

Insurance policy summary information

Royalties and Royalties Gold

Includes Keyfacts about our insurance services

Royalties Gold Insurance Products

Important Information – Please review the high level policy summaries below, and all the information provided in this document, to ensure our policies fully meet your needs and the cover is right for you

	Key Benefits	Main Exclusions
Travel Insurance	<ul style="list-style-type: none"> Worldwide & UK multi trip cover for you and your family 5 star rated by Defaqto, an independent financial research company Winter Sports included Automatic Cover – no need to register Business, Wedding, Golf and Hazardous Activity cover available through calling 0870 609 1211 and paying a premium <p>To make a claim call 0870 609 1200</p>	<ul style="list-style-type: none"> If you are 70 or over you must contact 0870 609 1211 in order to obtain cover by paying an annual supplement of £50 and being medically screened Maximum trip duration limit of 31 days Winter Sports cover is restricted to a total of 31 days per annum Any existing medical conditions must be declared by calling 0870 609 1211 Dependent children must be: <ul style="list-style-type: none"> under 18 at the start date of the journey or under 23 if in full time education living at the home address (or with the other parent) unmarried and not entered into a Civil Partnership Dependent children and any guests added to the policy must be travelling with an insured adult Trips in the UK must be prebooked and at least 2 nights duration.
Payment Card Protection	<ul style="list-style-type: none"> Covers unauthorised and fraudulent use of registered cards up to £6,000 One call cancels your registered cards and orders replacements if they are lost or stolen. <p>To make a claim call 0870 562 5555 (+44 239 267 0101 from abroad)</p>	<ul style="list-style-type: none"> Losses must be reported within 24 hours of discovery by calling 0800 625 500 (+442392670101 from abroad) Does not cover losses incurred after the incident has been reported Loss due to fraudulent use occurring as a result of the cardholder keeping the PIN with the card or revealing it to anyone <p>Cards must be registered by calling 0870 562 5555</p>
Accidental Death Insurance	<ul style="list-style-type: none"> Up to £15,000 accidental death insurance Up to £200,000 if travelling on licensed public transport or in a hired car Automatic Cover – no need to register <p>To make a claim call 0845 841 0059</p>	<ul style="list-style-type: none"> For any persons aged 70 or over Accidental Death Insurance cover is reduced by 50% For joint account holders, the cover is split equally amongst account holders
Mobile Phone Insurance	<ul style="list-style-type: none"> Covers one registered mobile phone (two phones for joint accounts) and SIM card for each Royalties Gold account holder up to the value of £1,000 per phone for the cost of repair or replacement in the event of loss, theft or accidental damage Covers unauthorised calls up to £1,500 for contract phones and up to £100 for pay-as-you-go (this will apply to top-ups purchased in the 24 hours preceding the incident, per claim) Covers up to £200 worth of accessories per claim Includes PDA devices <p>To make a claim call 0870 562 5555 or visit rbs.co.uk/royalties</p>	<ul style="list-style-type: none"> All claims must be reported to us within 48 hours of discovering the incident, unless you are outside of the UK at the time of discovering the incident and are unable to contact us; then we must be contacted within 48 hours upon return to the UK Covers up to 2 claims per account holder during any 12 month period – £25 excess for the first claim and £50 excess for the second, per incident An incident involving loss or theft must be reported to the Police (or local Police if abroad) and the airtime provider within 24 hours of discovery (or 48 hours of discovery if abroad) Any incident involving loss in the UK must be reported to the airtime provider within 24 hours of discovery Any incident involving loss outside the UK must be reported to the airtime provider and Local Police within 48 hours of discovery Any incident involving malicious damage must be reported to the Police within 24 hours of discovery or, if abroad, to the Local Police within 48 hours of discovery Cover will commence 14 days after you register your details Proof of purchase is required for any claims Phones must be owned by account holder(s) or their family <p>Phones must be registered by calling 0870 562 5555 or visiting rbs.co.uk/royalties</p>
Car Breakdown Cover	<ul style="list-style-type: none"> Roadside assistance anywhere in the UK including assistance within 1/4 mile of your home address Cover includes all cars owned by you and registered at your home address Automatic Cover – no need to register <p>For roadside assistance call 0800 068 5926</p>	<ul style="list-style-type: none"> Any costs where transportation exceeds 10 miles are not covered

	Key Benefits	Main Exclusions
Extended Warranty	<ul style="list-style-type: none"> Breakdown cover for domestic electrical goods for up to two years after the manufacturers original warranty has expired Up to £1,000 per item and up to £10,000 per policyholder in any 12 month period Automatic Cover – no need to register <p>To make a claim call 0870 562 5555</p>	<ul style="list-style-type: none"> The first £25 of any claim is not covered Items must be paid for in full with a Royal Bank of Scotland debit or credit card – proof of purchase and manufacturers warranty is required
Home Emergency Service	<ul style="list-style-type: none"> 24/7 home emergency cover up to £500 including VAT Automatic Cover – no need to register <p>For home emergency services call 0845 246 2984</p>	<ul style="list-style-type: none"> Doesn't cover claims arising after the home has been left unoccupied for more than 30 consecutive days Doesn't cover loss or damage arising from circumstances occurring within 14 days of opening your account or known to you prior to the period of membership Boilers over 10 years old and/or with an output exceeding 60kW are not covered Boilers not serviced within the preceding 12 months of membership are not covered
Identity Theft	<ul style="list-style-type: none"> Up to £5,000 cover for expenses incurred by you in defending and restoring your credit status after fraudulent activity Credit report and card monitoring service Emergency helpline and fraud resolution service <p>To make a claim call 0870 562 5555</p>	<ul style="list-style-type: none"> An excess of £50 applies to each identity theft event Loss arising out of business activity is not covered <p>Identity Theft Protection Insurance is automatic. To register for the other listed benefits call 0870 562 5555</p>

Royalties Insurance Products

Important Information – Please review the high level policy summaries below, and all the information provided in this document, to ensure our policies fully meet your needs and the cover is right for you

	Key Benefits	Main Exclusions
Accidental Death Insurance	<ul style="list-style-type: none"> Up to £10,000 accidental death insurance Up to £100,000 if travelling on licensed public transport or in a hired car Automatic cover – no need to register <p>To make a claim call 0845 841 0059</p>	<ul style="list-style-type: none"> For any persons aged 70 or over Accidental Death Insurance cover is reduced by 50% For joint account holders, the cover is split equally amongst account holders
Payment Card Protection	<ul style="list-style-type: none"> Covers unauthorised and fraudulent use of registered cards up to £1,500 per claim One call cancels your registered cards and orders replacements if lost or stolen <p>To make a claim call 0870 562 5555 (+44 239 267 0101 from abroad)</p>	<ul style="list-style-type: none"> Losses must be reported within 24 hours of discovery Does not cover losses incurred after the incident has been reported Loss due to fraudulent use occurring as a result of the cardholder keeping the PIN with the card or revealing it to anyone <p>Cards must be registered by calling 0870 562 5555</p>
Mobile Phone Insurance	<ul style="list-style-type: none"> Covers one registered mobile phone and SIM card per account up to the value of £750 for the cost of repair or replacement in the event of loss, theft, breakdown or damage. Covers unauthorised calls up to £1,000 for contract phones and up to £100 for pay-as-you-go (this will apply to top-ups purchased in the 24 hours preceding the incident, per claim) Covers up to £200 worth of accessories per claim <p>To make a claim call 0870 562 5555 or visit rbs.co.uk/royalties</p>	<ul style="list-style-type: none"> All claims must be reported to us within 48 hours of discovering the incident, unless you are outside of the UK at the time of discovering the incident and are unable to contact us; then we must be contacted within 48 hours upon return to the UK Your mobile phone will be covered 21 days after registration Any incident involving theft must be reported to the Police and airtime provider within 24 hours of discovery (or 48 hours of discovery if abroad) Any incident involving loss in the UK must be reported to the airtime provider within 24 hours of discovery (or 48 hours of discovery if abroad) Any incident involving loss outside the UK must be reported to the airtime provider and local Police within 48 hours of discovery Any incident involving malicious damage must be reported to the Police within 24 hours of discovery or, if abroad, to the local Police within 48 hours of discovery Covers up to 2 claims per account holder during any 12 month period – £25 excess for first claim and £50 excess for second, per incident Proof of purchase is required for any claims Does not cover any accessories which are not lost or stolen at the same time as your mobile phone, iPods or other MP3 players Mobile phones used by you or up to two other authorised users <p>Phones must be registered by calling 0870 562 5555 or visiting rbs.co.uk/royalties</p>

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Your Policy Summary

Please read this document carefully. Full Terms and Conditions can be found within the Policy Document. This document does not form part of the contract between us.

For full details of cover, including Terms and Conditions, please refer to Leaflet '**Your Service Guide**' which will be contained as part of your Royalties/Royalties Gold Welcome Pack.

Total Price to be Paid

There is no separate charge for these insurance policies, however for travel insurance on Royalties Gold, an additional annual supplement of £50 is required for those customers aged 70 years and over. There is a monthly subscription charge for the Royalties/Royalties Gold account and this charge is not adjusted should you not wish to use the insurance products.

Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future. Other taxes may exist that are not paid via underwriting Insurer and/or The Royal Bank of Scotland plc or imposed by them or us.

The Monthly Subscription Charge for the account will be inclusive of Insurance Premium Tax, where applicable, at the current rate.

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.

Max call charge from a BT landline is 8p plus up to 6p per minute. Calls from other networks may vary.
Calls may be recorded.

Statement of Demands and Needs

The Royal Bank of Scotland Accidental Death Insurance meets the demands and needs of Royalties/Royalties Gold members who wish to ensure that a cash sum of £10,000/£15,000 (£5,000/£7,500 if aged 70 and over) is available if they die because of an accident. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary and the Policy carefully.

POLICY SUMMARY – Accidental Death Insurance Royalties and Royalties Gold

This is a summary of cover and does not contain all the terms and conditions of your Accidental Death Insurance Policy. Please refer to the Accidental Death Insurance Policy Document for full details. For your own benefit and protection you should read the terms carefully. If you do not understand any point please ask for further information.

Significant Features and Benefits

- **Section 1 – whilst an Insured Person is travelling on any Licensed Public Transport or in a car hired for a period not exceeding 30 days.**

Royalties £100,000

Royalties Gold £200,000

following Accidental death (as defined in the Policy)

The Benefit under Section 2 is reduced by 50% for any person aged 70 years or over.

If an Insured Person holds two or more Accounts the maximum Benefit payable is limited to 200% of the amounts shown above or the collective total of the amounts applicable under each Account, whichever is less.

In respect of Joint Accounts the Benefit payable for any one Insured Person is reduced proportionately by the number of names appearing as Joint Account holders.

Significant or Unusual Exclusions or Limits

This policy does not cover:

- Intentional self-injury or suicide by the Insured Person regardless of the state of their mental health
- An Insured Person's own illegal act;
- The Insured Person being under the influence of intoxicating liquor or drugs
- Sickness or disease not directly resulting from Bodily Injury;
- **Section 2 – 24 hours a day anywhere in the world.**
Royalties £10,000
Royalties Gold £15,000
following Accidental death (as defined in the Policy)
- 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
- Insured Person engaging in Hazardous Pursuits
- War or any act of War, whether declared or not
- Active service in the Armed Forces
- The Insured Person's wilful exposure to exceptional danger (unless in an attempt to save human life)

Policy Section that contains further details

See **Exclusions** in the Policy Document for the full list of exclusions.

Duration of Policy

Cover begins as soon as the Insured Person's application for the Royalties or Royalties Gold Account has been accepted by The Royal Bank of Scotland. Cover continues automatically as long as:

- i) the Account holder maintains their Royalties or Royalties Gold Account; and
- ii) the insurance continues to be placed with ACE by The Royal Bank of Scotland.

As this insurance may continue for more than a year the Account holder should review it periodically to ensure that cover remains adequate.

Right of Cancellation

If, for any reason, the Qualifying Account holder wishes to cancel this Policy at any time they may contact ACE and cover for such Insured Person shall cease from the day ACE receives such notice.

ACE may cancel the insurance in respect of any individual Insured Person by sending 30 days' notice to their last known address.

How to Claim

Should you wish to make a claim under this policy you should contact ACE European Group Limited A&H Claims Department, 200 Broomielaw, Glasgow G1 4RU, Telephone: **0845 841 0059** (UK only), International: **+44 (0) 141 285 2999**, email: claims@acegroup.com quoting policy details, within 60 days or as soon as possible after the date of the occurrence.

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy details, so we can deal with your complaint as soon as possible. Our contact details are:

The Customer Services Manager, ACE European Group Limited, 200 Broomielaw, Glasgow G1 4RU.

Telephone: **0845 841 0056**

Fax: **01293 597376**

E-mail: **a&hcustserv.complaints@acegroup.com**

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

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

Financial Service 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). Further information can be obtained from the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London, E1 8BN. Telephone: **020 7892 7300**. Fax: **020 7892 7301**. Website: **www.fscs.org.uk**

Statement of Demands and Needs for Card Protection Customers

Card Protection meets the demands and needs of those who wish to ensure that their cards are protected and do not already have cover. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary carefully.

POLICY SUMMARY – Payment Card Protection Policy Royalties and Royalties Gold

Please read this section carefully. Full Terms and Conditions can be found within the Policy Document. This document does not form part of the contract between us.

Features of your PAYMENT CARD PROTECTION Cover

This is a policy summary only and does not detail the full Terms and Conditions of the insurance policy. Full details of the insurance policy Terms and Conditions can be found in the Policy Document. The policy summary only provides details of the parts of Payment Card Protection which are insured.

Payment Card Protection is underwritten by Allianz Insurance plc. Registered No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, UK. Branch address: Allianz Schemes, PO Box 589, Great West House (GW2), Great West Road, Brentford, TW8 1AH. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Their authorisation can be confirmed by the FSA by calling **0845 606 1234** or at **www.fsa.gov.uk** Their FSA Registration No. is 121849.

What is covered by Payment Card Protection?

Payment Card Protection provides:

- Cover against unauthorised and fraudulent use of registered cards.

How does Payment Card Protection work?

- Payment Card Protection covers credit, debit and cheque guarantee cards, including Post Office card accounts, charge cards, storecards and other similar payment cards, registered with the administrator.
 - Payment Card Protection is provided through membership of the Royalties/Royalties Gold Account. If you close your account cover automatically terminates otherwise it continues automatically until the insurance is cancelled by you or is cancelled under the terms of the policy.
 - You may need to review this cover periodically to ensure it remains adequate to your needs.
 - You have the right to cancel this policy at any time. As this policy cannot be cancelled in isolation you will also have to cancel your Royalties/Royalties Gold Account.

This cancellation period exceeds the 14 day post-sale period required by the Financial Services Authority's rules.

The following information applies to: Royalties Payment Card Protection

What are the significant exclusions and limitations of Royalties Payment Card Protection?

Features and Benefits

Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible.

Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)

The most we will pay for any one claim is:

- £1,500 for losses which occur before the incident is reported to the administrator.

See “The Insurance Cover provided by Allianz Insurance – The Limits” section a)

Cover does not apply:

- To losses incurred if the incident is not reported within 24 hours of discovery.
- Use of the registered card in a way not authorised by the card issuer.
- To losses incurred after the incident has been reported.
- Loss due to fraudulent use by the cardholder, including keeping the PIN with the card or revealing it to anyone.

See “The Insurance Cover provided by Allianz Insurance – What is not covered” section a)

The following information applies to: Royalties Gold Payment Card Protection

What are the significant exclusions and limitations of Royalties Gold Payment Card Protection?

Features and Benefits

Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible.

Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)

The most we will pay for any one claim is:

- £6,000 for losses which occur before the incident is reported to the administrator.
- £1,000,000 per policy in total for all incidents during any 12-month period.

See “The Insurance Cover provided by Allianz Insurance – The Limits” section a)

Cover does not apply:

- To losses incurred if the incident is not reported within 24 hours of discovery.
- Use of the registered card in a way not authorised by the card issuer.
- To losses incurred after the incident has been reported.
- Loss due to fraudulent use by the cardholder, including keeping the PIN with the card or revealing it to anyone.

See “The Insurance Cover provided by Allianz Insurance – What is not covered” section a)

The following information applies to: Royalties and Royalties Gold Payment Card Protection

How do I make a claim under Payment Card Protection?

You can notify a claim by calling Royalties Membership Services on **08705 62 55 55** (Minicom 08456 000512) for Royalties and Royalties Gold, 24 hours a day and 7 days a week, providing your name, address and membership number.

Would I receive compensation if Allianz was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How to make a complaint

Sales

If you have a complaint about the service elements of Card Protection call RMS on **08705 62 55 55** (Minicom 08456 000512) or write to The Customer Relations Manager, Royalties Membership Services, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF quoting your policy number.

Non-Sales

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at: Allianz Schemes, PO Box 589, Great West House (GW2), Great West Road, Brentford, TW8 1AH. (ACS1522/1). Alternatively, telephone: **01483 260758**.

Using our complaint procedure or referral to the Financial Ombudsman Service does not affect your legal rights. If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in the insurance policy Terms and Conditions.

Ombudsman Service does not affect your legal rights. If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in the insurance policy Terms and Conditions.

Law and Language

Unless agreed otherwise the language of the policy and all communications relating to it will be in English and all aspects of the policy, including negotiation and performance are subject to the law which applies to the part of the United Kingdom in which you live.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if we cannot meet our liabilities under this policy. The level of compensation provided by FSCS is 90% of the claim, without any upper limit. Further information is available from the FSCS on **020 7892 7300** or at enquiries@fscs.org.uk

Policy Summary – Mobile Phone Insurance

Royalties

This is a summary of cover only. Full terms and conditions are given to you when you apply for your RBS Royalties account.

Your demands and needs

We have designed our insurance policies to meet the needs of the majority of customers. However, the insurance policy is provided on a non-advised basis, so you must decide whether it is individually suitable for your needs.

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

The insurer

This mobile phone insurance policy is provided by Homecare Insurance Limited (registered in England number 2793290). Our registered office is at Holgate Park, York YO26 4GA. We are authorised and regulated by the Financial Services Authority (FSA). Our Firm Reference Number is 202880. If you want to look up our details, you can do this by calling the FSA on 0845 606 1234 or via the FSA website at www.fsa.gov.uk/register. We are a member of the CPP group of companies.

About Mobile Phone Insurance

This policy provides insurance against loss, theft, damage (liquid, accidental and malicious) and breakdown of your mobile phone when it is being used by you or up to two other authorised users.

It is provided as part of your RBS Royalties bank account and will continue for as long as you remain an accountholder of that account.

Principal features of Mobile Phone Insurance

- Worldwide cover for your mobile phone against loss, theft and damage
- Replacement of missing handsets with a phone of similar specification
- This policy covers one mobile phone per account
- Handset covered to the value of £750
- Accessories covered to the value of £200
- Airtime abuse cover up to £1,000 for contract phones, £100 for pay-as-you-go phones

Conditions and exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the Royalties Terms and Conditions (contained in your Royalties Service Guide in your welcome pack). You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- You must register the mobile phone and/or SIM card to take advantage of this cover.
- You can do this by the following methods:
 - phone by calling 08705 62 55 55;
 - online via www.rbs.co.uk/royalties
- Your mobile phone will be covered 21 days after registration
- For your first claim in any one year, you have to pay £25 excess
- If you claim again within 12 months, you have to pay £50 excess
- Any accessories with a combined replacement cost of more than £200 are not covered
- Any accessories which aren't lost or stolen at the same time as your mobile phone are not covered
- iPods or other MP3 players are not covered
- Maximum of 2 claims a year

Cancellation

You may cancel your policy at any time by calling us on the telephone number in your confirmation letter. Your policy will be cancelled if we receive notification that you no longer hold a Royalties account that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone 08705 62 55 55 or write to:

Complaints Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA.

If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800).

Claims: how to make a claim

If you need to make a claim, it will speed up the process if you:

- a) Call the police if your phone has been stolen and get a crime reference number
- b) Call homecare on 08705 62 55 55 and make sure you have the following information to hand:
 - Your policy reference number
 - Your IMEI number
 - A card to pay the excess on your claim
 - Name of the police station you reported the theft to, plus the crime reference number
 - Time and date of the loss or theft
 - Time and date you reported the incident to your airtime provider

If you don't have all of these, don't worry: call homecare and they can start your claim anyway.

If you are in the UK and you need to claim, you must report the incident in accordance with the following table:

Incident				
Action Required	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Airtime Provider	Within 24 hours of discovery	Within 24 hours of discovery	N/A	N/A
Report to Police	N/A	Within 24 hours of discovery	Within 24 hours of discovery	N/A
Crime Reference Number Required	N/A	✓	✓	N/A
Report to Homecare	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery

If you are abroad and you need to claim, you must report the incident in accordance with the following table:

Incident				
Action Required	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Airtime Provider	Within 48 hours of discovery	Within 48 hours of discovery	N/A	N/A
Report to Local Police	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	N/A
Crime Reference Number Required	✓	✓	✓	N/A
Report to Homecare	Within 48 hours of return to UK	Within 48 hours of return to UK	Within 48 hours of return to UK	Within 48 hours of return to UK

Consumer Protection

Homecare is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if they cannot meet their obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.



Policy Summary – Mobile Phone Insurance

Royalties Gold

This is a summary of cover only. Full terms and conditions are given to you when you apply for your RBS Royalties Gold bank account.

Your demands and needs

We have designed our insurance policies to meet the needs of the majority of customers. However, the insurance policy is provided on a non-advised basis, so you must decide whether it is individually suitable for your needs.

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

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About Mobile Phone Insurance

This policy provides insurance against loss, theft, damage (liquid, accidental and malicious) and breakdown of your mobile phone when it is being used by you or up to two other authorised users.

It is provided as part of your RBS Royalties Gold account and will continue for as long as you remain an accountholder of that account.

Principal features of Mobile Phone Insurance

- Worldwide cover for your mobile phone against loss, theft and damage
- Replacement of missing handsets with a phone of similar specification
- This policy covers one mobile phone per account (two mobile phones for joint account holders)
- Handset covered to the value of £1,000
- Accessories covered to the value of £200
- Airtime abuse cover up to £1,500 for contract phones, £100 for pay-as-you-go phones

Conditions and exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the Royalties Terms and Conditions (contained in your Royalties Service Guide in your welcome pack). You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- You must register the mobile phone and/or SIM card to take advantage of this cover
- You can do this by the following methods:
 - phone by calling 08705 62 55 55;
 - online via www.rbs.co.uk/royalties
- Your mobile phone will be covered 14 days after registration
- For your first claim in any one year, you have to pay £25 excess
- If you claim again within 12 months, you have to pay £50 excess
- Any accessories with a combined replacement cost of more than £200 are not covered
- Any accessories which aren't lost or stolen at the same time as your mobile phone are not covered
- iPods or other MP3 players are not covered
- Maximum of 2 claims a year

Cancellation

You may cancel your policy at any time by calling us on the telephone number in your confirmation letter. Your policy will be cancelled if we receive notification that you no longer hold a Royalties Gold account that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone 08705 62 55 55 or write to:

Complaints Manager
 Homecare Insurance Limited
 Holgate Park
 York
 YO26 4GA.

If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800).

Claims: how to make a claim

If you need to make a claim, it will speed up the process if you:

- a) Call the police if your phone has been stolen and get a crime reference number
- b) Call homecare on 08705 62 55 55 and make sure you have the following information to hand:
 - Your policy reference number
 - Your IMEI number
 - A card to pay the excess on your claim
 - Name of the police station you reported the theft to, plus the crime reference number
 - Time and date of the loss or theft
 - Time and date you reported the incident to your airtime provider

If you don't have all of these, don't worry: call homecare and they can start your claim anyway.

If you are in the UK and you need to claim, you must report the incident in accordance with the following table:

Incident				
Action Required	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Airtime Provider	Within 24 hours of discovery	Within 24 hours of discovery	N/A	N/A
Report to Police	N/A	Within 24 hours of discovery	Within 24 hours of discovery	N/A
Crime Reference Number Required	N/A	✓	✓	N/A
Report to Homecare	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery

If you are abroad and you need to claim, you must report the incident in accordance with the following table:

Incident				
Action Required	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Airtime Provider	Within 48 hours of discovery	Within 48 hours of discovery	N/A	N/A
Report to Local Police	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	N/A
Crime Reference Number Required	✓	✓	✓	N/A
Report to Homecare	Within 48 hours of return to UK	Within 48 hours of return to UK	Within 48 hours of return to UK	Within 48 hours of return to UK

Consumer Protection

Homecare is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if they cannot meet their obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.



POLICY SUMMARY – Car Breakdown Benefit Royalties Gold

Statement of Demands and Needs

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. This product meets the demands and needs of those who wish to ensure that they are covered for Car Breakdown.

Your Policy Summary

Please read this document carefully. This policy summary does not form part of the contract between us. For full details of cover including terms and conditions, please refer to the Royalties Gold Service Guide contained within your Royalties Gold Welcome Pack. For your own benefit and protection you should read the terms and conditions carefully. If you do not understand any point please ask for further information. You can call us with any questions on **0845 246 4298**.

Features of a Green Flag Breakdown Policy

The policy you have is underwritten by UK Insurance Limited, registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980 and will run in conjunction with your Royalties Gold Package. As this policy could run for several years you may want to review your insurance needs periodically to ensure the policy is adequate. Please refer to your Royalties Gold Policy Booklet.

Significant Features of a Green Flag Breakdown Policy

(Full terms and conditions can be found within the policy document.)

Your policy covers your vehicle or anyone driving with your permission, who is not a hitch-hiker, up to a maximum of 8 persons including the driver.

- You can claim £10 if the recovery vehicle does not attend within 60 minutes of you contacting us – General Condition 14.
- Roadside Assistance, including 10 mile local recovery – see Roadside Assistance section.
- Assistance at your home address – see Home-Call section.
- Caravan and Trailer cover – see Caravan and trailer section.

Significant Exclusions and Limitations of a Green Flag Breakdown Policy

- If we need to use specialist equipment to recover your vehicle, you may have to pay additional 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
- We may choose to repair your vehicle (at your cost) following a breakdown rather than arranging for it to be recovered – General Condition 21.

Your right to cancel

You have the right to cancel this insurance at any time, with immediate effect. As the cover is provided as a benefit of being a Royalties Gold account holder, a cooling off period does not apply and no refund is due. The Car Breakdown section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Royalties Gold account. If the Royalties Gold account is cancelled, this policy ends.

If you would like to upgrade your Breakdown cover

It is possible to upgrade your Breakdown cover. If you would like to upgrade please telephone **0845 246 4298**.

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone **0800 068 5926**.

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:

- Royalties Gold Car Breakdown, Customer Relations Department, Green Flag, Cote Lane, Pudsey 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 (FSA). UK Insurance Limited's FSA registration number is 202810. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at **www.fsa.gov.uk** 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. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**

POLICY SUMMARY – Extended Warranty Policy Royalties Gold

Statement of Demands and Needs for Extended Warranty

This product meets the insurance requirements of those who wish to ensure that their qualifying purchases are covered against breakdown for two years after the expiry of the manufacturer's original warranty. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary carefully.

Please read this section carefully. Full Terms and Conditions can be found within the Policy Document.

Features of your Royalties Gold Extended Warranty Cover

This is a policy summary only and does not detail the full Terms and Conditions of the insurance policy. Full details of the insurance policy Terms and Conditions can be found in the Policy Document. Extended Warranty is underwritten by Allianz Insurance plc. Registered No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, UK. Branch address: Allianz Schemes, PO Box 589, Great West House, Great West Road '(GW2)', Brentford, TW8 1AH, UK. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Their authorisation can be confirmed by the FSA by calling **0845 606 1234** or at **www.fsa.gov.uk**. Their FSA Registration No. is 121849.

What is covered by Extended Warranty?

- Extended Warranty provides breakdown cover for two years after the expiry of the manufacturer's original warranty.

Cover is only provided for claims or portions of claims which are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability. An indemnity is an agreement by the indemnifying party to put the other party back in the position which they were in before the claim was made. Forms of indemnity include compensation, repairs, replacement and reinstatement.

How does Extended Warranty work?

- Extended Warranty covers purchases where the payment is made in full exclusively using your Royal Bank of Scotland debit, cheque guarantee, or credit card.
- Extended Warranty cover remains in force until either you close your Royal Bank of Scotland account or it is no longer offered by The Royal Bank of Scotland. You have the right to cancel this insurance at any time. As this policy cannot be cancelled in isolation you will also have to close your Royalties Gold Account.
- If Extended Warranty cover is cancelled, qualifying purchases made while the cover was in force will be covered.
- You may need to review this cover periodically to ensure it remains adequate to your needs.

What are the significant exclusions and limitations of Extended Warranty?

Features and Benefits

Repair costs if a qualifying purchase breaks down after the manufacturer's original warranty has expired. If your product cannot be repaired or is uneconomical to repair it will be replaced.

Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)

The most we will pay is:

- Repair costs up to the price paid for the product to a maximum of £1,000 per item.
- Up to £10,000 per policyholder in any 12 month period.

You must pay the first £25 of any claim.

If your product is replaced it will be replaced with an identical product. If an identical product is no longer available the replacement will be of equivalent specification and quality.

See “Extended Warranty” Section B Limits.

Cover will not be provided for:

- Items not purchased using the qualifying account.
- Non-electrical items.
- Items purchased from Internet sites, which are not based in the UK.
- Non-electrical items, mobile telephones or any type of portable hand held communication devices.
- Second hand products
- Items for commercial or business use.
- Call out charges where a fault cannot be found with the product.
- Any loss as a result of not being able to use the product, or any loss other than the repair or replacement cost of the product.
- Damage caused by accidents, misuse, neglect or wear and tear.

See “Details of Extended Warranty Cover” Section D and Section E.

How do I make a claim under Extended Warranty?

You can notify a claim by calling Royalties Membership Services on 08705 62 55 55 (Minicom 08456 000512) 8am and 8pm Monday to Friday or 9am and 5pm Saturday (excluding Bank Holidays).

Would I receive compensation if Allianz was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How to make a complaint

Sales

If you have a complaint about the service elements of Card Protection call Royalties Membership Services on **08705 62 55 55** (Minicom 08456 000512) or write to The Customer Relations Manager, Royalties Membership Services, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF quoting your policy number.

Non-Sales

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Schemes, PO Box 589, Great West House (GW2), Great West Road, Brentford, TW8 1AH. Alternatively, telephone: **01483 260758**.

Using our complaint procedure or referral to the Financial Ombudsman Service does not affect your legal rights. If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in the insurance policy Terms and Conditions.

Law and Language

Unless agreed otherwise the language of the policy and all communications relating to it will be in English and all aspects of the policy, including negotiation and performance are subject to the law which applies to the part of the United Kingdom in which you live.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if we cannot meet our liabilities under this policy. The level of compensation provided by FSCS is 90% of the claim, without any upper limit. Further information is available from the FSCS on **020 7892 7300** or at **enquiries@fscs.org.uk**

POLICY SUMMARY – Home Emergency Service

Royalties Gold

Statement of Demands and Needs

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. This product meets the demands and needs of those who wish to ensure that they are covered in the event of experiencing a home emergency.

Please read this section carefully. Full Terms and Conditions can be found within the Policy Document.

This service provides cover for incidents in your home which, if not dealt with quickly will:

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

Features of your Royalties Gold Home Emergency Service

This membership is a benefit provided under your Royalties Gold Account and is underwritten by UK Insurance Limited, Registered No. 1179980, registered address The Wharf, Neville Street, Leeds LS1 4AZ, authorised and regulated by the Financial Services Authority. Your membership will run whilst you hold a Royalties Gold Account. **As this policy could run for several years, you may want to review your insurance needs periodically to ensure the policy is adequate. Please refer to your Royalties Gold Agreement for full Terms and Conditions.**

Royalties Gold Home Emergency Service

Please refer to the Terms and Conditions for full details

What is covered (Sections 1)

Call out fees, parts, labour and materials up to £500 (inc. VAT) per call-out for emergencies in respect of:

- The permanent electrical supply system in the home
- Internal and external plumbing of the home that you are responsible for
- The external locks, doors and windows of the home
- The main source of heating in the home
- Vermin such as rats, mice or wasps nests
- The arrangement and cost of overnight accommodation if the property becomes uninhabitable, up to £100 including VAT.

What is not covered (Section 2)

- Any electrical wiring which is not permanent and/or is situated outside the home
- Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware
- Breakdown or damage to domestic appliances and other mechanical equipment
- Internal locks, doors and glass
- Boilers over 10 years old and/or with an output exceeding 60kW
- Vermin outside the main dwelling, e.g. in garages and sheds
- Boilers/heating systems not serviced within the preceding 12 months of membership.

The following information applies to: Royalties Gold Home Emergency Service

Significant Exclusions and Limitations

Please refer to the Terms and Conditions for details of all Exclusions

The following are excluded:

- Loss or damage arising from circumstances occurring within 14 days of opening your Royalties Gold account or known to you prior to the period of Membership.
- Claims arising after the home has been left unoccupied for more than 30 consecutive days.
- Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, or the use of defective materials.
- Cost of replacement parts due to natural wear and tear or gradual deterioration.
- Loss or damage due to the interruption or disconnection of the gas, water or electricity services to your home.

Your right to cancel

You have the right to cancel this insurance at any time, with immediate effect. As the cover is provided as a benefit of being a Royalties Gold account holder, a cooling off period does not apply and no refund is due. The Home Emergency section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Royalties Gold account. If the Royalties Gold account is cancelled, this policy ends.

How to make a claim

To notify us of a request for emergency assistance, please telephone **08452 462 984** for Royalties Gold.

How to complain

If you wish to make a complaint, please write to us at the address below:

- Customer Relations Manager, PO Box 300, Leeds LS99 2LZ.

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 (FSA) web site, which includes a register of all regulated firms can be visited at **www.fsa.gov.uk**, 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. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**

YOUR POLICY SUMMARY

Royalties Gold Travel 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 insure their travel arrangements.

Please read this section carefully. Full Terms and Conditions can be found within 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 remains adequate for your needs.

Features of a Royal Bank of Scotland Royalties Gold Travel Insurance Policy

This policy is underwritten by UK Insurance Limited and cover is granted on the understanding that you remain a Royal Bank of Scotland Royalties Gold account holder. UK Insurance Limited, Registered No. 1179980, registered address The Wharf, Neville Street, Leeds LS1 4AZ, authorised and regulated by the Financial Services Authority.

If you are 70 years or over, an annual supplement of £50 is required, please contact Royalties Gold Insurance Services on **0870 609 1211** to confirm eligibility of cover.

The maximum trip length is 31 days, if you wish to extend this, you must contact us. The maximum number of days in any one calendar year for winter sports is 31 days.

Medical Statements

Call us on **0870 609 1211** to talk about your medical circumstances.

At the time of opening the account or before you book a journey

At the time of opening the account and before you book a journey, you can call us at any time to tell us about a medical condition. We will tell you if we can cover that condition for free, if you need to pay us extra premium or if we cannot cover the condition and we will write to you to confirm what we tell you over the phone.

You have to contact us before you book a journey, if you:

- Are receiving in-patient treatment or are waiting to receive treatment;
- Have been prescribed medication in the last 12 months, whether taking it or not;
- Have been diagnosed or treated with a heart or cancer related condition in the past 12 months;
- Have been given a terminal prognosis;
- Are aware of a reason why you may not be able to go on the journey or continue with it;
- Are diagnosed with any of the medical conditions below:

- a circulatory condition (problems with blood flow, including high blood pressure) or a breathing condition (including asthma);
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

When you do contact us we can talk to you about your medical condition(s) and work out whether or not we are able to cover them for free, for an additional premium or if we cannot cover your medical conditions. Note that if you do not contact us in this way, your cover may not be valid if you make a claim.

If we are unable to cover your condition, then we will not pay claims that are directly related to the excluded medical condition.

After you book a journey but before you leave

If you are diagnosed with a new condition, this insurance will cover you to:

- a) Cancel the journey if due to your newly diagnosed condition, you are unable to travel;
- b) Continue with the journey, as long as you are not travelling against medical advice.

At any time you have this policy

This policy will not cover you to:

- a) Travel to obtain medical treatment;
- b) Travel against medical advice.

After you have called us

Where we either agree to cover or decline to cover medical conditions, we will usually apply those terms for a 12 month period and at the end of this period we will send you a letter asking you to call in again, so that we can assess the cover for your medical condition(s) again.

Our medical risk assessment system is updated frequently and we reserve the right to amend our medical risk assessment outcomes, so you may find that one year we might be unable to cover your medical condition(s) but at a later date we might be able to or that the additional premium charged may change.

General Conditions and Exclusions

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

Conditions

- You must tell us about any claim as soon as reasonably possible. Any increase in costs caused by your delay in telling us will not be covered by this policy. You must also inform us if you are aware of any court order to do or stop doing something, order to attend court or impending prosecution. Every communication relating to a claim must be sent to us without delay.
- You must take all reasonable steps to prevent any loss, damage or accident. If you do not we may not pay your claim.
- It is a condition of this insurance that all material facts which is anything that might alter, change or influence the continuation of this insurance cover on the same terms, such as pre-existing medical conditions, medical conditions diagnosed before booking your journey, criminal convictions and possible participation in hazardous activities, etc are disclosed to us. Failure to do so may invalidate this insurance leaving you no right to make a claim. We reserve the right to not extend the policy.

Exclusions

- Any claim caused by drinking too much alcohol or alcohol abuse. We do not expect you to avoid drinking alcohol on your journeys or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.
- Bankruptcy/liquidation of any tour operator, travel agent or transportation company.
- Claims and loses that are not directly 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 on behalf of us. We may also request and will pay for a post mortem examination if any insured person dies.

PART A – A BAGGAGE

Exclusions

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 left in a motor vehicle.
- Valuables and 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;

Sum Insured

Maximum payable per insured person £1,500

The single article limit is £300

The valuables limit is £500

Excess £50

PART A – B PERSONAL ACCIDENT

Exclusions

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

- A pre-existing medical condition.
- Your participation in a hazardous activity.
- Any complication following a bodily injury which is attributable to your death, loss of limb, loss of sight or total permanent disablement.
- You claiming for Total Permanent Disablement when you have retired.

Sum Insured

Up to £25,000

Excess Nil

PART A – C CANCELLATION

Exclusions

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

- An anticipated event.
- A medical condition of a member of your immediate family, travelling companion or close 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.
- 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 the journey, about whether or not it was appropriate for you to travel.

Sum Insured

Up to £5,000 per insured person

Excess £50

PART A – D CURTAILMENT OF A JOURNEY

Exclusions

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.
- Any criminal proceedings or your financial circumstances.
- 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.

Sum Insured

Up to £5,000

Catastrophe up to £500

Homecare up to £250

Recuperative Holiday up to £1000

Excess £50

PART A – E MEDICAL AND EMERGENCY EXPENSES

Exclusions

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.
- Any costs for treatment (including preventative treatment) in relation to an illness or injury, which is not essential in the opinion of our medical advisors and could have waited until your return to the UK.
- Claims for treatment or returning you to the UK that are not confirmed as being necessary by our medical advisor.
- An anticipated event.
- 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 journey, about whether or not it was appropriate for you to travel.

Sum Insured

Up to £10,000,000 per insured person

Excess £50 (applies to outpatient claims only)

PART A – F PERSONAL LIABILITY

Exclusions

- Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description.
- Any deliberate act or omission by any of you.
- You acting as a leader of a group participating in any activity whether hazardous or not.
- Any agreement unless that liability would have existed otherwise.

Sum Insured

Up to £2,000,000 per policy

Excess Nil

PART A – G PERSONAL MONEY

Exclusions

In addition to anything mentioned in the general exclusions, 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.
- Left in any motor vehicle.

Sum Insured

Up to £500 per insured person (children aged 16 or under limited to £100)

Excess £50

PART A – H TRAVEL DELAY AND TRAVEL ABANDONMENT & PART A – I MISSED CONNECTIONS

Exclusions

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

- You missing the check-in time as shown in your travel itinerary for any reason.
- 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.

Sum Insured

Up to £250 per policy for Travel Delay

Up to £10,000 per person for Travel Abandonment

Up to £250 per insured person for Missed Connections

PART A – J FAILURE OF PUBLIC TRANSPORT

Exclusions

In addition to anything mentioned in the general exclusions, 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.
- If you did not use public transport and you missed your departure because of heavy traffic or road closures that were not sufficiently severe to warrant reporting on a recognized motoring association web site or on television, news bulletins or in the press.

Sum Insured

Up to £1000 per insured person

PART A – K LOSS OF PASSPORT/DRIVING LICENCE

Exclusions

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.

Sum Insured

Up to £750 per insured person

PART A – L HOSPITAL BENEFIT

Exclusions

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

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

Sum Insured

Up to £400 per insured person

Excess Nil

PART A – M LEGAL COSTS

Exclusions

You are not covered for any claim arising from or relating to:

- Defending your legal rights in claims against you.
- Illness or injury which develops gradually or is not caused by a specific or sudden accident.
- Psychological injury or mental illness unless it results from a specific or sudden accident that has caused physical bodily injury to you.
- Action against another person who is insured by this policy.

Sum Insured

Up to £50,000 per policy

Excess Nil

Your right to cancel

This insurance is included with your Royalties Gold Bank Account and you do not pay a premium. If the connected Royalties Gold account is closed, this policy ends. The travel insurance section of your benefits package cannot be cancelled in isolation.

Upon closure of your Royalties Gold account, please return all your Royalties Gold Travel Insurance documents to:

Royal Bank of Scotland Travel Insurance, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

How to make a claim

To notify us of a claim in the first instance please telephone **0870 609 1200**. To help us validate your policy please have your Royalties Gold membership number available when you call.

How to complain

Should there ever be an occasion where you need to complain, please call us on **0870 609 1211**. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation. If you wish to write, then address your letter to Royal Bank of Scotland Travel Insurance, 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 is authorised and regulated by the Financial Services Authority (FSA). UK Insurance Limited's FSA registration number is 202810. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at **www.fsa.gov.uk** 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. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**

General

Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we agree otherwise.

POLICY SUMMARY – Identity Theft Protection Royalties Gold

Statements of Demands and Needs

Identity Theft Protection meets the insurance requirements, demands and needs of Royalties Gold members who wish to ensure that their identity is protected for credit purposes following the impacts of identity theft. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary.

Your Policy Summary

This is a policy summary only and does not detail the full terms and conditions of the insurance policy. Full terms, conditions and exceptions are detailed within the Policy Document. You may need to review this cover periodically to ensure it remains adequate to your needs. This identity theft protection is provided by AIG (UK) Limited. AIG (UK) Limited is authorised and regulated by the Financial Services Authority. AIG (UK) Limited is a member company of American International Group Inc. (AIG). The product is administered on behalf of The Royal Bank of Scotland plc by Affinion International Limited. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Affinion International Limited's FSA registered number is 311584.

1. Eligibility

Cover is only available to residents of the United Kingdom including Northern Ireland, Channel Islands and Isle of Man who are at least 18 years of age.

2. What is covered by Identity Theft Protection?

Identity Theft Insurance covers various expenses incurred in seeking to defend an individual's name and reinstate their credit status.

3. How does Identity Theft Insurance work and how long does it last?

Cover commences upon registration and lasts for as long as you hold a Royalties Gold account or until the benefit is withdrawn by The Royal Bank of Scotland plc.

4. Features and Benefits

Up to £5,000 for each occurrence, including £1,000 in respect of lost wages (£166.67 payable over a 6 week period). An Excess of £50 applies to each Identity Theft Event. (For full details see 'What is covered', contained within the Policy Document.)

5. Significant exclusions and limitations

Exclusions (see 'What is not covered', contained within the Policy Document).

Cover does not apply to:

- Loss arising out of Business activity of any insured person. Lost wages remuneration excludes Business interruption or future earnings of a Self-Employed Professional/s.
- Expenses occurred due to any fraudulent, dishonest or criminal act by an insured person or any person acting in concert with an insured person, or by any authorised representative of an insured person whether acting alone or in collusion with others.

How do I make a claim under Identity Theft Insurance?

You can register a claim by calling **08705 62 55 55** (Minicom 08456 000512).

Would I receive compensation if AIG (UK) Limited was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How do I make a complaint?

The policy is administered for AIG (UK) Limited by Affinion International Limited.

If you have a complaint about the policy please contact the Customer Relations Manager at: AIG Europe (UK) Limited, 2-8 Altyre Road, Croydon CR9 2LG.

E-mail: uk.customer.relations@aig.com

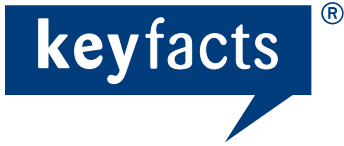
If any complaint is not resolved to your satisfaction you may refer any dispute to the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: **0845 080 1800** (national call rates apply and charges will vary dependent on the telephone network service provider or whether you are calling from a mobile).

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if we cannot meet our liabilities under this policy. The level of compensation provided by FSCS is 90% of the claim, without any upper limit. Further information is available from the FSCS on

020 7892 7300 or at enquiries@fscs.org.uk



about our insurance services



36 St Andrew Square
Edinburgh
EH2 2YB

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We can only offer products from:
 - UK Insurance Limited for creditor insurance with the life cover element either being provided by Direct Line Life Insurance Company Limited or Royal Scottish Assurance plc (except for our mortgage loanguard product which is provided by Direct Line Insurance plc)
 - UK Insurance Limited for home insurance
 - UK Insurance Limited for motor insurance
 - UK Insurance Limited for stand alone travel insurance
 - Sterling Insurance Group Limited for personal accident insurance (except our Direct Marketing channel where a product from Avon Insurance plc is offered)
 - UK Insurance Limited for Essentials Contents Insurance
 - Royal Scottish Assurance plc for term assurance
 - Royal Scottish Assurance plc for critical illness insurance
 - Aviva Health UK Limited for income replacement insurance
 - ACE European Group Limited for accidental death insurance provided with all Royalties current accounts
 - UK Insurance Limited for travel insurance offered with eligible Royalties current accounts
 - Allianz Insurance plc for payment card protection offered with eligible Royalties current accounts

- Allianz Insurance plc for extended warranty insurance offered with eligible Royalties current accounts
- UK Insurance Limited for home emergency insurance provided with eligible Royalties current accounts
- Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark, for mobile phone insurance and gadget cover provided with eligible Royalties current accounts
- Chartis Insurance UK Limited for identity theft protection provided with eligible Royalties current accounts
- UK Insurance Limited for Green Flag Motoring Assistance provided with eligible Royalties current accounts.

We only offer our own products

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

You will not receive advice or recommendations from us for any type of non-investment insurance contract. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

A fee.

No fee.

You will receive a quotation that will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

The Royal Bank of Scotland plc, 280 Bishopsgate, London EC2M 4RB is authorised and regulated by the Financial Services Authority. 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 Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on **0300 500 5000**.

6. Ownership

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 The Royal Bank of Scotland plc.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: The Royal Bank of Scotland plc, Customer Relations Unit, The Forthstone, 56 South Gyle Crescent, Edinburgh EH12 9LE

By phone: **0800 015 5035**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

RBS is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim. Compulsory insurance (e.g. third party motor): 100% of the claim, without any upper limit. Non-compulsory insurance (e.g. home and general): maximum 90% of the claim, without any upper limit. General insurance advice and arranging (for business conducted on or after 14 January 2005): maximum 90% of the claim, without any upper limit. Most retail consumers (this includes private individuals and some small businesses) are eligible under the scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk

Authorised and regulated by the Financial Services Authority.

The Royal Bank of Scotland plc.

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

Registered in Scotland No. 90312.

Website www.rbs.co.uk