

# Travel Accident Insurance

## Your Insurance Policy

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



Royal Bank  
of Scotland

TOMORROW BEGINS TODAY

Please note:

1. The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
2. For our Business Card and BusinessOne Card we offer insurance products from Chubb European Group SE.
3. You will not receive advice or recommendations from us in respect of the insurance detailed in this booklet. You will need to make your own choice on how to proceed.
4. You will not have to pay a fee for our services in respect of the insurance detailed in this booklet.
5. Royal Bank of Scotland plc, 36 St Andrew Square, Edinburgh EH2 2YB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our Financial Services Register number is 121878.

Our permitted business includes arranging and advising on non-investment insurance.

You can check this on the Financial Services Register by visiting the FCA's website [register.fca.org.uk](http://register.fca.org.uk) or by contacting the FCA on **0800 111 6768**.

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

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

By phone: **0370 909 3701** (Relay UK **18001 0370 909 3701**).

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

7. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

You are entitled, at any time, to request information regarding any commission which the Bank may have received in respect of these insurance products that are relevant to your account by calling **0370 909 3701** (Relay UK **18001 0370 909 3701**).

Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

# 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

Royal Bank Travel Accident Insurance is provided with your Business Card for extra cost.

### Pre-requirement for cover to apply

The Employing Company must have its registered or business address in the United Kingdom, Ireland, Channel Islands, Isle of Man or Gibraltar at the commencement date and throughout the duration of the policy.

The Insured Person must be resident in the United Kingdom, Ireland, Channel Islands, Isle of Man, Gibraltar or the European Union at the commencement date and throughout the duration of the policy.

## Your Policy Summary

keyfacts®

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 Chubb European Group SE.

## 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 when all or part of the fare and at least 50% of the travel costs relating to the Journey\* are charged to your Business Card.

\*Journey – business travel outside the United Kingdom (or the Insured Person's normal country of residence if different), commencing from the time of departure from home or place of business whichever is left last until return there to whichever is reached first, subject to a maximum duration of 90 days for any one trip.

## Duration of Cover

Cover begins as soon as the Employing Company's application for the Business Card has been accepted by Royal Bank. Cover continues automatically as long as

- (i) the Employing Company maintains the Royal Bank Business Card Account;
- (ii) the Cardholder remains an employee of the Company; and
- (iii) the insurance continues to be placed with Chubb.

Any dates used in this policy refer to Local Standard Time at the address of the Insured Person.

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

## Significant or unusual exclusions or limits

(see page 19 for full list of exclusions):

These exclusions apply:

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

## **Cancellation**

The Employing Company may cancel this insurance at any time by contacting Chubb's Customer Service Team on **0345 841 0056**.

## **How to Claim**

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

Chubb's contact details are:

Chubb (Claims Dept.),  
Sentinel Building,  
103 Waterloo St,  
Glasgow G2 7BW.  
Telephone: **0345 841 0059**  
International: **+ 44 (0) 141 285 2999**  
Facsimile: **+44 (0) 141 285 2901**  
E-mail: **uk.claims@chubb.com**

## **Complaints Procedures**

In the event of a complaint relating to the sale of your policy please contact the following:

- a) Royal Bank of Scotland plc, Commercial Cards,  
PO Box 5747,  
Southend-on-Sea,  
Essex  
SS1 9AJ  
Telephone: **0370 909 3701** (Relay UK **18001 0370 909 3701**).

In the event you have a complaint in relation to how your claim was handled please contact the following:

- b) The Customer Relations Department,  
Chubb,  
Sentinel Building,  
103 Waterloo St,  
Glasgow G2 7BW  
Telephone: **0800 519 8026**  
Email: **customerrelations@chubb.com**
- c) The Insured or Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or Royal Bank's final response.  
Their contact details are:  
Financial Ombudsman Service,  
Exchange Tower,  
London  
E14 9SR  
Telephone: **+44 (0) 800 023 4567** (calls are free from a UK landline or mobile) or  
**+44 (0) 300 123 9 123** (calls to this number cost no more than calls to 01 and 02 numbers)  
E-mail: **complaint.info@financial-ombudsman.org.uk**  
Website: **financial-ombudsman.org.uk**

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

## **Financial Services Compensation Scheme**

In the unlikely event of Chubb being unable to meet its liabilities, Insured Persons who are located in the UK, Channel Islands, Isle of Man or Gibraltar (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme.

Further information can be obtained from the Chubb European Group SE or from the Financial Services Compensation Scheme at the following address:

Their contact details are: **Financial Services Compensation Scheme,**

**PO Box 300,  
Mitcheldean  
GL17 1DY**  
Website: **www.fscs.org.uk**  
On-line Form: **https://claims.fscs.org.uk/**

# Travel Accident Insurance

## Your Policy

### Insurance Agreement

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

\*Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

### Travel Accident Insurance

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

- i) the Employing Company maintains the Card account;
- ii) the Cardholder remains an employee of the Company; and
- iii) the insurance continues to be placed with Chubb. Any dates used in this policy refer to Local Standard Time at the address of the Insured Person.

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

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

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

### Schedule of Benefits

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

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

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

#### Pre-requirement for cover to apply

The Employing Company must have its registered or business address in the United Kingdom, Ireland, Channel Islands, Isle of Man or Gibraltar at the commencement date and throughout the duration of the policy.

The Insured Person must be resident in the United Kingdom, Ireland, Channel Islands, Isle of Man, Gibraltar or the European Union at the commencement date and throughout the duration of the policy.

## General Definitions

£ shall mean United Kingdom pounds sterling.

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

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

**Bodily Injury** shall mean injury which is caused solely by Accidental means and which independently of illness or any other cause within twenty-four calendar months from the date of the Accident results directly in the Insured Person's death, Loss of Limb, Loss of Sight or Permanent Total Disablement. Any contributory degenerative condition or disability that is in existence at the time of sustaining Bodily Injury will be taken into account by Chubb in assessing whether benefits are payable.

**Card** shall mean the card produced by the Card Issuer in connection with the Royal Bank business card account and provided to the Cardholder by the Employing Company.

**Card Issuer** shall mean the Royal Bank of Scotland plc.

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

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

- (a) must not be married; and
- (b) must depend on the Cardholder or their Partner; and
- (c) must be under 18 years old or under 23 years old if still in Full-time Education.

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

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

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

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

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

**European Union** shall mean Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain or Sweden.

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

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

**Insured Persons** shall mean

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

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

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

**Loss of Limb** shall mean in respect of:

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

**Loss of Sight** shall be deemed to have occurred:

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

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

**Partner shall mean:**

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

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

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

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

Or,

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

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

- (a) an Insured Person; or
- (b) a relative of an Insured Person unless approved by Chubb.

**United Kingdom** shall mean England, Scotland, Wales and Northern Ireland.

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

**Disappearance**

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

## Exclusions

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

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

## Conditions

- 1 This Policy shall be read as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
- 2 No sum payable under this Policy shall carry interest unless payment has been unreasonably delayed by Chubb following receipt of all the required certificates, information and evidence necessary to support the claim. Where interest becomes payable by Chubb, it will be calculated only from the date of final receipt of such certificates, information or evidence.
- 3 The Employing Company may cancel this Policy at any time by contacting Chubb's Customer Service team on **03415 841 0059** and cover for all Cardholders shall cease from the day Chubb receives such notice. The Employing Company is responsible for informing all Cardholders of such cancellation.
- 4 Chubb may cancel the insurance in respect of any individual Insured Person or the Employing Company by sending 30 days' notice to the Employing Company's last known address.
- 5 Where an Insured Person or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy Chubb reserves the right not to pay a claim.
- 6 It is hereby agreed between Chubb and the Insured Person that:
  - (a) this Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.
  - (b) Communication of and in connection with this policy shall be in the English language.
- 7 It is the Employing Company's responsibility to provide complete and accurate information to The Card Issuer and Chubb when applying for the Card and throughout the life of this Policy. It is important that the Employing Company or Insured Person, as appropriate, ensures all statements made in the application, over the telephone, on claim forms and other documents are true, complete and accurate. Please note that if the Employing Company or Insured Person provides incomplete, false or misleading information it could affect the validity of this policy and may mean that all or part of a claim may not be paid.



- 8 If the Employing Company or Insured Person makes a representation which was untrue or misleading and:
  - (a) they knew it was, or did not care whether or not it was, untrue or misleading and knew that the information was, or did not care whether it was, relevant to Chubb then Chubb may have the option to void the Policy; or
  - (b) they made it carelessly then Chubb may be able to avoid the Policy and return the Premium to Royal Bank of Scotland or increase the Premium depending upon the impact the information would have had on Chubb's decision to issue the Policy.
- 9 The benefits under this Policy may not be assigned by the Insured Person. Chubb shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.
- 10 The Employing Company, the Insured Person and Chubb agree that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. The Employing Company, the Insured Person and Chubb can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under Contracts (Right of Third parties) Act 1999.
- 11 Chubb is required to notify the Insured Person that other taxes or costs may exist which are not imposed by Chubb.
- 12 Chubb reserves the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons.
- 13 Sanctions – Chubb will not pay any Claims which would result in Chubb being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America. You should contact Chubb's Customer Services Team on 0345 841 0056 for clarification of policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.  
 Applicable to US Persons only : policy cover for a Journey involving travel to/ from/through Cuba will only be effective if the US Person's travel has been authorised by a general or specific licence from OFAC (US Treasury's Office of Foreign Asset Control). For any Claim from a US Person relating to Cuba travel, Chubb will require verification from the US Person of such OFAC licence to be submitted with the Claim. US Persons shall be deemed to include any individual wherever located who is a citizen or ordinarily resident in the United States (including Green Card Holders) as well as any corporation, partnership, association, or other organisation, wherever organised or doing business, that is owned or controlled by such persons.

## **Claim Provisions**

- 1 On the happening of any occurrence likely to give rise to a Claim under this Policy notice shall be given to Claims Department, Chubb (Claims Dept.)  
 Sentinel Building,  
 103 Waterloo St,  
 Glasgow G2 7BW  
 Telephone: **0345 841 0059**  
 International: **+ 44 (0) 141 285 2999**  
 Facsimile: **+ 44 (0) 141 285 2901**  
 Email **uk.claims@chubb.com** within 60 days or as soon as possible after the date of the occurrence.  
 Website: **www.chubbclaims.co.uk**
- 2 The Insured Person shall at their own expense furnish to Chubb such certificates, information and evidence as Chubb may from time to time reasonably require in the form prescribed by Chubb. Chubb shall be allowed at its own expense, upon reasonable notice to request a medical examination of an Insured Person as appropriate.
- 3 If any Claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by an Insured Person or any Insured Person's legal representatives to obtain benefit under this Policy Chubb shall be under no liability in respect of such Claim.
- 4 The Insured Person shall as soon as possible after the occurrence of any Accidental Bodily Injury obtain and follow the advice of a Qualified Medical Practitioner and Chubb shall not be liable for any consequences of the Insured Person's failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.

- 5 Chubb will deal with Accidental death claims as follows:
  - i) If the Insured Person is aged 18 years or over Chubb will pay the Benefit Amount for Accidental death to the estate of the deceased Insured Person and the receipt given to Chubb by the personal representatives shall be a full discharge of liability by Chubb in respect of the Claim for such Benefit Amount;
  - ii) If the Insured Person is a minor, Chubb will pay the Benefit Amount for Accidental death to the Parent or Legal Guardian of such minor. The Parent or Legal Guardian's receipt shall be a full discharge of all liability by Chubb in respect of the Claim for such Benefit Amount.
- 6 Chubb will deal with claims – other than for Accidental death – as follows:
  - i) If the Insured Person is aged 18 years or over Chubb will pay the Benefit Amount for all Claims other than Accidental death to that Insured Person and their receipt shall be a full discharge of all liability by Chubb in respect of the Claim for such Benefit Amount or the assessed percentage.
  - ii) If the Insured Person is a minor, Chubb will pay the Benefit Amount for all Claims other than Accidental death to the Parent or Legal Guardian of such minor, for the benefit of that minor. The Parent or Legal Guardian's receipt shall be a full discharge of all liability by Chubb in respect of the Claim for such Benefit Amount or the assessed percentage.

## Complaints Procedures

In the event of a complaint relating to the sale of your policy please contact the following:

- a) Royal Bank of Scotland plc,  
Commercial Cards,  
PO Box 5747,  
Southend-on-Sea,  
Essex  
SS1 9AJ  
Telephone: **0370 909 3701** (Relay UK **18001 0370 909 3701**).

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- b) The Customer Relations Department,  
Chubb,  
Sentinel Building,  
103 Waterloo St,  
Glasgow G2 7BW  
Telephone: **0800 519 8026** (Within UK only)  
Email: **customerrelations@chubb.com**
- c) The Insured or Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or Royal Bank's final response. Their contact details are:  
Financial Ombudsman Service,  
Exchange Tower,  
London  
E14 9SR  
Telephone: **+44 (0) 800 023 4567** (calls are free from a UK landline or mobile)  
**+44 (0) 300 123 9 123** (calls to this number cost no more than calls to 01 and 02 numbers)  
Email: **complaint.info@financial-ombudsman.org.uk**  
Website: **financial-ombudsman.org.uk**

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

## Financial Services Compensation Scheme

In the unlikely event of Chubb being unable to meet its liabilities, Insured Persons who are located in the UK, Channel Islands, Isle of Man or Gibraltar (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme.

Further information can be obtained from the Chubb European Group SE or from the Financial Services Compensation Scheme at the following address: Their contact details are: **Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.**  
**Phone: 0800 678 1100 or 020 7741 4100.**  
**Website: [www.fscs.org.uk](http://www.fscs.org.uk)**  
**On-line Form: <https://claims.fscs.org.uk/>**

Chubb uses personal information which the Employing Company supplies to Chubb or, where applicable, to the Employing Company's insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as the Insured Person's name, address, and policy number, but may also include more detailed information about the Insured Person (for example, their age, health, details of assets, claims history) where this is relevant to the risk Chubb is insuring, services Chubb is providing or to a claim the Employing Company or the Insured Person is reporting.

Chubb is part of a global group, and the Insured Person's personal information may be shared with its group companies in other countries as required to provide coverage under this policy or to store the Insured Person's information. Chubb also uses a number of trusted service providers, who will also have access to the Insured Person's personal information subject to Chubb's instructions and control.

The Insured Person has a number of rights in relation to their personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use personal information. For more information, Chubb strongly recommends the Employing Company and the Insured Person read its user-friendly Master Privacy Policy, available here: <https://www.chubb.com/uk-en/footer/privacy-policy.html>

The Employing Company and the Insured Person can ask us for a paper copy of the Privacy Policy at any time, by contacting Chubb at <mailto:dataprotectionoffice.europe@chubb.com>

The Royal Bank of Scotland plc.  
Registered in Scotland No.SC083026.  
Registered Address: 36 St Andrew Square, Edinburgh EH2 2YB.  
Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and Prudential Regulation Authority.  
Financial Services Firm Reference Number is 114724.