

# Select Silver Account Insurance Policy Summaries

(includes Keyfacts about our  
insurance services)

**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
<b>Travel Insurance</b>	<ul style="list-style-type: none"> <li>● European and UK multi-trip cover for you and the joint account holder</li> <li>● Business, Wedding, Golf and Hazardous Activity cover available through calling 0845 607 5154</li> <li>● Winter Sports cover included</li> <li>● Automatic Cover – no need to register</li> </ul> <p><b>To make a claim call 0845 607 5154</b></p>	<ul style="list-style-type: none"> <li>● Maximum trip duration limit of 22 days</li> <li>● Any customer with an existing medical condition must call 0845 607 5154 for screening – you may be required to pay a premium for cover or we may decide not to cover you for this condition</li> <li>● Children are not covered</li> <li>● Persons aged 70 years and over must call 0845 607 5154 each year in order to obtain cover and will be required to pay an annual premium of £50 per account and will be medically screened.</li> </ul>
<b>Mobile Phone Insurance</b>	<ul style="list-style-type: none"> <li>● Covers up to 2 registered mobile phones (one for primary and another for joint account holder) and SIM card up to £750 for the cost of repair or replacement in the event of loss, theft or accidental damage</li> <li>● Covers unauthorised calls up to £1,000 for a contract phone 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)</li> <li>● Covers up to £200 worth of accessories per claim</li> </ul> <p><b>To make a claim call 0845 607 5154. Refer to page 14 for claim requirements</b></p>	<ul style="list-style-type: none"> <li>● Your cover will commence 14 days after you register your phone</li> <li>● Proof of purchase is required for any claims</li> <li>● Excess of £100 applies to iPhone and £50 applies to all other handsets</li> <li>● Mobile phones must be owned by the account holder</li> <li>● Phones must be used by you or up to two registered authorised users</li> <li>● 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</li> <li>● 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)</li> <li>● Any incident involving loss in the UK must be reported to the airtime provider within 24 hours of discovery</li> <li>● Any incident involving loss outside the UK must be reported to the airtime provider and local Police within 48 hours of discovery</li> <li>● 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</li> <li>● Covers up to two successful claims in any rolling 12 month period</li> <li>● Does not cover any accessories which are not lost or stolen at the same time as your mobile phone</li> <li>● Does not cover iPod and other MP3 players</li> </ul> <p><b>Phones must be registered by calling 0845 607 5154 or visiting <a href="http://rbs.co.uk/silveraccountbenefits">rbs.co.uk/silveraccountbenefits</a></b></p>

# Select Silver Account Insurance Policy Summaries

## Contents

- 5 Star Defaqto rated European Travel Insurance
- Mobile Phone Insurance
- Keyfacts about our insurance services

## Your Policy Summary

This document provides a summary of the **Select Silver Account** Insurance policies.

Please read this document carefully. Full terms and conditions can be found within the **Select Silver Account** Benefit Terms document and Travel Policy document. This document does not form part of a contract between us.

For full details of cover, including terms and conditions, please refer to your **Select Silver 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 **Select Silver 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 HM Revenue & Customs practice. Tax law and practice may change in the future. Other taxes may exist that are not paid via the underwriting Insurer and/or 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 in English. All future communications both verbal and written will be in English.

# Select Silver Account Travel Insurance Benefit

## 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. The **Select Silver Account** Travel Insurance policy meets the demands and needs of **Select Silver Account** customers who wish to be protected for trips up to a maximum of 22 days in length within Europe.

## Your Policy Summary

Please read this document carefully. Full terms and conditions can be found within the **Select Silver Account** Travel Insurance 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 to your needs.

## Features of a Select Silver Account Travel Insurance Policy

This policy is underwritten by UK Insurance Limited. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980 and cover is granted on the understanding that you remain a **Select Silver Account** holder. You are covered for up to 22 days travel within Europe.

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
<b>General conditions and exclusions</b>		
N/A	<p>The following conditions and exclusions apply to all sections of the policy wording.</p> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>● You, or any person acting for you, must not negotiate, admit or repudiate any claim without our written consent.</li> <li>● If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims.</li> <li>● All material facts (e.g. criminal convictions, possible participation in hazardous activities, medical conditions, etc) must have been disclosed to us. Failure to do so may invalidate this insurance leaving you with no right to make a claim.</li> </ul> <p><b>Exclusions</b></p> <p>This policy excludes any claim arising from:</p> <ul style="list-style-type: none"> <li>● Death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life).</li> <li>● Failure of any tour operator, your agents or transportation company.</li> <li>● Any consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Terrorism, Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power.</li> <li>● Death, injury, illness or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).</li> <li>● Any travel or intended travel to a location outside of Europe.</li> </ul>	N/A
<b>Part A – Baggage</b>		
£1,500	<p><b>Inner Limits</b></p> <ul style="list-style-type: none"> <li>● Single article limit: £300</li> <li>● Limit for all valuables: £500</li> </ul> <p>Delayed baggage after</p> <ul style="list-style-type: none"> <li>● 4 hours up to £100</li> <li>● 12 hours up to £150</li> <li>● 48 hours up to £400</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>● You must obtain a Property Irregularity Report from the carriers within 3 days of the incident or where you have reported the loss to the police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.</li> <li>● You should take all practical steps to recover any articles lost or stolen.</li> </ul>	£50

Sum insured	Significant and Unusual Exclusions and Limitations	Excess								
<b>Part A – Baggage</b>										
£1,500	<p><b>Exclusions</b></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"> <li>● Valuables left in luggage whilst in transit and outside the control of the insured person.</li> <li>● Valuables and Personal possessions which are kept in your locked personal accommodation or safe deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box.</li> <li>● Sports equipment and accessories whilst in use.</li> </ul>	£50								
<b>Part B – Personal Accident</b>										
£25,000	<p>Payable as a result of either:</p> <table border="0"> <tr> <td>Item 1 - Death</td> <td>£25,000</td> </tr> <tr> <td>Item 2 – Loss of limb</td> <td>£25,000</td> </tr> <tr> <td>Item 3 – Loss of sight</td> <td>£25,000</td> </tr> <tr> <td>Item 4 – Total permanent disablement</td> <td>£25,000</td> </tr> </table> <p><b>Exclusions</b></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"> <li>● Any sickness or disease naturally occurring or degenerative condition.</li> <li>● A claim under more than 1 item of this section.</li> <li>● A pre-existing medical condition unless declared and accepted by us.</li> <li>● 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.</li> </ul>	Item 1 - Death	£25,000	Item 2 – Loss of limb	£25,000	Item 3 – Loss of sight	£25,000	Item 4 – Total permanent disablement	£25,000	Nil
Item 1 - Death	£25,000									
Item 2 – Loss of limb	£25,000									
Item 3 – Loss of sight	£25,000									
Item 4 – Total permanent disablement	£25,000									

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
<b>Part C – Cancellation and Part D – Curtailment</b>		
£5,000	<p><b>Conditions</b></p> <p>Claims that in addition to anything mentioned in the General Conditions, we will only pay:</p> <ul style="list-style-type: none"> <li>● For travel and accommodation expenses, which you have pre-paid or contracted to pay at the time you realise a claim may be made.</li> <li>● Claims that are a result of an accident, illness or advice against travel, when a medical practitioner confirms in writing that cancellation or curtailment is medically necessary.</li> </ul> <p><b>Exclusions</b></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"> <li>● Your disinclination to travel or continue your journey.</li> <li>● A pre-existing medical condition unless declared and accepted by us.</li> <li>● Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.</li> <li>● An anticipated event.</li> <li>● The transport operator or their agents refusing to transport you or a member of your immediate family or a travelling companion, because they consider that you or they are not fit to travel.</li> </ul>	£50
<b>Part E – Medical and Emergency Expenses</b>		
£10 million	<p><b>Inner Limits</b></p> <p>£2,500 towards funeral costs abroad</p> <p><b>Conditions</b></p> <p>In addition to anything mentioned in the General Conditions, payment of claims is conditional upon you:</p> <ul style="list-style-type: none"> <li>● Accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency.</li> <li>● Contacting the assistance service as soon as possible after an incident arises to obtain authorisation for treatment or repatriation to take place.</li> </ul> <p><b>Exclusions</b></p> <p>In addition to anything mentioned in the General Exclusions we will not pay:</p> <ul style="list-style-type: none"> <li>● Claims which arise from a pre-existing medical condition unless declared and accepted by us.</li> <li>● An anticipated event.</li> <li>● Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.</li> <li>● For any claims 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.</li> </ul>	£50 outpatient claims only



Sum insured	Significant and Unusual Exclusions and Limitations	Excess
<b>Part J – Failure of Public Transport</b>		
£1,000	<p><b>Exclusions</b> 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"> <li>● You missing the check-in time as shown in your travel itinerary for any reason not detailed in the 'What you are covered for section'.</li> <li>● Missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure points on time or are not travelling by scheduled public transport.</li> <li>● A strike or any form of industrial action which had been announced or commenced before you purchased your travel tickets, obtained confirmation of booking or before you departed from your home address.</li> </ul>	Nil
<b>Part K – Loss of Passport/Driving Licence</b>		
£750	<p><b>Conditions</b> In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:</p> <ul style="list-style-type: none"> <li>● Report the incident to the police in the country where the loss occurred within 24 hours and obtain a copy of the police report.</li> </ul> <p><b>Exclusions</b> 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"> <li>● Any destruction, loss or theft which occurred prior to the start date of your journey abroad.</li> <li>● Any costs incurred in replacing the Passport/Driving Licence.</li> </ul>	Nil
<b>Part L – Hospital Benefit</b>		
£400	<p><b>Inner Limits</b> £50 per day</p> <p><b>Exclusions</b> In addition to anything mentioned in the General Exclusions, we will not pay any claim:</p> <ul style="list-style-type: none"> <li>● Under this section, when we have not provided cover under Part E – Medical and Emergency Expenses.</li> </ul>	Nil
<b>Part M – Legal Costs</b>		
£50,000	<p><b>Policy Limit</b></p> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>● If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.</li> <li>● We can refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.</li> </ul> <p><b>Exclusions</b> We will not pay for:</p> <ul style="list-style-type: none"> <li>● Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim.</li> <li>● Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident.</li> <li>● Legal costs and expenses that you have paid or will have to pay before we have agreed to them.</li> </ul>	Nil

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
<b>Part N – Additional Assistance Services</b>		
Nil	<p><b>Exclusions</b></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
<b>Part O – Mugging</b>		
£500	<p><b>Exclusions</b></p> <p>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.</p>	Nil
<b>Part P – Extended Kennel, Cattery or Parking Costs</b>		
£500	<p><b>Exclusions</b></p> <p>In addition to anything mentioned in the General Exclusions, we will not pay for claims where you do not obtain confirmation from our Medical Advisor that the delay was medically necessary.</p>	Nil
<b>Part Q – Dental Expenses</b>		
£100	<p><b>Conditions</b></p> <p>In addition to anything mentioned in the General Conditions, payment of claims is conditional upon you providing confirmation from your Medical Practitioner that they recommend treatment.</p> <p><b>Exclusions</b></p> <p>In addition to anything mentioned in the General Exclusions, we will not pay:</p> <ul style="list-style-type: none"> <li>● Unless the total claim amount exceeds £50.</li> <li>● Any claims which are not supported by a certificate from a Medical Practitioner in the UK.</li> </ul>	Nil

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
<b>Part R – Winter Sports – Journeys up to 22 days</b>		
<p>Refer to <b>Select Silver Account</b> Travel Insurance Policy for levels of cover</p>	<p><b>Conditions</b> In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:</p> <ul style="list-style-type: none"> <li>● Return damaged Ski Equipment to your home address for inspection.</li> <li>● Obtain a property irregularity report from the carriers within 3 days of the incident if it occurred in transit.</li> <li>● Report the loss or theft to the police authorities in the country where the incident occurred within 24 hours of discovery and obtain a copy of the police report.</li> <li>● Take all reasonable steps to recover Ski Equipment that is lost or stolen.</li> <li>● Keep all baggage tags and travel tickets for submission to us when making a claim.</li> </ul> <p><b>Exclusions</b> In addition to anything mentioned in the General Exclusions, we will not pay for claims:</p> <ul style="list-style-type: none"> <li>● Which have not been confirmed as being medically necessary by our Medical Advisor.</li> <li>● For Ski Equipment, which is more than 5 years old.</li> <li>● For hired equipment not verified as lost or damaged by an official receipt from the Ski Equipment hire shop.</li> <li>● Following your deliberate, wilful or malicious damage or carelessness or neglect.</li> <li>● Which occur whilst Ski Equipment is left in a motor vehicle.</li> <li>● 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.</li> <li>● For damaged Ski Equipment, which has not been returned to your home for inspection by us.</li> </ul>	<p>Refer to <b>Select Silver Account</b> Travel Insurance Policy for excess amounts</p>
<b>Part X – Hijack Cover</b>		
<p>£500</p>	<p><b>Exclusions</b> 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"> <li>● Any claim if you, your family or any business connections have engaged in activities that could be expected to increase the risk of hijack.</li> <li>● Any incident for which you cannot provide written proof from either the carrier or the police.</li> </ul>	<p>Nil</p>

## 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 **Select Silver Account** holder, a cooling off period does not apply and no refund is due. The Travel Insurance section of your benefits package cannot be cancelled in isolation, you will also have to cancel your **Select Silver Account**. If the **Select Silver Account** is closed, this policy ends.

## How to make a claim

To notify us of a claim in the first instance please telephone 0845 607 5154.

## How to complain

Should there ever be an occasion where you need to complain, please call us on 0845 607 5154. 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. 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](http://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 [fscs.org.uk](http://fscs.org.uk).

# Select Silver Account 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 **Select Silver 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](http://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 **Select Silver Account** and will continue for as long as you remain a **Select Silver Account** customer.

## 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

- You may register the details of one Mobile Phone per **Select Silver Account**. If the **Select Silver Account** is held in joint names, then each account holder is entitled to register one phone each
- 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 **Select Silver Account** Benefit Terms document (provided in your welcome pack). You should refer to this 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 607 5154;
  - online via [rbs.co.uk/silveraccountbenefits](http://rbs.co.uk/silveraccountbenefits)
- Your mobile phone will be covered 14 days after registration
- For all mobile phones except Apple iPhone, you have to pay an excess of £50
- For all versions of Apple iPhone, you have to pay an excess of £100
- Any accessories with a combined replacement cost of more than £200 are not covered
- Any accessories which are not lost or stolen at the same time as your mobile phone are not covered
- iPod or other MP3 players are not covered
- Maximum of 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 RBS **Select Silver Account** that entitles you to this policy.

## Complaints

If you are unhappy with your policy, please telephone 0845 607 5154. 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 0845 607 5154 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
- 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 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	✓	✓	N/A
Report to Homecare	Within 48 hours of return to the UK	Within 48 hours of return to the UK	Within 48 hours of return to the UK	Within 48 hours of return to the 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.



36 St Andrew Square  
Edinburgh  
EH2 2YB

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**1. The Financial Services Authority (FSA)**

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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.

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**2. Whose products do we offer?**

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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 provided 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.

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### 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.

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### 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.

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### 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 [fsa.gov.uk](http://fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

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## 6. Ownership

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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.

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## 7. What to do if you have a complaint

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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.

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

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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](http://www.fscs.org.uk)



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For deposits that are held in a bank or building society in the UK, the Scheme will cover up to £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.

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Calls may be recorded.

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The Royal Bank of Scotland plc.

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Registered in Scotland No 90312.

RBS06496 01/10/11