at your home uses your card without permission (policy section A2)
- We will not pay more than the first £50 of any claim if your card has been retained by an automated telling machine (ATM) (section B1)
- 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. Loans subject to status and repayable within 28 days (sections B4, B8, B9).
- (Card Protection Plus only) Car hire or travel expenses cover 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).
- (Card Protection Plus only) Maximum one claim per year for costs of reprogramming or resetting vehicle immobilisers and alarms (section B2).

Cancellation

You have a statutory 14 day right to cancel with a full premium refund. This also applies when your policy is renewed. To cancel, please call **0844 848 1546**. If you cancel outside this 14 day period, no refund of your premium will be made.

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.

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.

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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.

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**, 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 0300 500 5000.

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.

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 783 9071.

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 0056

International: + 44 (0) 141 285 2999

Facsimile: 01293 597376

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 Policyholder 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.**

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.

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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.

Curtailment 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 are you 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:

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.

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 0300 500 5000.

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.

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 its 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 0300 500 5000.

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.

The Royal Bank of Scotland plc
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