

Black Account Insurance Policy Summaries

(includes Keyfacts about our
insurance services)

Black Account 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 and UK multi trip cover for you and your family ➤ 5 Star rated by Defaqto, an independent financial research company ➤ Winter Sports cover included ➤ Business, Wedding, Golf and Hazardous Activity cover available through calling 0845 266 8801 and paying a premium ➤ Automatic Cover – no need to register ➤ No upper age limit <p>To make a claim call 0845 266 8801</p>	<ul style="list-style-type: none"> ➤ Maximum trip duration limit of 90 days ➤ Maximum trip duration limit of 31 days for trips including winter sports ➤ Any existing medical conditions must be declared by calling 0845 266 8801 ➤ Dependent children must be: <ul style="list-style-type: none"> – under 18 at the start date of the journey (or under 23 and in full time education) – living at the home address (or with the other parent) – unmarried and not entered into a Civil Partnership ➤ Trips in the UK must be at least two nights in pre-booked accommodation and a minimum of 25 miles from your home address ➤ Any guests added to the policy must be travelling with an insured adult
Home Emergency Service	<ul style="list-style-type: none"> ➤ 24/7 home emergency cover up to £750 including VAT ➤ Automatic Cover – no need to register <p>For home emergency services call 0845 266 8801</p>	<ul style="list-style-type: none"> ➤ Doesn't cover loss or damage arising from circumstances known to you prior to the period of membership ➤ Doesn't cover claims arising after the home has been left unoccupied for more than 60 consecutive days ➤ Boilers over 10 years old and/or with an output exceeding 75kW are not covered

	Key Benefits	Main Exclusions
Mobile Phone Insurance	<ul style="list-style-type: none"> ✔ Covers up to four registered mobile phones and SIM cards, per account when used by you or up to two other authorised users valued up to £1,250 for the cost of repair or replacement in the event of loss, theft, damage (liquid, accidental and malicious) and breakdown ✔ Covers unauthorised calls up to £2,500 for a contract phone and £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 0845 266 8801. Refer to page 24 for claim requirements.</p>	<ul style="list-style-type: none"> ✔ Your mobile phone will be covered 7 days after registration ✔ Proof of purchase is required for any claims ✔ Excess of £100 applies to iPhone and £50 applies to all other handsets ✔ Phones must be used by you or up to two other registered authorised users ✔ 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 ✔ An incident involving theft must be reported to the Police (or local police if abroad) and the airtime provider within 24 hours of discovery of the incident (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 ✔ Covers up to 2 successful claims per account holder during any 12 month period ✔ Does not cover any accessories which are not lost or stolen at the same time as your mobile phone ✔ Does not cover iPods or other MP3 players <p>Phones must be registered by calling 0845 266 8801 or visiting rbs.co.uk/blackaccountbenefits</p>

	Key Benefits	Main Exclusions
European Car Breakdown Cover	<ul style="list-style-type: none"> ➤ UK and European cover including returning you and your vehicle to your home address in the UK and options to get you to your destination if your car can't be fixed ➤ Cover includes all cars owned by you and registered at your home address ➤ Automatic Cover – no need to register <p>For breakdowns in the UK call 0800 051 0068 or 0845 266 8801 For breakdowns in Europe call +44 (0) 125 230 8789</p>	<ul style="list-style-type: none"> ➤ The car must be fit to drive at the start of the journey and be serviced in line with the manufacturer's recommendations ➤ Doesn't cover any costs once the insured vehicle has been transported to garage or repairer ➤ European cover is only available for cars less than 10 years old
Card Protection	<p>We will reimburse you for the amount of any unauthorised transaction arising from use of a lost or stolen Card which your card issuer holds you liable to pay. One call cancels your cards and orders replacements if they are lost or stolen. To make a claim call 0845 2668 801 (+44 239 267 0101)</p>	<ul style="list-style-type: none"> ➤ Losses must be reported within 24 hours of discovery <p>We will not pay:</p> <ul style="list-style-type: none"> ➤ more than £20,000 per Black Account holder in each 12 month period beginning on the date you opened your Black Account and each anniversary thereafter; or ➤ any courier costs associated with delivering an emergency replacement Card to you. <p>Cards can be registered by calling 0845 266 8801</p>

Contents

- 7 Travel Insurance
- 19 Home Emergency Service
- 22 Mobile Phone Insurance
- 26 European Car Breakdown Cover
- 29 Card Protection
- 32 Keyfacts about our insurance services

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 Black Account Benefit Terms which will be contained as part of your Black Account Welcome Pack.

Total Price to be Paid

There is no separate charge for these insurance policies. There is a monthly account fee for the Black Account and this charge is not adjusted should you not wish to use the insurance product. Benefits under the plan are free of all personal taxes under current law and HM Revenue & Customs 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 account fee 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.

Black Account 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.

Your Policy Summary

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 Black Account Travel Insurance Policy

This policy is underwritten by UK Insurance Limited and cover is granted on the understanding that you remain a Black 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.

The maximum trip length is 90 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 0845 266 8801 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 an 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:

1. Are receiving in-patient treatment or are waiting to receive treatment;
2. Have been prescribed medication in the last 12 months, whether taking it or not;
3. Have been diagnosed or treated with a heart or cancer related condition in the past 12 months;
4. Have been given a terminal prognosis;
5. Are aware of a reason why you may not be able to go on the journey or continue with it;
6. 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.

Sum Insured	Significant and Unusual Exclusions and Limitations	Excess
	<p>General conditions and exclusions</p> <p>The following conditions and exclusions apply to all sections of the policy wording.</p> <p>Conditions</p> <ul style="list-style-type: none"> ■ 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. <p>Exclusions</p> <ul style="list-style-type: none"> ■ 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 losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a Journey or the cost of replacing locks in the event that keys are lost. ■ 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 – Baggage		
<p>Up to £2,500 per insured person Single Article Limit £400 Valuables Limit £1,000</p>	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions, we will not pay for loss, damage, theft or destruction of:</p> <ul style="list-style-type: none"> ■ 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. 	£50

Sum Insured	Significant and Unusual Exclusions and Limitations	Excess
Part B – Personal Accident		
Death where you are aged: (a) Under 18 years £2,000 (b) Between 18 and 23 years £25,000 (c) Over 23 years £100,000 Loss of Limb £25,000 Loss of Sight £25,000 Total Permanent Disablement £100,000	Exclusions In addition to anything in the General Exclusions, we will not pay any claim which arises from or is in connection with: <ul style="list-style-type: none"> ■ A pre-existing medical condition. ■ Your participation in a hazardous activity. Unless you have disclosed this to us, paid the relevant additional premium and we have confirmed cover to you in writing. ■ 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. 	Nil
Part C – Cancellation		
Up to £10,000 per insured person	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> ■ 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. ■ Government regulations, excluding where the UK Foreign and Commonwealth Office (FCO) advise against 'All Travel' to your intended final destination. ■ Your disinclination to travel.. 	£50
Part D – Curtailment of a journey		
Up to £10,000 Catastrophe – Up to £500 Homecare – Up to £250 Recuperative Holiday – Up to £1,000	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> ■ 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. 	£50

Sum Insured	Significant and Unusual Exclusions and Limitations	Excess
Part E – Medical and Emergency Expenses		
Up to £10,000,000 per insured person	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions, we will not pay:</p> <ul style="list-style-type: none"> ■ 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 advisers 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 adviser. ■ 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. ■ For claims arising from your participation in a hazardous activity. Unless you have disclosed this to us, paid the relevant additional premium and we have confirmed cover to you in writing. 	£50 (applies to outpatient claims only)
Part F – Personal Liability		
Up to £2,000,000 per policy	<p>Exclusions</p> <p>In addition to anything in the General Exclusions, we will not pay any claim, which arises from or is in connection with:</p> <ul style="list-style-type: none"> ■ 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. 	Nil
Part G – Personal Money		
Up to £500 per insured person (children 16 and under limited to £100)	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions, we will not pay for loss, damage, theft or destruction of personal money:</p> <ul style="list-style-type: none"> ■ 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. 	£50

Sum Insured	Significant and Unusual Exclusions and Limitations	Excess
Part H – Travel Delay and Travel Abandonment		
Up to £250 per policy for Travel Delay Up to £10,000 per person for Travel Abandonment	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for claims, which are a result of: <ul style="list-style-type: none"> ■ 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. ■ Any expense you can claim from elsewhere. 	Nil
Part I – Missed Connections		
Up to £500 per insured person	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> ■ 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. ■ Any expense you can claim from elsewhere. 	Nil
Part J – Failure of Public Transport		
Up to £1,000 per insured person	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> ■ 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 recognised motoring association website or on television, news bulletins or in the press. 	Nil

Sum Insured	Significant and Unusual Exclusions and Limitations	Excess
Part K – Loss of Passport/Driving Licence		
Up to £750 per insured person	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> ➤ 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. 	Nil
Part L – Hospital Benefit		
Up to £700 per insured person	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions, we will not pay any claim:</p> <ul style="list-style-type: none"> ➤ 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, unless you have disclosed this to us, paid the relevant additional premium and we have confirmed cover to you in writing. 	Nil
Part M – Legal Costs		
Up to £50,000 per policy	<p>Exclusions</p> <p>You are not covered for any claim arising from or relating to:</p> <ul style="list-style-type: none"> ➤ 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. 	Nil
Part N – Additional Assistance Services		
Nil	<p>Exclusions</p> <p>The insured person will be responsible for all charges associated with effecting any repairs and also the alternative flight or crossing arrangements.</p>	Nil

Sum Insured	Significant and Unusual Exclusions and Limitations	Excess
Part O – Mugging		
Up to £500 per insured person	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of any incident where you do not obtain a police report of the Mugging, confirmation of your injuries and period of in-patient treatment.	Nil
Part P – Extended Kennel, Cattery or Parking Costs		
Up to £500 towards the additional charges you incur	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for claims where you do not obtain confirmation from our medical adviser that the delay was medically necessary.	Nil
Part Q – Dental Expenses		
Up to £100 per insured person	Exclusions In addition to anything mentioned in the General Exclusions, we will not pay: <ul style="list-style-type: none"> ■ Unless the total claim amount exceeds £50. ■ Any claims which are not supported by a certificate from a medical practitioner in the UK. 	Nil

Sum Insured	Significant and Unusual Exclusions and Limitations	Excess
Part R – Winter Sports – Journeys up to 31 days		
Refer to Black Account Travel Insurance Policy for levels of cover	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions, we will not pay for claims:</p> <ul style="list-style-type: none"> ➤ Which have not been confirmed as being medically necessary by our medical adviser. ➤ For Ski Equipment, which is more than 5 years old. ➤ For hired equipment not verified as lost or damaged by an official receipt from the Ski Equipment hire shop. ➤ Following your deliberate, wilful or malicious damage or carelessness or neglect. ➤ Which occur whilst Ski Equipment is left in a motor vehicle. ➤ Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process. ➤ For damaged Ski Equipment, which has not been returned to your home for inspection by us. 	Refer to Black Account Travel Insurance Policy for excess amounts
Part S – Cosmetic Surgery whilst in the UK		
Up to an additional £2,500 so long as cover has been provided under Medical and Emergency Expenses	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions, we will not pay any claim:</p> <ul style="list-style-type: none"> ➤ Relating to treatment required which is not as a direct result of the Bodily Injury incurred abroad. ➤ Any claims which are not supported by a certificate from a Medical Practitioner in the UK. 	Nil
Part X – Hi-jack		
Up to £500 per insured person	<p>Exclusions</p> <p>In addition to anything mentioned in the General Exclusions we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> ➤ Any claim if you, your family or any business connections have engaged in activities that could be expected to increase the risk of hi-jack. ➤ Any incident for which you cannot provide written proof from either the carrier or the police. 	Nil

Your right to cancel

This insurance is included with your Black Account and you do not pay a premium. If the connected Black Account is closed, this policy ends. The travel insurance section of your benefits package cannot be cancelled in isolation. Upon closure of your Black Account, please return all your Black Account Travel Insurance documents to: RBS 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 0845 266 8801. To help us validate your policy please have your Black 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 1214. 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 RBS 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 fsa.gov.uk or the Financial Services Authority can be contacted on 0845 606 1234. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at 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.

Home Emergency

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.

Your Policy Summary

Please read this document carefully. This policy summary does not form part of the contract between us. Full terms and conditions can be found within the Black Account Welcome Pack.

Features of your Black Account Home Emergency Service

This membership is a benefit provided under your Black Account and is underwritten by UK Insurance Limited. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980.

Your membership will run whilst you hold a Black Account. You may need to review this cover periodically to ensure it remains adequate to your needs. Please refer to your Black Account Benefit Terms for full terms and conditions.

What is covered	What is not covered
Please refer to the Black Account Benefit Terms for full details	
<p>Call-out fees, parts, labour and materials up to £750 (inc. VAT) per call-out for emergencies in respect of:</p> <ul style="list-style-type: none"> ➤ The permanent electrical supply system in the home. ➤ Internal and external plumbing of the home that you are responsible for. ➤ The external locks, doors and windows of the home. ➤ The main source of heating in the home. ➤ Vermin such as rats, mice or wasps nests. ➤ The arrangement and costs of overnight accommodation if the property becomes uninhabitable, up to £250, including VAT. 	<ul style="list-style-type: none"> ➤ 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, glass, or the locks, doors and windows to detached garages and outbuildings. ➤ Boilers over 10 years old and/or with an output exceeding 75kW. ➤ Vermin outside main dwelling e.g. in garages and sheds.
Significant and Unusual Exclusions and Limitations	
Please refer to the Black Account Benefit Terms for full details of all Exclusions	
<p>The following are excluded:</p> <ul style="list-style-type: none"> ➤ Loss or damage arising from circumstances known to you prior to the start date of the period of membership. ➤ Claims arising after the home has been left unoccupied for more than 60 consecutive days. ➤ Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, or the use of defective materials. ➤ Cost of replacement parts due to natural wear and tear or gradual deterioration. ➤ 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 Black 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 close your Black Account. If the Black Account is closed, this policy ends.

How to make a claim

To notify us of a request for emergency assistance, please telephone **0845 266 8801**.

How to complain

If you wish to make a complaint, please write to us at the following address: 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. 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 **fsa.gov.uk**, or the Financial Services Authority can be contacted on 0845 606 1234. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **fscs.org.uk**

Mobile Phone Insurance Policy Summary

This is a summary of cover only. Full terms and conditions are given to you when you apply for your Black 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 fsa.gov.uk. 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 Black 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 four mobile phones per account.
- Handset covered to the value of £1,250.
- Accessories covered to the value of £200.
- Airtime abuse cover up to £2,500 for contract phones and £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 Black Account Benefit Terms (provided 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 **0845 266 8801**;
- online via **[rbs.co.uk/blackaccountbenefits](https://www.rbs.co.uk/blackaccountbenefits)**
- Your mobile phone will be covered 7 days after registration.
- Any accessories with a combined replacement cost of more than £200 are not covered. Excess of £100 applies to iPhone and £50 applies to all other handsets.
- 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 up to 2 successful claims in any rolling 12 month period.

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 Black Account.

Complaints

If you are unhappy with your policy, please telephone **0845 266 8801** or write to your 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 **0845 266 8801** 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 reported the incident to your airtime provider.
 - Proof of purchase.

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:

Action Required	Incident			
	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:

Action Required	Incident			
	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 Police	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	N/A
Crime Reference Number Required	N/A	✓	✓	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.

European Car Breakdown Cover

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 'Black Account Benefit Terms document' which will form part of your Black Account 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 266 8801**.

Features of your RBS Car Breakdown Cover Policy

The policy you have purchased 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 Black 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 Black Account Benefits Terms.

Significant Features and Benefits

- Green Flag provides the breakdown service.
- Your policy covers your vehicle or anyone driving with your permission.
- You can claim £10 if not attended within 60 minutes – see Motoring Assistance in the UK Section of the Black Account Benefit Terms.
- Roadside Assistance including long distance recovery to the Home, original destination in the UK or a suitable repairer where necessary.
- Caravan and Trailer cover – see definition of Vehicle under Commonly used terms in the Black Account Benefit Terms.

- Cover for breakdowns in Europe – see Motoring Assistance in Europe Section of the Black Account Benefit Terms.

Significant Exclusions or Limitations

- We may choose to repair the vehicle (at your cost) following an Insured Incident rather than arranging for it to be recovered – General Condition 13 of the Black Account Benefit Terms.
- We will only pay for repair or recovery costs that you have agreed with us prior to you incurring them – General Condition 12 of the Black Account Benefit Terms.
- If the Insured Vehicle is in a position we cannot get to and we need to use specialist equipment for its recovery, you will have to pay extra costs – General Condition 13 of the Black Account Benefit Terms.
- We will not pay for the cost of draining or removing contaminated fuel – see General Exclusion 13 of the Black Account Benefit Terms.

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 an Black 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 close your Black Account. If the Black Account is closed, this policy ends.

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone **0800 051 0068**. For claims in Europe call **+44 (0) 125 230 8789**. You can also call Black Account Membership Services on **0845 266 8801**.

How to complain

Should there ever be an occasion where you need to complain, please call us on 0870 024 0048. You can also call Black Account Membership Services on 0845 266 8801. If you wish to write, then address your letter as follows: Customer Relations Manager The Wharf, Neville Street, Leeds LS1 4AZ.

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. 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 fsa.gov.uk, or the Financial Services Authority can be contacted on 0845 606 1234.

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

Card Protection Insurance

Statement of Demands and Needs

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.

Your Policy Summary

Please read this section carefully. Full Terms and Conditions can be found within the Black Account Benefit Terms.

This document does not form part of the contract between us.

Features of your 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 Black Account Benefit Terms. The policy summary only provides details of the parts of Card Protection which are insured. Card Protection is underwritten by Homecare Insurance Limited, a company registered in England and Wales with Company Number 02793290 and having its registered office at Holgate Park, Holgate Road, York YO26 4GA. Homecare Insurance Limited is a member of the CPP group of companies. Our permitted business includes carrying out contracts of insurance. Homecare Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). Their authorisation can be confirmed by the FSA on 0845 606 1234 or via the FSA website at www.fsa.gov.uk. FSA Register Number is 202880.

What is covered by Card Protection?

Card Protection provides: Cover against unauthorised and fraudulent use of cards.

How does Card Protection work?

- Card Protection covers credit, debit and cheque guarantee cards, including Post Office card accounts, charge cards, scorecards and other similar payment cards.
- Card Protection is provided through membership of the Black 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 or is no longer offered by The Royal Bank of Scotland.
- 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 Black Account. This cancellation period exceeds the 14-day post-sale period required by the Financial Services Authority's rules.

What are the benefits provided by and significant exclusions and limitations of Card Protection?

Features and Benefits

What are the benefits provided by and Significant Exclusions and Limitations of Card Protection?	Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)
<p>Unauthorised and fraudulent use of cards for which the cardholder is legally responsible.</p> <p>One call cancels your cards and orders replacements if they are lost or stolen.</p>	<p>Where we are covering fraudulent use, we will not cover any loss in excess of £20,000 which your issuer(s) will not cover.</p> <p>Does not cover any courier costs incurred in delivering an emergency card to customers.</p>

How do I make a claim under Card Protection?

You can make a claim by calling Black Account Membership Services on **0845 266 8801**, 24hrs a day and 7 days a week, providing your name, address and membership number.

Would I receive compensation if Homecare Insurance plc 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 elements of Card Protection call Black Account Membership Services on **0845 266 8801** or write to: Complaints Manager, Homecare Insurance Limited, Holgate Park, Holgate Road, York YO26 4GA.

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 Black Account Benefit Terms.



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 Aviva Life & Pensions UK Limited (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
 - Aviva Life & Pensions UK Limited, for term assurance
 - Aviva Life & Pensions UK Limited, for critical illness insurance
 - Aviva Health UK Limited for income replacement insurance.
 - ACE European Group Limited for personal accident insurance provided with Royalties Gold current accounts
 - UK Insurance Limited for travel insurance offered with Select Silver, Royalties Gold and Black current accounts
 - Allianz Insurance plc for payment card protection offered with Royalties Gold current accounts
 - Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark, for card protection offered with Black current accounts

- Allianz Insurance plc for extended warranty insurance offered with Royalties Gold current accounts
- UK Insurance Limited for home emergency insurance provided with Royalties Gold and Black current accounts
- Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark, for mobile phone insurance with Select Silver, Royalties Gold and Black current accounts
- Chartis Insurance UK Limited for identity theft protection provided with Royalties Gold current accounts
- UK Insurance Limited for Green Flag Motoring Assistance provided with Royalties Gold and Black current accounts
- Card Protection Plan Limited, which arranges cover with ACE European Group Limited for card protection insurance provided with Black Card and offered with other credit cards
- UK Insurance Limited for home emergency insurance provided with Black Card
- Royal & Sun Alliance Insurance plc for purchase protection insurance provided with Black Card
- Domestic & General Insurance PLC for extended warranty insurance provided with Black Card
- UK Insurance Limited for Green Flag motoring assistance provided with Black Card
- Chartis Europe Ltd for travel insurance provided with Black Card
- AXA Assistance Deutschland GmbH for Travel Assistance provided with Black Card
- Chartis Europe S.A. for Best price insurance provided with YourPoints World MasterCard
- Chartis Europe S.A. for Ticket cancellation insurance provided with YourPoints World MasterCard
- Chartis Europe S.A. for Theft and handbag/wallet insurance provided with YourPoints World MasterCard.

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 includes 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 0845 606 1234.

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), 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

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.

For deposits that are held in a bank or building society in the UK, the Scheme will cover up to of £85,000 per person. Deposits in all currencies are treated the same.

Deposits with RBS, Direct Line, the One Account, Child & Co, Drummonds and Holt's are all covered by a single FSA authorisation. This means the total deposits with these firms will count towards the one compensation 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 fscs.org.uk

The Royal Bank of Scotland plc is a member of The Royal Bank of Scotland Group of companies.

iPhone and iTunes are trademarks of Apple Inc.
BlackBerry is a trademark of Research in Motion Ltd.

Calls may be recorded.

The Royal Bank of Scotland plc.
Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.
Registered in Scotland No. 90312.
Website rbs.co.uk

RBS 06491 01/10/11