Premier

Black Account Benefit Terms

Tomorrow begins today

Royal Bank of Scotland

Contents

Throughout these Terms 'Black Account' refers to Black Accounts and Reward Black accounts.

Section 1: Black Account Travel Benefit Terms

Black Account DragonPass Premier+ Terms 4

Section 2: Black Account Protection Benefit Terms

Black Account Mobile Phone Insurance Terms 16

Black Account Breakdown Cover Terms 27

Section 3: Black Account Leisure Benefit Terms

Black Account Travel & Lifestyle Concierge Service Terms 67

Section 4: Health Benefit Terms

Royal Bank of Scotland Black Account Health Benefit Terms 72

Section 1: Black Account Travel Benefit Terms

Black Account DragonPass Premier+ Terms 4

Black Account DragonPass Premier+ Terms

Welcome to DragonPass Premier+ brought to you by Assurant[1] and Dragonpass[2]. Please read the following carefully as this will give You information about what is provided as part of this Membership.

Statement of benefits

As a Black account holder, you can:

- Enjoy unlimited member visits to over 1,100 airport lounge across the Dragonpass network. You can view which lounges are available by visiting **rbs.dragonpasspremierplus.com** or the **DragonPass Premier+** app. A visit means one entry to an airport lounge. For joint accounts, two account holders are entitled to unlimited airport lounge access, but each account holder will need to show their individual DragonPass Premier+ membership card (physical or digital). If only one account holder has their card, the second account holder would count as a guest. A guest can visit airport lounges for a discounted rate per person, per visit.
- Book access into airport fast track lanes for a discounted fee per person, per booking.
- Access discounts, offers and vouchers at selected airport restaurants and spas across the world via the DragonPass Premier+ app or online at **rbs.dragonpasspremierplus.com**
- Purchase additional airport lounge visits for your guests at a discounted rate per guest by using the DragonPass Premier+ app, online **rbs.dragonpasspremierplus.com**, or by calling Us on **0345 266 8801*** once you have registered a payment card to your membership. Guests can only access the airport lounges if they are travelling with an account holder.
- Book a slot in over 300 airport lounges for an additional fee per person, per booking. If you are booking with a guest to enter one of the airport lounges, this is an additional charge on top of the guest entrance fee.
- Redeem inclusive travel eSIM data plans for when you travel abroad.
- Use our health & wellness service to search and book access to activities, classes and facilities on a pay as you go basis.
- Contact customer support by email **support@dragonpasspremierplus.com** or by calling Us on **0345 266 8801***. You can find Our opening hours on **rbs.dragonpasspremierplus.com**. You can also find answers in Our FAQs.

How to access your benefits

You will need to create an account on the DragonPass Premier+ app or online at **rbs.dragonpasspremierplus.com**.

Once done, you can manage your membership and see up to date information about your benefits. The DragonPass Premier+ app provides you with a digital membership card to access the Airport and Travel Services. Please see 'Membership' within the app and website to use whilst travelling.

The DragonPass Premier+ app can be downloaded from the Google Play Store and Apple App Store.

In order to download the app you must be using an iOS or Android device running a supported operating system. Minimum operating system requirements may change from time to time and are set out on the Google Play Store (Android devices) and Apple App Store (iOS devices).

[1]Assurant is a trading name of Lifestyle Services Group Limited (Company registration number 5114385) whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN.

[2]Dragonpass International Limited (Company registration number 8643888) whose registered office is at Floor 4, Charter House, 2 Woodlands Road, Altrincham WA14 1HF.

Key app features include:

- Digital membership card which can be accessed within the app.
- View a full list of the available Airport and Travel Services and how to find them.
- Information on the visits and benefits you've used on your travels.
- Purchase access for travelling guests for a discounted rate per guest, per visit
- Ability to pre-book access to an airport lounge for an additional fee, per person, per booking.
- Redeem and activate your inclusive travel eSIM data plans and purchase additional data when travelling abroad.
- Store your digital membership card and any bookings into your Apple or Google Wallet.

Membership card

Registering on the DragonPass Premier+ app or the website will give you access to your digital membership card. If you need a physical membership card, We can send one in 5-7 days.

This can be requested by contacting Us at **support@dragonpasspremierplus.com** or by calling Us on **0345 266 8801***.

You must live in the UK to get a physical membership card.

To gain access to a lounge you will need to present your DragonPass Premier+ membership card using either your digital card via the app or the physical membership card.

For joint accounts, each account holder who wants to gain access will need to present their DragonPass Premier+ membership.

You must tell Us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling Us on **0345 266 8801***. You also need to tell Us if you change your name, as the name you use to register with needs to be the same as the name that appears on your passport.

*03 numbers cost no more than a national rate call and are included in 'inclusive minutes' for mobiles. Call charges will vary depending on your phone provider. If you are unsure of your call charges We recommend contacting your provider before calling Us. To maintain a quality service, We may monitor and record phone calls.

Terms and Conditions

1. Definitions

Words or expressions that have a particular meaning in these Terms and Conditions are defined in this section and shall have the same meaning wherever they may appear in these Terms and Conditions.

- **"Airport and Travel Services"** means the airport and other travel benefits made available by Assurant. These include lounge access, travel eSIMs, and benefits at selected restaurants, spas and nail bars. It also includes discounted airport fast track at participating airports, as well as health & wellness services. We will also look to bring you new benefits as part of the membership. When new benefits or services are added to DragonPass Premier+, they will also apply under this definition.
- "**DragonPass Premier+**" means the service brought to you by Assurant that allows access to Airport and Travel Services.
- "**Visit**" means one entry to an airport lounge per person.
- "**Third Party Organisations**" means the third party providers who operate the Airport and Travel Services, including airport lounges, airport fast track lanes, airport restaurants & spas, travel eSIMs and health & wellness services included within your membership. They are not representatives of Royal Bank of Scotland, Dragonpass or Assurant.
- "**We**", "**Us**", "**Our**" means Assurant.

2. Introduction

2.1. DragonPass Premier+ is brought to you by Assurant using the benefits provided by Dragonpass International Limited ("Dragonpass"). Royal Bank of Scotland is not responsible for the operation and running of the membership, the Airport and Travel Services, or any of the connected services, vouchers or offers.

2.2. These Terms and Conditions govern your use of DragonPass Premier+ and the relationship between you, Us and Dragonpass.

2.3. In this introduction We have set out the conditions which deal with some particularly important features of DragonPass Premier+ that We would like to bring to your attention. Please read all of the information in these Terms and Conditions carefully because We will rely on all of these in Our dealings with you.

2.4. DragonPass Premier+ applies to those Airport and Travel Services participating in it and access to the benefits, facilities and features is subject to availability at all times. We reserve the right to add or remove airport lounges, restaurants, spas, airport fast track lanes, eSIM countries and health and wellness locations from our Airport and Travel Services entirely at our discretion and without notice. We cannot accept any liability in the event that an Airport and Travel Service is full or already reserved/ allocated and cannot provide you with access, unless you have a pre-booked access to an airport lounge, airport fast track lane or health and wellness facility, activity or class, or in the event that an eSim data plan is not available in a certain country or region.

2.5. To gain access to certain Airport and Travel Services available under DragonPass Premier+ you must show your passport and/or boarding pass and your valid membership card, either the digital card on the DragonPass Premier+ app or your physical card ensuring that your name aligns on all documents. For joint account holders, both account holders will need to provide these documents. If you have pre-booked your lounge access, you will also need to show your booking confirmation.

2.6. The number of guests permitted varies from lounge to lounge, as does the policy of individual lounges regarding access for children. Please check with the individual lounges you plan to use prior to travelling to determine their policy on guests and children. If you need more information, please contact Our customer support team at **support@dragonpasspremierplus.co.uk** or by calling Us on **0345 266 8801***.

2.7. At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate space; this means that unless you have pre-booked you may be refused access to a lounge on the basis of a lack of capacity even if the lounge does not look full. Neither we nor Dragonpass have any control over the decision of individual airport lounges whether to admit any individual. To avoid disappointment, certain airport lounge access can be pre-booked for an additional fee per person per booking by using the DragonPass Premier+ app or online at **rbs.dragonpasspremierplus.com**

2.8. If you or any member of your party has any medical problem or disability which may affect your access to an airport lounge, We recommend that you check with the individual lounge prior to travelling to see whether they can facilitate any special requirements you may have. We regret that We cannot accept liability in the event an airport lounge is unable to facilitate special requirements.

2.9. Royal Bank of Scotland will notify you of any changes to any of these Terms and Conditions at least 30 days before they become effective.

3. DragonPass Premier+

3.1. When you use Our website or the DragonPass Premier+ app you will also be subject to their conditions of use and privacy, accessibility and cookie policies which can be accessed via the website **rbs.dragonpasspremierplus.com** or the app. Please note, DragonPass Premier+ is designed to work as a digital service through access to the DragonPass Premier+ app; Some features are only available digitally.

3.2. As part of your DragonPass Premier+ membership provided with your Black account, you will have unlimited access to airport lounges around the world with the ability to pre-book access to selected lounges for an additional fee per person, per booking. You will also have access to various Airport and Travel Services.

3.3. The services provided under the Airport and Travel Services are operated by Third Party Organisations. By using these you agree to be bound by not just these Terms and Conditions, but also those of the Third Party Organisations including any opening hours or access restrictions which they have. It is your responsibility to check a Third Party Organisation's conditions of use and/or opening hours, access and use restrictions before you use the DragonPass Premier+ Airport and Travel Services. We cannot be liable for any loss or damage you suffer if you fail to comply with the Third Party Organisation's conditions of use.

3.4. All users of the Airport and Travel Services are expected to conduct themselves in an orderly and acceptable manner and not to disrupt the enjoyment of other users. If, in the opinion of any member of staff or other representative of a Third Party Organisation, your behaviour or that of any member of your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask you to leave. Additionally, a Third Party Organisations reserves the right to suspend or remove your access to the service where they believe it is necessary. In those circumstances We will have no liability to you and you will not be entitled to any reimbursement of any pre-booking fee that you have paid for yourself or any fee that you have paid for accompanying guests.

3.5. Our responsibility to you is to use reasonable skill and care in selecting Our Third Party Organisations. Assurant, Dragonpass and Royal Bank of Scotland are not liable to you or any third party for any losses of any nature incurred by you/them in relation to the standard, quality or provision of service or products by the Third Party Organisations or their employees or agents, or your own acts or omissions, or the acts of other users of the Airport and Travel Services, or because you have not complied with these Terms and Conditions. We do not give any warranty for any goods or services accessed through, or displayed on, the DragonPass Premier+ app or **rbs.dragonpasspremierplus.com** website.

3.6. Nothing in these Conditions of Use does, nor is intended to, exclude or limit Our liability for death or personal injury resulting from Our negligence, fraudulent misrepresentation, or any other liability which cannot be excluded under applicable law.

3.7. If you have any complaints or feedback about the standard, quality or provision of any of the DragonPass Premier+ services, you should contact the relevant Third Party Organisation directly. If they cannot satisfactorily resolve your complaint you can contact Us by email at **support@dragonpasspremierplus.com**, or by calling Us on **0345 266 8801***, or you can write to Us at:

DragonPass Premier+
c/o Assurant
Emerald Buildings,
Westmere Drive
Crewe,
Cheshire,
CW1 6UN

and We will liaise between you and them to try to assist you reaching a resolution, but We have no further liability to you. If you have a complaint about something else to do with your membership, please contact Us.

4. Membership

4.1. As a Black account holder, you are automatically entitled to the benefits of DragonPass Premier+. Your membership continues until your Black account is closed. Your membership will automatically renew each year. You can view your renewal date in the 'Membership' section on the app or website.

4.2. Each Black account holder will be issued with:

- An Email or SMS message.

These will include your unique membership number. You will need this to activate and register your membership on either the app or website.

Once you have completed registration, you will receive a confirmation email that includes a reminder of the benefits available to you. The account holder(s) will have an unlimited number of passes with the membership. These can be used to access Airport and Travel Services available.

4.3. Once registered, you will be asked to add a payment card to your membership. This will allow you to smoothly purchase services including:

- Additional passes for your guest(s).
- Lounge pre-booking.
- Airport fast track bookings.
- Additional eSIM data plans.
- Activities, classes and access to facilities through health & wellness.

4.4. If you close your Black account, your membership will stop straight away. You will no longer be able to use your unlimited passes. Any additional passes or booking fees you purchased and not used, will be cancelled and refunded automatically. You will receive an email confirmation when this has been done. If you want to check the progress, you can contact Our customer support team. You can email **support@dragonpasspremierplus.com** or by calling Us on **0345 266 8801***.

- Section 5.10 (Airport Lounge Access & Pre Booking) below explains what you need to do to be eligible for a refund on lounge bookings, and
- Section 6.10 (Travel eSIM) below explains what you need to do to be eligible to cancel your inclusive eSIM data plan and
- Section 6.17 (Travel eSIM) below explains what You need to do to be eligible to cancel and additional eSIM data plans you purchase.

4.5. If you want your guest(s) to enter with you, you will need to purchase additional passes. You can buy these through the DragonPass Premier+ app and **rbs.dragonpasspremierplus.com** website. You can also contact Us by calling Us on **0345 266 8801***, and after you have added a payment card to your account. The price of additional passes on the app or website:

- When you 'Buy Passes' within 'Membership'.
- When you book a lounge.

Additional passes you buy for your guest(s) will stay on your account for up to 500 days. If you do not use them, you can ask for them to be removed and refunded. Contact Our customer support team by email at **support@dragonpasspremierplus.com** or by phone by calling Us on **0345 266 8801***. You will receive email confirmation when the refund is processed. If you do not use your additional passes within 500 days, they will expire and you cannot be refunded.

4.6. You can find the price of each Airport and Travel Service on the app or website:

- When you click through to 'Buy Passes' within 'Membership'
- When you book a lounge or fast track lane.
- When you purchase or top-up an eSIM data plan.
- When you book access to activities, classes and facilities within health & wellness.

4.7. If you change your name you must tell Royal Bank of Scotland as soon as possible and before you next travel. Please allow up to 3 working days for name changes to take effect. Your name should be the same as the name on your passport and boarding pass. If the name on your passport or boarding pass does not match your Black account, please contact Us before you travel. You can contact Us by email at **support@dragonpasspremierplus.com** or phone by calling Us on **0345 266 8801***.

4.8. If you cannot view your membership card on the app or website, please contact Us. You can reach Us at **support@dragonpasspremierplus.com** or by calling by calling Us on **0345 266 8801***.

5. Airport lounge access & pre-booking

5.1. Participating airport lounge staff will record your details and communicate them to Dragonpass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.

5.2. Please note that any food and drink, including alcoholic drinks, provided as part of your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge.

5.3. It is your responsibility to ensure that you and your guests arrive at the departure gate on time and board the flight. There is no obligation on the lounges to provide flight information or announcements.

5.4. Certain airport lounges can be pre-booked for an additional fee per person per booking on the DragonPass Premier+ app or on **rbs.dragonpasspremierplus.com**. If a guest is being pre-booked an additional fee on top of the guest fee is payable.

5.5. To check if the airport lounge you intend to visit can be pre-booked in advance, please go to **rbs.dragonpasspremierplus.com** website or the

DragonPass Premier+ app, where you will be able to select the lounge you intend to visit, and check if pre-booking is available at your desired time of travel.

5.6. To book in advance, please read the information under '**Step 1 – Booking Details**'. These are the conditions to be followed when making a booking. The number of passes chosen and fees will be taken from your membership and registered payment card at the time of booking.

5.7. It is important that you arrive at the airport lounge on time. If you arrive later than the pre-booked time it will be up to the lounge whether they can still allow you access and for how long.

5.8. If you need to change or update your pre-booking details, please check the minimum notice required to make changes. You can find this under "Important Notes" on your booking confirmation email. Which can also be found within the 'Bookings' section of the app or website.

5.9. If you need to change or update to your booking details, you must contact Our customer support team. You can do this by email at **support@dragonpasspremierplus.com** or by calling Us on **0345 266 8801***. If you need to make more than one change, you will need to cancel your booking and book again. Changes cannot always be guaranteed due to availability of the lounge. We will always try to do Our best and amend where possible.

5.10. If you need to cancel your booking, you can:

- Using the app,
- Visit Our website at **rbs.dragonpasspremierplus.com**,
- Contacting Us by email at **support@dragonpasspremierplus.com**, or
- By calling Us on **0345 266 8801***.

You must cancel within the lounges minimum notice period and before your visit time.

5.11. Once cancelled, any additional passes will be returned and credited back into your membership account. The booking fee will be refunded back into the account you used to pay. To see if you can cancel your lounge booking, please check:

- The text under "Important Notes" on your booking confirmation email.
- Within the 'Bookings' section of the app or website.

For cancellations made with less than the lounge's minimum notice period, clause 5.12 will apply.

5.12. You will not receive a refund of your pre-booking fee or any additional passes if:

- You do not attend the lounge.
- You are refused access to the lounge after arriving 1 hour later than your pre-booked time.
- You cancel your pre-booking with less than the lounge's required minimum notice period.

In these cases, your booking will be considered to have been used.

5.13. There may be times when a lounge needs to cancel your booking for unforeseen reasons. If this happens, your booking will be cancelled. Any additional pass(es) you bought will be credited back to your account. The booking fee will be refunded back into the account you used to pay. We will make every effort to notify you as far in advance of your booking as possible. We cannot guarantee this due to information being provided by Airport and Travel Services available. We and Dragonpass are not responsible for these decisions and would not provide further compensation.

6. Travel eSIM

6.1. As a Black account holder, you are entitled to an inclusive 5GB eSIM data plan, which can be activated for single use.

6.2. Your inclusive eSIM data plan will refresh each month.

6.3. The embedded SIM ("eSIM") is a digital SIM card, which is downloaded onto your device providing you with data coverage whilst you are travelling. For the avoidance of doubt, the inclusive eSIM data cannot be used to supplement any data plans and is only available for data plans outside the United Kingdom.

6.4. Before downloading an eSIM data plan, you should ensure your device is compatible, to do so. Please dial *#06# to check. If you're shown an EID number, your device supports eSIM.

6.5. The eSIM data plans can be used across a number of countries. To check if a country is included for eSIM use, please search through the DragonPass Premier+ app. The Third Party Organisation may, at its sole discretion and at any time, add to or remove countries in which the eSIM data plan is available.

6.6. To access and activate your inclusive eSIM data plan, go to 'Account' within the app and select the 'My eSIMs' tab. Once you've selected the pre-loaded data plan, select the country or region you are travelling to and follow the on-screen install guides to set it up.

6.7. When an eSIM data plan is activated and installed on a device, it can only be used on that device and cannot be transferred to another device. eSIM data plans provided as part of DragonPass Premier+ are for your personal use only and are only intended to be downloaded on your own device, and to be used by you in connection with your own travel. If you would like to share the data with travelling family members or guests, that will need to be done through device hot-spotting.

6.8. Once you have redeemed and then activated your eSIM data plan it can be used immediately. From the point of activation, it will be valid for 30 days within the country or region selected.

6.9. Your inclusive eSIM Data Plan is valid for 6 months from the date you redeem it. After that, it will expire and you will need to redeem the eSIM data plan again from your membership account. Once activated, it will be valid for 30 days within the country or region selected.

6.10. If you cancel your inclusive eSIM data plan, without using any data and within 48 hours of activation, your eSIM data plan will be available to redeem and activate at a later date.

eSIM Purchase and Management

6.11. Once you have used the data of your inclusive eSIM, you will be able to purchase, and top-up your eSIM balance. You can do this in the DragonPass Premier+ app for continued use.

6.12. Prices vary depending on the country that you purchase the eSIM for, so please ensure you check the price and country before completing the purchase. The Third Party Organisation may, at its sole discretion and at any time, amend the prices from time to time.

6.13. Any top-up or new purchase can be completed:

- On the DragonPass Premier+ app using the payment card registered against your membership.

We reserve the right not to fulfil your purchase if your card is declined for any reason or if the payment card has been used fraudulently.

6.14. The price you pay is the price accepted and confirmed to you during the purchase process. Pricing for all eSIM data plans will be in GBP and are subject to change. Pricing includes Value Added Tax and all applicable taxes.

6.15. If an eSIM data plan is purchased or top-up is completed, you will receive a confirmation email and/or SMS message to the details held on record in your membership account. This will be sent at the time of purchase.

6.16. Any eSIM data plans you purchase are valid for 6 months from the purchase date until they are activated. After which it will automatically expire. Once activated it will be valid for the number of days chosen at the time of purchase within the country or region selected.

6.17. If you purchase an eSIM data plan, it may be cancelled within 48 hours from the time of purchase. You will receive a full refund provided you have not used any of the eSIM data.

6.18. You will not be entitled to any refund should you cancel a purchase more than 48 hours after the time of purchase.

6.19. An eSIM shall be considered as used after activation and once the 1st MB of data is consumed. You shall under no circumstances be entitled to a refund for any unused eSIM data.

eSIM Data Plans (Inclusive and Purchased)

6.20. The eSIM service uses multiple network providers with varying levels of connection and speeds. We will aim to provide the best level of connectivity, but this is out of Our control, and We cannot guarantee a specific download or upload speed when using the eSIM.

6.21. The eSIM data plan is provided to You on a non-transferable, non-refundable and non-changeable basis.

6.22. Whilst DragonPass Premier+ provides access to the eSIM service, We are in no way responsible for the management and supply of eSIMs and will not be liable for any damages, and/or losses suffered by you using, or in connection with, the eSIM.

7. Spas

To view a list of participating spas please visit: **rbs.dragonpasspremierplus.com**. Here you will also find details of the treatments available at each spa. Please note that the discounted treatments available at participating spas are subject to change without notice so please check before you travel.

7.1. Each spa reserves the right to operate under their specific terms and conditions with relation to passenger health and medical conditions, e.g. pregnancy may reduce the range of treatments on offer. Age, behaviour, single sex party groups, party size and treatment exclusions may apply. It is your responsibility to check the restrictions and policies of the spa before your treatment.

7.2. It is your responsibility to allow enough time for your treatment prior to boarding your flight.

8. Restaurants

8.1. You can claim discounts and vouchers at participating airport restaurants. To view a list of participating restaurants please visit **rbs.dragonpasspremierplus.com**. Here you will also find details of the offers available at each restaurant. Offers and participating restaurants are subject to change without notice so please check before you travel.

8.2. Each restaurant reserves the right to operate under their specific terms and conditions in terms of menu availability, dress code, behaviour, single sex party groups, total party size and food/drink exclusions.

8.3. The discount or voucher may not be used in conjunction with any other promotions or offers the participating restaurants may be offering.

9. Additional Products/Services

9.1. We are always working to bring You discounts and benefits as part of Our Airport Services. You can find out the latest discounts and benefits available to You by visiting the app or website. Please check We have a valid email address so We can keep You informed about new discounts or benefits.

10. General terms

10.1. All discounts available under DragonPass Premier+ are only valid for the named person on the membership card and cannot be assigned to a third party. Discounts or benefits cannot be applied for retrospectively and there is no cash alternative.

10.2. If any of the provisions of these Terms and Conditions are deemed to be invalid, unlawful or unenforceable to any extent by any court or competent authority, the provision will, to that extent only, be deemed severable and shall not affect the other provisions of these Terms and Conditions.

10.3. We will not be liable or pay you compensation if Our contractual obligations to you are affected by any event which We, Dragonpass or a Third Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to, war, threat of war, civil strife, terrorist activity and the consequences or the threat of such activity, riot, the act of any government or other national or local authority, industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster, adverse weather conditions and all similar events outside Our or their control.

10.4. A person who is not party to these Terms and Conditions shall not have any rights under or in connection with them under the Contracts (Rights of Third Parties) Act 1999.

10.5. These Terms and Conditions will prevail over any other Terms and Conditions provided to you in relation to the use of DragonPass Premier+.

10.6. To the extent permissible by local law or regulation, these Terms and Conditions shall be interpreted in accordance with and governed by English law and you agree to submit to the non-exclusive jurisdiction of the English Courts to resolve any dispute. If you live in either Scotland or Northern Ireland you may choose the law and jurisdiction of Scotland or Northern Ireland (as appropriate) if you wish to do so.

Data Protection

We are Lifestyle Services Group Limited, part of the Assurant, Inc. group of companies and the controller of your personal information when providing the **Black account DragonPass Premier+**. The details here provide a summary of how We collect, use, share, transfer, and store your information. For Our full Data Protection Notice please visit Our website **rbs.dragonpasspremierplus.com/privacy-policy** or contact Our Data Protection Officer at Emerald Buildings, Westmere Drive, Crewe, Cheshire CW1 6UN or by emailing **dataprotectionofficer@assurant.com**

Information that We collect from You

We collect a variety of personal information about you including your name, address, contact details, date of birth, membership and booking information, eSIM information, correspondence, feedback about the services and interest in order to provide the benefits of this service. If You use Our website or download Our mobile app, We may collect additional information such as location data and service usage as explained in Our dedicated privacy notice at **rbs.dragonpasspremierplus.com**.

Using Your information

The main reason We collect your personal information is to enable You to use the benefits of the service and in order to advise You of any changes to it. You can choose whether or not you provide this information to Us, but if You decide not to do so, We will be unable to provide the benefits under these terms and conditions.

We will also use your information where We feel there is a justifiable reason for doing so for example: carrying out research and analysis to improve Our services; and recording and monitoring calls.

Sharing Your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to Us for the purpose of performing tasks that directly relate to the above-described purposes. Your personal information will also be disclosed to public bodies and organisations in order to satisfy Our legal obligations, where required.

Where We send Your personal information

Your information may be transferred to, stored and processed outside the United Kingdom ("UK"). We will not transfer your information outside the UK unless it is to a country which is considered to have equivalent data protection laws or We have taken all reasonable steps to ensure the company has suitable standards in place to protect your information.

How long We keep Your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable law or regulation.

Your rights

You have a number of rights in relation to the information We hold about You, these rights include but are not limited to: the right to a copy of your personal information We hold; object to the use of your personal information; withdraw any permission You have previously provided and complain to the Information Commissioner's Office at any time if You aren't satisfied with Our use of your information.

For a full list of your rights please refer to the full Data Privacy Notice which can be found on Our app and website. You can submit a data privacy request here: **www.assurant.com/dataprotection/eu**

Please note that there are times when We won't be able to delete your information. This may be as a result of fulfilling Our legal and regulatory obligations or where there is a minimum, statutory, period of time for which We have to keep your information. If We're unable to fulfil a request, We will always let You know Our reasons.

Section 2: Black Account Protection Benefit Terms

Black Account Mobile Phone Insurance Terms 16
Black Account Breakdown Cover Terms 27

Black Account Mobile Phone Insurance Terms

1. Introduction

This Mobile Phone Insurance policy is automatically provided as a benefit of you being a Black Account holder ("you, your").

Please take a few moments to familiarise yourself with the content of this policy document and then keep it in a safe place for future reference. If you have existing policies that give the same cover elsewhere, you'll need to consider whether you may be paying for duplicate cover. If you fail to comply with these terms and conditions, we may refuse cover in the event of a claim.

Aviva Insurance Limited ("Aviva") ("we/us/our") are the insurer of this policy and are liable to you under the terms and conditions of this policy. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 202153). This can be checked by visiting the Financial Services Register (**https://register.fca.org.uk**). Aviva is incorporated in Scotland with registered number 2116 and registered office at Pitheavlis, Perth PH2 0NH. We have appointed Likewize Device Protection UK Limited ("Likewize") to act on our behalf as our agent to help us administer your policy and deal with claims. Likewize is incorporated in England with company number 14134370, and registered address at Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, Crewe, Cheshire CW2 5XF. Likewize is authorised by the Financial Conduct Authority (FRN: 984178).

2. Registering your phone

You're automatically covered by this policy. However, it'll be quicker and easier to make a claim if you register your phone and its IMEI number with us in advance. You can find your IMEI number on the box or receipt for your phone, or by dialing *#06# on your phone's keypad. If you wish to register your phone, go online at **www.rbs.co.uk/benefits**

3. Period of Cover

Your cover will begin as soon as your Black Account has been opened. Your cover will end if any of the following conditions are met:

(a) Your Black Account is closed;

(b) You are no longer a United Kingdom (UK) resident (meaning that your main home is no longer in England, Scotland, Wales or Northern Ireland);

(c) the Royal Bank of Scotland removes this cover as a benefit of the Black Account in accordance with your account terms.

4. What is covered?

(a) This cover is for Mobile Phones only ("Mobile Phones", "phones" or "phone"). A Mobile Phone is a handheld device that is mainly used for calling, texting and using mobile data on a SIM or eSIM. A mobile phone is not any of the following:

- (i) tablets or devices mainly used for watching videos, browsing, drawing or other computer type tasks
- (ii) smartwatches or other wearable devices
- (iii) smart glasses, VR headsets or any head worn device
- (iv) devices that are mainly for gaming, tracking or connecting to other devices
- (v) any new or future device that is not mainly used as a handheld phone.

(b) This cover is for the phone you use on a daily basis and, if applicable, the phones used on a daily basis by your partner (who lives with you in a domestic relationship, whether married or cohabiting) and/or your children under 18 years of age who live at home with you (or under 23 if still in full time education and living at home with you outside of term time). References to you or your phone throughout these terms and conditions include (where relevant) these individuals and their phones.

There is no cover for phones that are owned by your employer.

(c) Cover applies worldwide, but we can only arrange a replacement phone or a repair when you are back in the UK.

How your claim limit works

(d) You can make up to four approved claims in any 12-month period. If you have a joint account, each account holder can make four approved claims in the same 12-month period up to a total of eight claims per account. Your claim limit is based on when the problem happened, not when you report it to us.

Below we have provided two scenarios with example dates to help explain how your claim limit works:

(i) If you make an approved claim for something that happened on 10 January , this will count as one of your available claims for the following 12-month period. You can continue to make claims for other incidents that happen during that period, up to your available claim limit. Once all of your available claims have been used, you cannot make any further claims for incidents that happen before 10 January the following year. Any incidents that happen during this time will not be covered.

(ii) If you opened or upgraded to a Royal Bank of Scotland Black account on 8 January and you make a claim on 10 January for something that happened on 3 January, it will not be covered. This is because the incident happened before your cover started.

Excess amounts payable

(e) You must pay an excess each time we repair or replace your phone. The amount depends on how your phone is repaired.

Type of claim	How the repair happens	Excess you pay
Repair	You take your phone to our repair agent, our repair agent comes to you, or we collect your phone by courier for repair before sending it back	**£50 Repair Excess**
Replacement	We replace your phone	**£100 Replacement Excess**

(f) If you have paid a Repair Excess and:

- we cannot repair your phone,
- your phone does not qualify for repair, or

we decide that a replacement is necessary, we will automatically charge a £50 Claim Conversion Fee so we can send you a replacement phone.

If we cannot take the £50 Claim Conversion Fee automatically, we will contact you to arrange payment.

If the fee is still not paid, we cannot replace your phone. We will return your phone to you (or make it available for collection), and we will refund the Repair Excess you paid.

(g) Cover is limited to phones that:

(i) are the manufacturer's standard design and specification;

(ii) cannot be used primarily as a satellite phone; and

(iii) have a total cash price of £2,500 or less, including VAT, when it was first bought.

This applies even if you are paying for the phone over a period of time, such as a contract.

Likewize may ask you to show proof of the total cash price, such as a receipt, order confirmation or finance agreement. The proof of purchase must show the seller and the total cash price of the phone.

5. What we will do

(a) If, during the period of cover, your phone is lost or stolen, we will, through our agent Likewize, provide you with a replacement phone.

(b) If, during the period of cover, your phone is damaged or suffers a breakdown due to an internal fault which occurs after the manufacturer's warranty has expired, we will either provide you with a replacement phone or will arrange for your phone to be repaired, (if the repair option is available). This will be discussed with you when you make your claim.

(i) All repairs and replacement phones must be approved and arranged by Likewize. This means you must not:

- arrange your own repair, even if you use an authorised repair shop such as an Apple Store or Samsung Store
- buy your own replacement phone and ask us to pay you back

We need to approve and arrange your repair or replacement so we can confirm your claim is covered and make sure you receive the service this policy provides.

(ii) If you proceed with a repair or buy a replacement device without Likewize's prior agreement, the cost will not be covered and your claim will not be fulfilled. This applies whether the repair or replacement is carried out by you, a third-party repairer, or through any retailer or online store.

(c) If we replace your phone, we will provide you with a refurbished model. Refurbished replacement phones will have genuine manufacturer parts and be in an 'as new'/'Grade A' condition. The replacement phone comes with a 12-month warranty provided by Likewize.

(d) If the standard accessories supplied with your phone and/or any case, charger, screen protector and/or memory card are lost, stolen or damaged at the same time as your phone, we'll pay their replacement value up to a maximum of £250 per claim.

(e) If we cannot repair or replace your phone, we will give you a cash payment instead. This payment will be the market value of a similar, refurbished device (not brand new), minus the £100 excess.

(i) When we make a cash payment, your damaged phone will belong to Likewize.

(ii) We will arrange to collect the phone from you.

(iii) We will make the cash payment after we have received your phone back.

6. What is not covered?

(a) Theft or loss of your phone where the circumstances of the claim suggest you have deliberately put the phone at risk.

(b) Theft from an unattended vehicle unless the vehicle was locked with security systems activated and the phone concealed from view in an enclosed storage compartment, such as boot, luggage space or glove box.

(c) Any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen.

(d) Any claim for phones other than the ones used on a daily basis by you, your partner and/or your children as described in section 4 above.

(e) Any claim for a phone owned by your employer.

(f) Information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data.

(g) Any loss related to you being unable to use your phone.

(h) Cosmetic enhancements you have made to your phone, for example plating or embellishment with precious metals, stones or crystals.

(i) Any costs you have to pay due to unauthorised use of your phone.

(j) Financial loss you suffer because of your phone being used to access your bank account or mobile wallet, including the unauthorised use of contactless payment methods attached to your phone.

(k) Cosmetic damage to the surface of the phone such as scratches and dents that don't affect how the phone works.

(l) Any claim following damage or breakdown:

  (i) you've caused deliberately;

  (ii) caused by having the phone repaired by someone other than the manufacturer or one of their authorised repair agents;

  (iii) caused by technical modifications made to the phone by someone other than the manufacturer;

  (iv) caused by misuse or failure to follow the manufacturer's instructions; or

  (v) caused by a virus or the use of software or accessories not approved by the manufacturer.

(m) Any damage or breakdown that is covered by either the manufacturer's warranty or the replacement phone warranty provided by Likewize as part of a previous claim. Or a claim that is the result of a manufacturer's defect or recall of your phone.

(n) Any claim caused because of your phone being confiscated by an authority such as the police or border control.

(o) Any claim where you have failed or refused to provide documents or other information necessary to support and/or verify your claim.

(p) Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

  (i) war: Any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power;

  (ii) terrorism;

  (iii) any action taken in controlling, suppressing or in any way relating to war or terrorism.

7. Making a Claim

Please contact Likewize as soon as reasonably practicable after you discover theft, loss, damage or breakdown of your phone.

Likewize can be contacted as follows:

- **Online**: **www.rbs.co.uk/benefits**
- **Call**: **0345 266 8801**
  (Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays will be opened during the same hours noted, excluding Christmas Day and New Year's Day.)
- **Write to**:
  Royal Bank of Scotland Insurance Services
  Likewize
  Claims Department
  Gawsworth House
  Crewe Business Park
  Crewe
  Cheshire
  CW1 6XB

(a) You must pay the excess (as set out in section 4) before Likewize will repair or replace your phone.

If your Phone is lost or stolen

(b) Please take time to read this information as this includes steps that you need to take if your phone is lost or stolen. Failure to do these steps will affect your ability to make a claim under the policy:

- Turn on "Lost Mode" or any lock or location finding feature your phone has. This helps protect your data and may help you find the phone.
- Contact your network provider to block the phone.
- Report the theft to the police if you think it has been stolen. You must request a crime reference number as this report may be requested by Likewize to validate your claim.
- Do not try to get the phone back yourself if you think it has been stolen or if it is in a place you do not know or consider unsafe.
- Lost Mode may help you:
  - lock the phone
  - see its location
  - show a message on the screen
  - pause payment features like Apple Pay
  - save battery to give you more time to track it.

If your phone is damaged or has a breakdown

(c) Please take the time to read this information as this includes steps that you need to take if your phone is damaged or broken down. Failure to do these steps may delay our ability to process your claim:

- Make sure any information, data, photos and apps are backed up before you give your mobile phone to Likewize to avoid losing items that you want to retain
- Remove any security locks, such as Find My iPhone, iCloud locks or Google device protection, before you send the phone to us.
- Disconnect the phone from any external systems, including Apple Find My iPhone/ iCloud or Google device protection.

We will check this before we repair or replace your phone. We cannot repair or replace your phone if it is still connected to these systems. as this limits our ability to Repair the device or recycle parts that could be reused in the future should we need to Replace your mobile phone. This will also avoid the need to charge a non-return fee..

If we find that a lock is still active on the phone when we receive it, we will contact you with steps to remove it.

If you do not remove the lock, we will charge a £150 non-return fee

- If your phone cannot be repaired and we replace it, your original phone must be returned to Likewize..
- If a lost or stolen phone is later found, please contact Likewize to arrange its return.

If you are in doubt how to do this, Likewize can help you

(d) If your damaged or broken-down phone cannot be repaired, we will provide you with a replacement phone and your phone must be returned to Likewize. When we issue a replacement, your original phone becomes Likewize's property. You will be subject to a £150 non-return fee if you fail to return a mobile phone which is the property of Likewize.

Information needed for all claims

(e) You will need to confirm the IMEI number of your phone when making your claim. You can obtain this from your phone by dialing *#06# on the phone's keypad. Alternatively, you can find it on the box your phone came in or on the receipt.

(f) If your phone is being replaced, Likewize will try to provide you with the same or similar make and model of mobile phone. We will try to provide the same colour, but this may not always be possible.In the unlikely event that Likewize's suppliers do not have your phone in stock, Likewize will offer you an alternative phone. This will be at least the equivalent technical specification of your phone but may be a different make, model or operating system or have different features and functions.

(g) All replacement phones that are refurbished models will come with a 12-month warranty provided by Likewize. In addition, there is a 24-month warranty on any repairs performed on your phone, provided by the repair agent. In the unlikely event that your replacement phone develops a fault, please contact Likewize on **0345 266 8801**. The team will guide you through some checks and if the issue cannot be resolved over the phone, they will arrange for your phone to be returned for repair. Phone repairs under this warranty do not affect your insurance claims limit and there is no excess to pay. Cover for breakdown under your insurance policy will resume when Likewize's warranty expires.

(h) All stock that is refurbished uses genuine parts. It will have been refurbished by the manufacturer or a manufacturer accredited repairer and will be in an 'as new' condition, meaning it will be fully working with brand new cosmetic parts. In the unlikely event that the replacement phone you receive has cosmetic damage when you receive it, you must notify Likewize within 72 hours of accepting the delivery. If you notify Likewize later than this, they may deem the damage to have occurred after the phone was received by you. Cosmetic damage to the replacement phone Likewize have provided you with is not covered under the warranty.

(i) Likewize may ask you to provide proof of your ownership of the phone and other information, documents or receipts reasonably necessary to verify your claim. If asked you must be able to show proof of the total cash price, such as a receipt, order confirmation or finance agreement. The proof of purchase must show the seller and the total cash price of the phone.

(j) We and Likewize may share details of your claim with other insurance companies.

(k) You may be required to provide information in writing and/or through a telephone interview with a claims investigator. You should refer to section 15 for further details on how we and Likewize will use personal information.

(l) You will not be able to make a claim if the Royal Bank of Scotland has suspended or restricted access to the benefits on your account, in accordance with your account terms.

8. Technical support set-up service

Where the phone is replaced in accordance with these terms and conditions, you will be eligible for free technical support to help set up and get you started with the replacement phone. Likewize can help you with the following:

- Initial set-up and walk-through of the replacement phone and its operating system;
- Set-up one web-based email account (excluding enterprise email) on the replacement phone; and
- Initial set-up of the app store relevant to the replacement phone and installation of one app that is free to use.

To take advantage of this service please call us on **0345 266 8801**.

Conditions for using the service

(a) The service will be limited solely to the repaired or replacement phone.

(b) Your full use of this service is dependent on your operating system and access to a mobile/WiFi internet connection. Where an operation cannot be completed on the replacement phone, no alternative will be offered.

(c) By taking advantage of this service you agree to follow Likewize's reasonable instructions, including any security instructions.

(d) No cash alternative is available to the service.

(e) We and Likewize will not be liable to you for any economic loss, including but not limited to; mobile data charges, and/or loss or corruption of data arising from your use of this service.

9. General Conditions

(a) You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under this policy to enforce any of its terms whether under statute or otherwise.

(b) We will not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that providing cover, payment of the claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

(c) We and Likewize may take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy.

(d) If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, we and Likewize are entitled to approach that insurer for a contribution towards the claim.

(e) Where you fail to co-operate or fail to provide Likewize and us with information or documentation we and Likewize reasonably require and this affects Likewize's ability to process a claim or defend their interests, Likewize will not pay the claim and will pass details to the Royal Bank of Scotland who may, at their discretion, close your Black Account.

10. Changes to your policy

We may, at any time and after taking a fair and reasonable view, make changes to your policy cover and/or terms and conditions of insurance to:

(a) reflect changes in our expectation of the future cost of providing cover and administering your policy.

(b) reflect changes (affecting us or your policy) in the law, regulation or the interpretation of law or regulation.

(c) reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply; and/or

(d) make them clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes will be notified to you in writing at least 30 days before they become effective. Policy cover may be increased or decreased.

If the Royal Bank of Scotland decides to remove Mobile Phone Insurance as a benefit of the Black Account or change to another insurance provider, they will give you at least 30 days' notice in accordance with your account terms.

11. Your right to cancel

This Mobile Phone Insurance forms a core part of your Black Account and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to close or downgrade your account. If your account is not closed or downgraded, the Mobile Phone Insurance will remain active for the duration of the Period of Cover set out at section 3.

To close or downgrade your account, please call MyBenefits on **0345 266 8801**.

12. Other Important Information

A. Choice of Law

1. If you live in Scotland, Scots law applies between you and us and the Scottish Courts have non-exclusive jurisdiction over any disputes arising out of this policy.
2. If you live in England or elsewhere, English law applies between you and us and the English courts have non-exclusive jurisdiction over any disputes arising out of this policy.

B. Special Requirements

We are committed to meeting the needs of all our policyholders, including those with special requirements. Letters and other documents are all available on request in Braille or large text or audio format. Please call **0345 266 8801** for assistance.

C. Telephone Call Recording

For training and security purposes, telephone calls may be recorded and/or monitored.

D. Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

13. Complaints Procedure

We and Likewize believe you deserve a courteous, fair and prompt service. If there is any occasion when Likewize or our service does not meet your expectations or complaints relating to policy coverage, terms & conditions or the underwriting of your policy, please contact Likewize using the appropriate contact details below, providing your name and your mobile phone IMEI number to help us deal with your comments quickly.

Write to: Royal Bank of Scotland Insurance Services
Likewise Customer Relations Department
Gawsworth House
Crewe Business Park
Crewe
Cheshire
CW1 6XB

Email: **Rbscustomerrelations.uk@likewize.com**

Call: **0345 266 8801**

(Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays are open during the hours noted, excluding Christmas Day and New Year's Day.)

Our Complaints Process

We and Likewize operate a comprehensive complaints process and will both do our best to resolve any issue you may have as quickly as possible. Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 5 working days of receipt.

If we or Likewize are unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. We or Likewize will provide full details of how to do this when your final response letter addressing the issues raised is provided.

Please note: The Financial Ombudsman Service will not consider a complaint if you have not provided us with the opportunity to resolve it previously. The Financial Ombudsman Service can be contacted at:

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Call: **+44 (0) 800 234 567** or **+44 (0) 300 123 9 123**.

Email: **complaint.info@financial-ombudsman.org.uk**

Online: **www.financial-ombudsman.org.uk**

Following this complaint procedure does not affect your right to take legal action.

14. Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available at **www.fscs.org.uk** or call **0800 678 1100** (Freephone) or **020 7741 4100**.

15. Privacy Notice

Personal Information

The main data controller responsible for your personal information is Likewize who is responsible for policy administration and claims handling. For the purposes of this section 15 only, "we", "our" and "us" refers to Likewize. Additional data controllers include Aviva who is the insurer of this policy and the NatWest Group who are responsible for the sale and distribution of the product and any applicable reinsurers.

Likewize is committed to protecting the privacy of customers, claimants and other business contacts.

"Personal Information" identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Management and audit of our business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside Your country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes

Sharing of Personal Information – For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information may be shared with prospective purchasers and transferred upon a sale of our company or transfer of business assets.

International transfer – Due to the global nature of our business Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security and retention of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy – More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Notice at: **https://likewize.com/uk-dp-privacy-notice/** or you may request a copy by emailing **privacy@likewize.com**

Details about the way NatWest Group use your personal information can be found in their separate privacy notices available at **rbs.co.uk/privacy**

How Aviva may use your Personal Information

To the extent Aviva receives and processes your Personal Information, Aviva will be a data controller for that information. Aviva may receive your Personal Information, for example, if your complaint is escalated to Aviva or if Aviva takes over administration of your insurance policy or handling of your claims from Likewize. For more information about how Aviva may collect, use and disclose your Personal Information and your rights in relation to your Personal Information, see Aviva's privacy policy at **www.aviva.co.uk/privacypolicy** or write to The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR, or email **DATAPRT@aviva.com**

16. Fraud

If you make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if you give any false declaration or statement to support the claim, we will not pay the claim and we will pass details to the Royal Bank of Scotland who may, at their discretion, close your Black Account. We reserve the right to tell the police about any dishonest claim. If we settle a claim that we subsequently discover to be fraudulent, we will take steps to recover our costs from you.

Fraud Prevention and Detection

In order to prevent and detect fraud, we may, at any time:

- share information about you with other organisations and public bodies including the police;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We can supply on request further details of the databases we access or contribute to. If you require further details please contact us at:

  Royal Bank of Scotland Specialised Services
  Likewize
  Gawsworth House
  Crewe Business Park
  Crewe
  Cheshire
  CW1 6XB

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you give us other satisfactory proof of identity.

Black Account Breakdown Cover Terms

Section 1. Important Information

Section A: Introduction

This policy is automatically provided as a benefit of you being a Royal Bank of Scotland Black account holder. If your Royal Bank of Scotland Black account is closed, this benefit will end immediately and you will not be entitled to use this policy.

Please take a few moments to familiarise yourself with the content of this policy document and then keep it in a safe place for future reference.

You do not need to call to register your cover or vehicle as cover begins immediately upon opening your Royal Bank of Scotland Black account.

This policy is split into 2 parts:

- UK Breakdown Cover policy – Section 2
- European Breakdown Cover policy – Section 3

Important: This policy is a benefit under your Royal Bank of Scotland Black account and does not provide you with the same level of cover as full AA Personal Membership.

If you have existing policies that give the same cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

Section B: Status disclosure

Your Royal Bank of Scotland Black account Breakdown Cover is provided by three different insurers:

- Roadside Assistance, At Home and National Recovery are provided by Automobile Association Developments Limited (trading as AA Breakdown Services). Registered office: The AA., Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales Number: 01878835.
- Onward Travel and European Breakdown Cover are underwritten by Acromas Insurance Company Limited (up to and including 30th November 2026). Registered office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar).
- Accident Assist, Onward Travel and European Breakdown Cover are underwritten by AA Underwriting Insurance Company Limited (for Onward Travel and European Breakdown Cover with effect from 1st December 2026). Registered office: Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA. Registered Number 106606 (Gibraltar).

Section C: Demands and Needs

This Royal Bank of Scotland Black account Breakdown Cover will meet the demand and needs of persons wishing to ensure they are covered in the event of a breakdown in the UK (including Northern Ireland) or Europe.

This policy does not cover all situations and you should read all the terms and conditions of this policy to make sure it meets your specific needs.

Royal Bank of Scotland do not make personal recommendations as to the suitability of the policy to individual circumstances. You are solely responsible for deciding whether the policy is suitable for your needs.

The summary below outlines the main benefits of your cover. Please read the whole document to understand your full cover.

Cover Level	Customer Needs
Roadside Assistance	Customers who need assistance in the event they break down more than ¼ mile away from their home address.
At Home	Customers who need assistance in the event they break down at or within ¼ mile of their home address.
National Recovery	Customers who, if we are unable to repair the vehicle, need their vehicle to be recovered to a single destination of their choice.
Onward Travel	Customers who, if we are unable to arrange a prompt local repair, need a hire car or hotel accommodation or public transport costs to continue their journey.
Accident Assist	Customers who require help following a motor accident in their Car.
European Breakdown Service	Customers who need breakdown assistance and motor legal protection in Europe.

Section D: Important Contact Details

- For Breakdown Assistance in the UK call Royal Bank of Scotland MyBenefits **0345 266 8801**.
- Go online at **www.theaa.com**
- Download The AA App – for UK breakdowns only. Find out more at **www.theaa.com/apps**
- For Breakdown Assistance in Europe call Royal Bank of Scotland MyBenefits **0345 266 8801**.
- Go online at **www.theaa.com**
- SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07860 027 999**.
- Information is available in large print, audio and Braille on request. Please call **03457 24 24 24** for details.
- Text Phone users can contact us using Relay UK by prefixing any of our numbers with **18001**.

What to do if you need assistance

Before you call anyone:

1. If possible, try and stop in a safe place out of the way of traffic.
2. Switch on hazard warning lights and sidelights.
3. Put on a high visibility jacket (this is a legal requirement in some European countries).
4. Place a warning triangle behind your vehicle in a clearly visible position
    - Roads: approximately 30 metres behind
    - European Motorways: approximately 100 metres behind
    - UK Motorways: do not place a warning triangle as this is illegal for safety reasons.
5. Get all occupants to a place of safety away from moving traffic.

If you break down in Europe, please see the guidance in Section 3: Your European Breakdown Cover for what you should do.

Section 2. Your UK Breakdown Cover

Section A: If you require breakdown assistance in the UK

Where cover is available:

UK Breakdown Cover detailed in Section 2 of this Policy only applies to those ordinarily resident in the UK travelling in a vehicle which first becomes stranded in the United Kingdom.

Accident Assist cover is only provided for an accident that occurs in England, Wales or mainland Scotland.

How to contact the AA:

If you have broken down and require assistance, please:

- Call Royal Bank of Scotland MyBenefits on **0345 266 8801**.
- Go online at **www.theaa.com**
- Download The AA App. Find out more at **www.theaa.com/apps**

It is important that you contact the AA because if you contact a garage direct you will have to settle the bill and the AA will not be obliged to reimburse you.

What you will need when you contact us:

If you are the Royal Bank of Scotland Black account holder, we will need to check that you are entitled to service. To confirm your identity, we will ask for a combination of the following details:

- your account number and sort code of your Royal Bank of Scotland Black account
- your name as shown on your account
- your date of birth
- your home address
- the make, model and registration number of the vehicle you are travelling in.

If you are the Royal Bank of Scotland Black account authorised driver who has been given permission by the Royal Bank of Scotland Black account holder(s) to use a vehicle that is registered to the account holder(s), we will need the following information in order to provide assistance:

- the full name of the Royal Bank of Scotland Black account holder(s), along with their home address, date of birth, or their Royal Bank of Scotland Black account sort code and account number
- your full name
- the make, model and registration number of the vehicle.

Section B: Definition of words and phrases used in this Policy

Some common terms are used to make this policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

Words and Phrases	Definitions
AA (also We, Us)	The relevant insurer of the breakdown cover being: • Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance, National Recovery and At Home. • Acromas Insurance Company Limited for Onward Travel and European Breakdown Cover (up to and including 30th November 2026). • A A Underwriting Insurance Company Limited for AA Accident Assist, European Breakdown cover and Onward Travel (with effect from 1st December 2026).
AAIS	Automobile Association Insurance Services Limited.

Words and Phrases	Definitions
AA Approved Repairer	a carefully selected repairer by the AA to provide the repair element of the AA Accident Assist service to you.
Accident	The unexpected complete immobilisation of the Vehicle due to a road traffic collision, which affects the mobility or security of the Vehicle or renders it unsafe to drive.
Accident Assist	Accident Assist is available if you have an accident in Your Car: 1. We can recover Your Car if it is not mobile or is unsafe to drive after an accident. 2. In the event of a Non-Fault accident, we can arrange and manage repairs to Your car with no excess to pay and arrange a Replacement Hire Car. 3. In the event of an accident where you are deemed to be At Fault, we can recover your vehicle. If you agree to use the Accident Assist service and for Your car to go to an AA-Approved repairer, they can (with prior approval from your insurer) repair your vehicle and provide a small courtesy car. Accident Assist is only available for accidents in England, Wales and mainland Scotland. Please refer to Section I: Accident Assist for full details.
At Fault Accident	An accident which is not a Non-Fault Accident.
Breakdown	An event (excluding an accident): (a) which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function; and (b) after which the journey cannot be commenced or continued safely or without further concern in the relevant vehicle.
Cover Period	The period for as long as you are a Royal Bank of Scotland Black account holder.
Customer	The person to whom the policy documentation is addressed and who is named as a Royal Bank of Scotland Black account holder, or who is nominated as an authorised driver by the Royal Bank of Scotland Black account holder and is driving the account holder's vehicle at the time of breakdown. To be covered under this policy, you must be a resident of the UK excluding the Channel Islands or the Isle of Man. This means you must spend at least 6 months of any 12-month period in the UK.
Customer's Home Address	The address which the AA has recorded as the home address of the customer at the time of the relevant breakdown or accident.
Non-Fault Accident	An accident where the AA considers liability rests with the other person.
Party	The occupants of the vehicle (excluding hitchhikers).
Replacement Hire Car	A replacement mid-range saloon or hatchback type car up to 1,600cc.

Words and Phrases	Definitions
Road traffic collision (RTC)	Any incident that involves any moving or stationary objects, including but not limited to, other vehicles, animals, incidents with speed bumps, trees, fences, walls, posts, kerbs, ditches, ice, oil, road debris etc.
UK	England, Scotland (including islands), Wales, Northern Ireland, Channel Islands and the Isle of Man.
You, Your	The Royal Bank of Scotland Black account holder(s) and any nominated authorised drivers.
Your Vehicle/Car	Any vehicle registered in the UK, being driven by or carrying the Royal Bank of Scotland Black account holder(s) or a vehicle registered in the UK and owned and registered to the account holder(s), which is being used by the authorised driver with the permission of the account holder(s).

Section C: Services Available

Service available	Definitions
Roadside Assistance	This cover provides roadside assistance throughout the UK, 24 hours a day, every day of the year. Please refer to Section E: Roadside Assistance for full details.
Accident Assist	Accident Assist is available if you have an accident in Your Car: 1. We can recover Your Car if it is not mobile or is unsafe to drive after an accident. 2. In the event of a Non-Fault accident, we can arrange and manage repairs to Your car with no excess to pay and arrange a replacement Hire car. 3. In the event of an accident where you are deemed to be At Fault, we can recover your vehicle. If you agree to use the Accident Assist service and for Your car to go to an AA-Approved repairer, they can (with prior approval from your insurer) repair your vehicle and provide a small courtesy car. Accident Assist is only available for accidents in England, Wales and mainland Scotland. Please refer to Section I: Accident Assist for full details.
At Home	Provides all the benefits of Roadside Assistance at your home address. Please refer to Section F: At Home for full details.
National Recovery	Recovery to a single UK destination of your choice if the AA is unable to fix Your Car at the roadside following a breakdown. This means you can choose to be taken home, to your destination or anywhere else in the UK, regardless of how far this may be. Please refer to Section G: National Recovery for full details.
Onward Travel	If you have broken down and the AA cannot arrange a prompt local repair, Onward Travel provides alternative travel options. You could choose from Replacement Hire Car for up to 5 days (a collection and delivery service, or equivalent, is available from chosen suppliers, subject to availability and to supplier's terms and conditions (which includes payment of supplier's fuel charges); alternative transport costs or overnight accommodation. Please refer to Section H: Onward Travel for full details.

Section D: Vehicle Specifications

Breakdown assistance is only available for cars, light vans, campervans, motor caravans, caravans, trailers, motorhomes, vans, minibuses or motorcycles (including quads and trikes) which meet the specifications set out below and that are being used for private and domestic use only. We may be able to attend for vehicles that exceed the dimensions below, but we will charge you for those services.

Please note that "car, van, minibus or motorcycle" does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle.

- Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle laden weight
- Maximum Vehicle Width: 2.55m (8ft 3in) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points.

These dimensions will be calculated taking into account anything attached to your vehicle and any trailer or caravan, including but not limited to towing equipment, any carriers or racks (e.g. bike or luggage), or anything else attached to the vehicle or the carriers/racks.

Service Descriptions – What is covered and what is not covered

Section E: Roadside Assistance

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered	What is not covered
• Roadside Assistance is available if your vehicle is stranded on the highway more than a quarter of a mile from the Royal Bank of Scotland Black account customer's home address following a breakdown. • Roadside Assistance is available immediately when you open a Royal Bank of Scotland Black account. • If, following a breakdown, the AA or its appointed agent cannot fix your vehicle, it, together with the driver and up to a maximum of seven passengers, will be taken to a local repairer or to a destination of your choice. • If your vehicle has run out of fuel or charge it will be taken to a local fuelling station, repairer or charge point, whichever is applicable. (this may not be a rapid charge point nor may it be in the direction which you were originally travelling). • The AA will make a telephone call at your request following a breakdown.	• Fuel and parts (unless these are carried by the AA or its appointed agent, and in the case of fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point, and/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the AA's retail prices). • Oil. • Keys. • Other materials required to repair your vehicle. • Any supplier delivery service or call-out charges related to these items. • The provision of service on private property without the relevant permission. • Storage costs. • Any transport or other costs that you might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany your vehicle while it is being recovered.

What is covered	What is not covered
• Any contract for repair, other than repairs carried out by the AA or its agent under your UK Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to a local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed, and the AA does not provide any assurance or warranty with respect to any work carried out at your request by any third-party repairer. • If you have put the wrong fuel in your vehicle, the AA can drain your fuel tank and dispose of the incorrect fuel. We'll then add enough correct fuel to get You and Your Vehicle to the nearest garage – once at the garage, any further repairs in relation to the misfuelling of the vehicle will be your responsibility. • If Your Car battery is flat, the AA can attend and fit a new battery – you will need to pay for the new battery. Disposal of the old battery is included in this service.	• If you are unable to get into your vehicle because your keys are lost, broken, faulty, stolen or locked in the vehicle, we will attend and endeavour to get access into the vehicle. If you need a replacement key (including programming it), you will need to pay for the AA's Key Assist service. **www.theaa.com/breakdown-cover/key-assist** • If you and your vehicle are stranded at the roadside following an accident where roadside repair is not possible, please refer to the full terms and conditions of AA Accident Assist in Section I: Accident Assist. • Routine maintenance and running repairs for example but not limited to radios, interior light bulbs, heated rear windows. • Assistance following a breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by you. • A second or subsequent recovery, after your vehicle has been recovered following a breakdown. • All things excluded under General Terms and Conditions (see Section J).

Section F: At Home

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered	What is not covered
• At Home is available immediately when you open a Royal Bank of Scotland Black account. • At Home provides access to the same service as is available under 'Roadside Assistance' following a breakdown or accident at or within a quarter of a mile of your home address.	• All things excluded under 'Roadside Assistance' 'What is not covered' above.

Section G: National Recovery

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered	What is not covered
• National Recovery is available immediately when you open a Royal Bank of Scotland Black account. • National Recovery is available when the AA provides either Roadside Assistance or At Home service and the AA cannot repair your vehicle at the roadside or at your home. • National Recovery provides recovery of your vehicle, together with the driver and up to a maximum of seven passengers to any single destination of your choice in the UK (see also General Terms and Conditions, Section J).	• National Recovery should not be used as a way of avoiding repair costs. • All things excluded under 'Roadside Assistance' 'What is not covered' on Section E: Roadside Assistance.

Immediate requirement for National Recovery

If you take out a Royal Bank of Scotland Black account already requiring National Recovery the AA may be prepared to provide National Recovery assistance for the breakdown concerned at your cost. The cost of this will be notified to you by us at the time of request.

The AA may be prepared to make National Recovery available if you are, or the driver of your vehicle is, unexpectedly taken ill during a journey and no other passenger can drive your vehicle to complete your intended journey. We will ask for medical evidence before agreeing to provide any service. Any compassionate National Recovery assistance is given at the AA's absolute discretion.

Section H: Onward Travel

Underwritten by Acromas Insurance Company Limited up to and including 30th November 2026. With effect from 1st December 2026, Onward Travel is underwritten by AA Underwriting Insurance Company Limited.

What is covered	What is not covered
• Onward Travel is available immediately when you open a Royal Bank of Scotland Black account; • Onward Travel is available if your vehicle is immobilised following a breakdown which the AA has attended under Roadside Assistance or At Home and where the AA cannot arrange a local prompt repair. • Royal Bank of Scotland Black account Customers with Onward Travel may choose from one of the following: a Replacement Hire Car; or overnight accommodation; or public transport costs which are described in detail below.	• Onward Travel cannot be claimed retrospectively and must be requested at the same time as the request for breakdown assistance is made or such assistance is given and the AA cannot arrange a local prompt repair. • Onward Travel is not available following an accident or self-induced fault (possible examples of self-induced fault include: mis-fuelling, lost keys or locking keys in your vehicle) (see General Terms and Conditions, Section J). • The AA may, at their discretion, offer to provide transport to collect lost keys in instances where a spare set is nearby.

Onward travel benefit option A: Replacement Vehicle	
What is covered	**What is not covered**
• The cost to supply a replacement mid-range saloon or hatchback type car up to 1,600cc for up to 5 days, by the AA's chosen supplier, subject to availability. If you break down within the UK mainland or in Northern Ireland, a collection/delivery service of the replacement vehicle may be available within a 30 mile-radius of the breakdown or your chosen location, subject to availability. You can either be picked up or for the replacement vehicle to be delivered to you within these limits. This collection/delivery service is not available outside of the UK mainland or Northern Ireland.	• Additional charges incurred if you keep the replacement vehicle for longer than 5 days. • Fuel costs (including those resulting from pick-up, collection and delivery of the vehicle). • Any ferry, toll or congestion charges incurred in the replacement hire car. • Any insurance excess charges, or other insurance related charges (see important information below). Replacement hire cars cannot be supplied with a tow bar and therefore your caravan or trailer will have to, if eligible, be recovered under National Recovery with your vehicle; We cannot provide a like for like replacement for your vehicle (this includes being unable to provide a replacement hybrid or electric vehicle).

Important Information: Replacement Hire Cars are supplied to you by the AA's chosen partners. The hire agreement will be between you and the relevant supplier and will be subject to that supplier's terms and conditions. This will include but is not limited to:

- Production of a full driving licence valid at the time of issue of the hire vehicle.
- Drivers to be aged at least 18 years and to have held a full driving licence for at least 12 months.
- Any applicable endorsements as advised by the replacement vehicle supplier.
- For drivers under the age of 21 provision of a replacement vehicle may be subject to the use of their own insurance, where available, for the duration of the hire period. Any costs incurred in this event will not be covered. If the driver's own insurance cannot cover this, alternative transport (see option B below) will be required.
- A valid payment card is required. Alternatively, the supplier will require a deposit of not less than £50 and may also undertake a simple credit check before releasing the vehicle to you.
- A minimum insurance excess of £500, in the case of damage to or theft of the hire vehicle.
- Limitations on the availability and/or engine capacity of the replacement vehicle drivers aged at 18-21 years are restricted to a hatchback type vehicle up to 1,200cc.
- The collection and delivery service is limited to a maximum delivery distance of 30 miles and is subject to availability. You are responsible for making arrangements for the return of the hire vehicle to the replacement vehicle supplier.
- If the hire vehicle is not taken at the time and receipt of the hire vehicle is delayed at your request and with the AA's agreement, you are responsible for arranging delivery directly with the replacement vehicle supplier. (The AA may be prepared to assist with these arrangements).
- The collection and delivery service (or equivalent) is available from the chosen replacement vehicle supplier, subject to availability, and also subject to the replacement vehicle supplier's terms and conditions and to your payment of the replacement vehicle supplier's fuel charges connected with collection and delivery. A minimum of two hours' notice is required by the replacement vehicle suppliers to arrange the delivery of a vehicle, with an additional two hours to deliver.
- If the AA's chosen replacement vehicle supplier refuses hire for any reason, and subject to prior price approval and authorisation from the Onward Travel (also known as Stay Mobile) team who can be contacted by calling **0370 4050 606**, you are entitled to arrange a hire vehicle from another vehicle hire provider. Claims for the reimbursement of costs of such hire should be made in writing and sent together with proof of purchases and receipts to: The AA, Onward Travel Claims, Agency Accounts, The AA., Plant, Basing View, Basingstoke, RG21 4HG.

Onward Travel Benefit option B: Alternative Transport Costs	
What is covered	**What is not covered**
• Costs (up to a maximum of £250 per party per trip) for alternative transport incurred by you and up to a maximum of seven passengers (see General Terms and Conditions, Section J) travelling to a single UK destination that have been agreed at the time of breakdown by the Onward Travel team. They can be contacted by calling **0370 4050 606**. Claims should be made in writing and sent together with proof of purchases and receipts to: The AA, Onward Travel Claims, Agency Accounts, The AA, Plant, Basing View, Basingstoke, RG21 4HG.	• Costs that have not been agreed and authorised by the Onward Travel Team.

Onward Travel benefit option C: Overnight Accommodation	
What is covered	**What is not covered**
• The AA will arrange and pay directly for one night's bed and breakfast on the day of the breakdown at a hotel of the AA's choice for You and up to a maximum of seven passengers (see General Terms and Conditions, Section J), up to a maximum of £150 per person, and an overall maximum of £900 per party per trip. • The cost for one single standard class rail ticket for any authorised driver to collect the vehicle following repair, up to a maximum of £250.	• Any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers are not included. You must settle these direct with the hotel before leaving.

Section I: Accident Assist

Underwritten by AA Underwriting Insurance Company Limited.

Important Information

AA Accident Assist is designed to help You if You have a motor accident in Your Vehicle. At our sole discretion we can offer You:

- Recovery of Your Car to one of our approved body repair garages and repair of Your Car
- In the event of a Non-Fault Accident, a Replacement Hire Car
- In the event of an At-Fault Accident, a small Courtesy Car which will be provided by the AA Approved Repairer.

What is covered:

1. AA Accident Assist is available if You have a Non-Fault, or At-Fault Accident in Your Car, but the amount of support we can offer You will depend on whether the accident is Non-Fault or At-Fault and is subject at all times to our discretion. The AA's sole decision on liability (i.e. whether the accident was a Non-Fault or At-Fault Accident), is final. To help us make a decision on liability, you must promptly give the AA all relevant information about the accident, including, the name, address of the other person(s) involved in the accident along with their vehicle and insurance details as well as any other information we reasonably request in regard to all matters relating to the accident. It will help us to confirm who is at fault if You can also supply the name and addresses of any witnesses, if available.

2. AA Accident Assist does not replace your motor insurance policy and is not a substitute for Your legal requirement for Your Vehicle to be insured. AA Accident Assist does not cover Your liabilities to others.

1. Recovery

After a Non-Fault Accident:

If You are involved in a Non-Fault Accident, we can recover Your Car if it is not mobile or is unsafe to drive after an accident. We can arrange and manage repairs to Your Car and there is no excess to be paid. We can also arrange a Replacement Hire Car via a hire car company. We will pay for these services on your behalf and recover these costs from the at fault driver's insurance company.

After an At-Fault Accident:

If You are involved in an Accident that was your fault and you will be making a claim on your motor insurance policy, we can recover Your Car if it is not mobile or is unsafe to drive after an Accident. This process will also apply if the other driver was uninsured.

We will not charge You for the recovery service regardless of whether you use the AA Accident Assist service or not.

2. Repairs

After a Non-Fault Accident:

(a) Following a Non-Fault Accident, the AA will take Your Car to the AA Approved Repairer who will carry out an assessment of the damage caused. If You were in a Non-Fault Accident, the estimate will be supplied to us for review. If the repairs are economical and viable and You agree to use the AA Approved Repairer, we will then instruct the AA Approved Repairer, to carry out the repairs and we will pay for these.

(b) If the AA considers that repairs to Your Car are not economical or viable, we will inform You of this and You will need to claim from your motor insurance.

(c) Provision of Repairs is subject to the following:

  (i) You agree to and will support the AA in recovering any repair costs in your name, in accordance with clause 6 (Subrogation) of the General Terms and Conditions on page 59 and if any costs for repairs that the AA has paid for are recovered by You or paid direct to You, You must pay such costs to the AA.

  (ii) You agree to use an AA Approved Repairer.

  (iii) You tell the AA as soon as Your Car becomes available for You to drive again.

  (iv) You collect or arrange delivery of Your Car when notified by the AA Approved Repairer that Your Car is ready for collection or delivery.

  (v) If You are VAT registered You will be liable for the VAT element of the repairs, which You should recover in the normal way from HMRC.

  (vi) The AA does not guarantee that Your Car will be delivered to the AA Approved Repairer during the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair.

After an At-Fault Accident

(a) Following an At-Fault Accident, the AA will take Your Car to the AA Approved Repairer who will carry out an assessment of the damage caused or will arrange recovery of Your Car from your home address. The AA Approved Repairer will estimate the damage and arrange approval to proceed with the repair from your insurer, who will pay for the repair and recovery fee.

(b) If the AA Approved Repairer is not authorised by your insurer to proceed because your insurer considers that repairs to Your Car are not economical, or for any other reason, your insurer will inform You of this and will oversee management of your motor insurance claim. If for any reason Your insurer declines the claim, You will be responsible for the recovery and storage costs.

(c) The AA does not guarantee that Your Car will be delivered to the AA Approved Repairer during the opening hours of the AA Approved Repairer, or that the AA Approved Repairer will be immediately available to undertake any required repair.

3. Mobility

Replacement Hire Car following a Non-Fault accident

(a) Following the Non-Fault Accident the AA will arrange the supply of a Replacement Hire Car and we will pay the cost of the Replacement Hire Car if Your Car cannot be driven or is considered unsafe.

(b) AA Accident Assist is available only for Your Car (as defined) and the only type of vehicle that the AA will arrange to be hired to You will be a four wheeled car (subject to availability).

(c) If Your Car is uneconomical to repair and You make an insurance claim under 2(b) above, We will continue to pay for a Replacement Hire Car, however we will decide how long the Replacement Hire Car can be hired for. It is your responsibility to keep us updated on the progression of this insurance claim. Failure to do so may result in us ceasing to pay for the Replacement Hire Car. If You do not accept a reasonable offer to settle the insurance claim, we may refuse to pay further hire costs.

(d) Provision of a Replacement Hire Car is subject to the following:

(i) You agree to and will support the AA in trying to recover any Replacement Hire Car costs in your name in accordance with clause 6 (Subrogation) of the General Terms and Conditions on page 59, and if any costs are recovered by You or paid direct to You and the AA has paid for the provision of a Replacement Hire Car, You must pay such costs to the AA.

(ii) You agree that the AA selects the Replacement Hire Car supplier and the car to be hired.

(iii) You agree that the AA will decide how long a Replacement Hire Car can be hired for and for the AA's decision as to the duration of any such hire is final.

(iv) You enter into a car hire rental agreement with the AA's chosen supplier.

(v) You tell the AA as soon as Your Car becomes available for You to drive again.

(vi) You return the Replacement Hire Car to the AA's chosen supplier as soon as Your Car becomes available.

(vii) You meet the age and licensing rules of the Replacement Hire Car supplier and You follow any terms and conditions of the hire.

(viii) If You are VAT registered You will be liable for the VAT element of the repairs, which You should recover in the normal way from HMRC.

(ix) We can take details of your claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a Replacement Hire Car between 9am and 4.30pm Monday to Friday (excluding public and bank holidays).

Small Courtesy Car following an At-Fault Accident

In the event of an At-Fault Accident, the AA Accredited Repairer will provide you with a small Courtesy Car for the duration of any repair. This is subject at all times to availability. In the event that Your Car is declared a total loss, You will not receive a Courtesy Car from the AA Approved Repairer and will need to speak with your insurer about possible mobility options.

4. What is not covered

1. If You make a claim for AA Accident Assist that is at all false or fraudulent or support a claim with any false or fraudulent statement or documents You will lose the benefit of AA Accident Assist. In addition, the AA may recover from You any costs paid by way of benefit under this policy. If You fraudulently provided Us with false information, statements or documents the AA may record this on the anti-fraud databases and the AA may notify other organisations.
2. Accidents that arise from your unlawful use of drink or drugs.
3. Any accident that occurs outside England, Wales or mainland Scotland.
4. Any accident if You are claiming against a person who does not have a valid motor insurance policy or a person who cannot be identified or traced.
5. Any accident that You have reported to your motor insurer and in relation to which your motor insurer has declined cover.
6. In respect of the repairs:
   (a) The AA will not pay for repair costs when You make your own arrangements for repairs to Your Car after the accident.
   (b) The AA will not pay for repairs to vehicles that are not Your Car.
7. In respect of the Replacement Hire Car:
   (a) Fuel.
   (b) Other charges arising from Your use of the Replacement Hire Car such as (without restricting in any way the type of charges being referred to here) any insurance excess charges, charges arising from damage to the hire car by You and daily hire charges arising if You keep the Replacement Hire Car after Your Car has been repaired.
   (c) Replacement Hire Car cannot be supplied with a tow bar and therefore Your caravan or trailer will, if eligible, have to, be recovered under National Recovery (Relay).
   (d) The AA cannot guarantee that they will be able to provide a replacement hybrid or electric vehicle.
   (e) The AA will not pay for Replacement Hire Car costs when You make your own arrangements for car hire after an accident.
   (f) If we arrange and pay for a Replacement Hire Car but subsequently it is established to the AA's reasonable satisfaction that the accident was not entirely the other person's fault, we will not pay any further Replacement Hire Car costs. However, we will not seek to recover from You any costs that we have already paid prior to notifying You of Our decision provided the accident details You have supplied are true and complete.
   (g) Daily hire charges that You incur when Your Car has been repaired and is ready for collection.
   (h) If the AA has arranged a Replacement Hire Car on your behalf but your own insurer is dealing with the damage to Your Car, You will not be covered if You fail to keep Us updated on the progression of the car damage when asked.

Section J: General Terms, Conditions and Exclusions for UK Breakdown Assistance

1. Exclusions: UK Breakdown Assistance Cover does not provide for:

(a) Any vehicle servicing or re-assembly

For example, where servicing or re-assembly is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents;

(b) Garage labour costs, that is;

the cost of garage or other labour required to repair your vehicle, other than labour provided by the AA or its agents at the scene of the breakdown or which is covered under the AA's Accident Assist;

(c) Vehicle repairs following fuel draining, that is;

any costs towards repairing Your Vehicle following the draining or removing of fuel, lubricants or other fluids as a result of the introduction of an inappropriate substance. In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the AA will make available to you will be to arrange for your vehicle, the driver and up to 7 passengers to be taken to the AA's choice of relevant local repairer or another location of your choice, provided it is no further, but you will have to pay for any subsequent work required;

(d) Having your vehicle stored or guarded in your absence;

In the event that the AA does agree to, or needs to arrange, storage of your vehicle, for example without limitation, because the AA is not reasonably able to locate the delivery address you have provided or you have not provided, or do not provide when the AA requests, adequate delivery instructions, the AA will be entitled to charge you reasonable storage charges;

(e) Service to vehicles on private property unless relevant permission is given, that is;

the provision of service when your vehicle is on private property e.g. garage premises, unless you can establish that you have the permission of the owner or occupier;

(f) Excess passengers

the provision of any service or benefit to or for any persons in excess of the number of seats fitted in the vehicle at the time of breakdown (up to a maximum of 8, including the driver), or to anyone who was not travelling in the relevant vehicle at the time of the breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;

(g) Trade transportation, that is;

the recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;

(h) Transporting from trade premises, that is;

the transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;

(i) Locksmiths, tyre, glass or bodywork specialists costs, that is;

the cost (including any call out charge) of any locksmith, glass, or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on your behalf, however it will not pay for these specialist services and any contract for services provided will be between you and the relevant specialist. If the use of a locksmith or other specialist would, in the AA's professional opinion, mobilise the vehicle, no further service will be available for the breakdown in question;

(j) Transporting animals, that is;

the transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs will be transported together with their owner, unless this is not possible for health and/or safety reasons). The AA will not recover horses or livestock. If the AA does at its absolute discretion, agree to transport an animal, then this will be at your own risk. It is your responsibility to secure any animal being transported or to make alternative arrangements for its transportation;

(k) Participation in sporting events, that is;

assistance for vehicles broken down as a result of taking part in any "motor sport event", including but not limited to racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'elegance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be motor sports events.

(l) Commercial use:

Assistance will not be provided for any vehicles used at any time for any commercial purpose, such as carrying items/people for money, delivery or collection of goods, transporting people, or carrying equipment, tools or materials for commercial purposes (or any combination of private, domestic and commercial use).

2. Accident Recovery:

Where a roadside repair is not possible

(a) If the accident is not a non-fault accident or, if the accident is a non-fault accident but you do not wish to use the Accident Assist service, the AA may provide recovery following an accident. Where an insurance claim is being made, the AA will seek to recover these charges from your insurer and you will remain liable for these charges until full settlement is reached with your insurance company, the AA reserves the right to reclaim their recovery cost provided under this policy from the insurer of a known third party driver, who was at fault in relation to the incident.

(b) You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains your responsibility to ensure that you properly comply with any requirements of your motor insurer in making a claim under your motor insurance policy.

(c) Where you do not request the services from the AA at the time of the incident and/or where you arrange for assistance and recovery services to be provided by another provider, the AA will make no contribution toward the cost of these (either to you or the provider).

(d) If following an accident, you require one of the Onward Travel services, the AA may be prepared to arrange this for you but will not be responsible for any costs involved. You must pay, on request, any applicable charges. You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause.

Section 3. Your European Breakdown Cover

European Breakdown Cover is an insurance product underwritten by Acromas Insurance Company Limited up to and including 30 November 2026. With effect from 1st December 2026, European Breakdown Cover is underwritten by AA Underwriting Insurance Company Limited.

Section A: If you require breakdown assistance in Europe

What to do on a French motorway:

Motorways in France are privately managed, so if you break down on a French motorway or motorway service area, the AA cannot arrange for assistance to be sent to you.

1. If you can get to an emergency telephone box, please press the button and the police will send assistance to your location.
2. If you are using a public phone, please dial 17 or, from a mobile phone, dial 112.
3. Once you have been towed off the motorway/service area, call the AA's 24-hour helpline for further assistance. Please note that from 1st October 2008 it is compulsory in France to travel with a warning triangle and a fluorescent high visibility vest. Please see **www.theaa.com/european-breakdown-cover/driving-in-europe** for further details on various European driving requirements.

What to do elsewhere in France or the rest of Europe

Call our 24-hour helpline **0345 266 8801** for assistance. It is important that you contact the helpline if you require assistance. If you contact a garage direct, you will have to settle their bill and you will not be able to claim for these costs.

If you have an accident

If you have a road traffic collision, you will be asked for your motor vehicle insurance details which you must supply. You must report the accident to your insurer as instructions for the repair or recovery of the vehicle can only be taken from them. If you do not supply details of valid motor vehicle insurance when requested, this could delay the assistance that can be arranged or result in assistance being refused.

Please be ready to tell us:

1. Your Royal Bank of Scotland Black Account Number and Sort Code.
2. Your exact location.
3. A contact telephone number.
4. Your vehicle's make, model and registration number.
5. Your credit card details. These are only required for emergency vehicle hire or if you need for arrangements to be made on your behalf, which are not covered by the policy or if arrangements exceed policy limits.

Driving Licence

Your driving licence must also be available if the emergency vehicle hire benefit is available and is to be used; the vehicle hire company will expect to see the original driving licence (please note you may be required to obtain your licence history, you will need your licence number and national insurance number to be able to obtain your licence history from the DVLA).

Section B: Definition of words and phrases used in this cover

Some common terms are used to make this policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

Some of the words used throughout the policy have the meanings shown next to them in the glossary below.

Words and Phrases	Definitions
AA:	Automobile Association Insurance Services Limited, the administrators of the service in the UK.
Accident:	The unexpected complete immobilisation of the Vehicle due to a Road traffic collision, which affects the mobility or security of the Vehicle or renders it unsafe to drive.
Breakdown:	The unexpected complete immobilisation of the Vehicle due to mechanical or electrical disruption, which affects the mobility or security of the Vehicle or renders it unsafe to drive.
Geographical Limits:	Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Sweden, Spain (excluding Ceuta and Melilla), Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City. All European Mediterranean Islands.
Home:	Your permanent residential address in the Territory.
Acromas Insurance Company Limited.	The insurer underwriting this European Breakdown Cover policy up to and including 30th November 2026.
AA Underwriting Insurance Company Limited	The insurer underwriting this European Breakdown Cover policy with effect from 1st December 2026.
Market Value:	The cost of replacing the vehicle, with another of the same make, model, specification, age and condition as the vehicle, was immediately before the request for recovery you are claiming for. Where we are unable to estimate the market value of the vehicle, we will use the nearest market equivalent for comparison or other appropriate trade valuations.
Motorail:	A specific European rail service for transporting vehicles across Europe. Motorail services do not include Channel Tunnel rail services.
Party:	Occupants of the vehicle (excluding hitchhikers).
Rally:	Any timed event which must be completed within a set period of time and is advertised as a rally.
Road traffic collision (RTC):	Any incident that involves any moving or stationary objects, including but not limited to, other vehicles, animals, incidents with speed bumps, trees, fences, walls, posts, kerbs, ditches, ice, oil, road debris etc.
Territory:	UK (England, Scotland, Wales and Northern Ireland), Channel Islands, the Isle of Man and Scottish islands.
Trailer:	Commercially built luggage trailers, camping trailers, car trailers, boat trailers, bike trailers, flatbed trailers, and trailer tents.
Trip:	Your entire overseas European journey* (including direct travel between your home to the seaport or Eurotunnel terminal that you are departing or arriving back at). *Travel from Northern Ireland to the Republic of Ireland is included and commences as soon as you leave home.
Vehicle:	A car, light van, campervan, motor caravan, minibus, caravan, trailer or motorcycle 200cc or over used for private purposes and meeting the weight and size restrictions.
We/Us/Our:	The AA.
You/Your:	The Royal Bank of Scotland Black customer and any driver authorised by the Royal Bank of Scotland Black Customer(s) to use their vehicle.

Section C: Vehicle Terms and Conditions for European Breakdown Cover

Any type of vehicle or trailer not mentioned in these terms and conditions is not covered.

1. **Vehicle types** We cover the following vehicle types:

   (a) Private cars, light vans, campervans, motor caravans and minibuses

   Cover is available for the vehicles listed, providing they meet all the vehicle specification criteria set out under the policy. Without limitation, please note in particular the weight and size restrictions set out in point 2 of these vehicle terms and conditions.

   (b) Motorcycles

   Cover is also available for motorcycles with an engine size of 200cc or more providing they meet the vehicle specification criteria set out under the policy (without limitation, please note in particular the weight and size restrictions set out in point 2 of these vehicle terms and conditions). However, we regret that it is not possible to arrange hire of a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged. Specialist motorcycle recovery cannot be arranged; however, arrangements will be made for your motorcycle to be recovered back to the territory under the 'vehicle recovery or onward to your original destination' benefit providing the terms of that benefit have been met.

   (c) Trailers and Caravans

   Commercially built trailers and caravans are included within the policy, providing that the towed vehicle and the trailer load complies with the weight and size restrictions shown below, and does not exceed the manufacturer's fully laden height, weight and width limits, and is fit for purpose. In addition, a serviceable spare wheel and tyre must be carried if supplied as part of the manufacturer's standard equipment. It is not possible to arrange a replacement caravan or trailer if yours cannot be repaired in Europe. It is also extremely difficult to hire vehicles with tow bars, so it may become necessary to recover a caravan or trailer together with the insured vehicle, if the insured vehicle cannot be repaired abroad by your return date. If it is not possible to arrange repair of the trailer in Europe, we will only recover a trailer up to its current market value. If you choose to collect your trailer, the benefits are up to a maximum of £800 for one person. We will recover your personal effects, goods, vehicles, boats or other waterborne craft on or in your vehicle and/or trailer if we are recovering your vehicle and/or trailer. We will not recover these items if we are not recovering your vehicle and/or trailer nor will we consider any claim for loss resulting from damage to/loss of use of these items. Such items remain your responsibility at all times.

2. **Weight and size restrictions (including any load carried)**

   We cover vehicles highlighted in section 1 of these vehicle terms and conditions providing that they comply with the limitations and vehicle type, weight and size restrictions, and other conditions as set out below. The trailer, caravan and its load must also comply with the size and weight restrictions below, or unfortunately the AA will be unable to recover your property.

   - Maximum vehicle weight: 3.5 tonnes (3500kgs) gross vehicle laden weight.
   - Maximum vehicle length: 7m (23ft).*
   - Maximum vehicle width: 2.55m (8ft 3in).*
   - Maximum vehicle height: 3m (9ft 10in).*

   *These dimensions will be calculated taking into account anything attached to your vehicle trailer or caravan, including but not limited to towing equipment, any carriers or racks (e.g. bike or luggage), or anything else attached to the vehicle or the carriers/racks.

3. **Vehicle Specifications** All vehicles must:
   (a) be built to manufacturer's specifications
   (b) have a current MOT certificate and have a valid current excise licence (tax) (where applicable)
   (c) have appropriate insurance for driving overseas
   (d) be in a roadworthy condition at the start of your trip and be used for private purposes only.

   In the event of a claim we may require proof of your vehicle's service history.

4. **Vehicle Occupancy**

   The maximum persons in your vehicle must not exceed eight (8) including the driver and any infants and must also not exceed the number of seats fitted in the vehicle. The vehicle must have seats and restraints fitted as manufacturer's standard.

5. **Local Legislation**

   You must comply with legislation in the countries you are visiting, and we cannot be liable for any loss whatsoever because your vehicle cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions. If in doubt, contact the AA for advice before you travel.

6. **Transportation of animals**

   Your European Breakdown Cover does not extend to arranging transportation for any animals. You are responsible at all times for making alternative arrangements for the transportation of any animal accompanying you.

   Please see clause 2 of the General Exclusions, Section 3E.

Section D: European Breakdown Assistance Cover and Limitations

Please note that pre-departure hire car cover commences from up to 7 days prior to your scheduled departure time from the territory. All other elements of cover under this policy commence on the date of departure.

Any claims made from sections 2, 4, 8 or 12 have an overall limit of £1,500 per Party per Trip.

What is covered	What is not covered
Access to the AA's 24-hour helpline to arrange emergency roadside assistance if your vehicle is stranded on the highway as a result of a breakdown or accident, within the geographical limits. Subject to the limits for costs detailed in this policy, all claims limits are inclusive of any VAT.	This applies to all sections (excluding unaccompanied vehicle recovery). 1. Parties of more than eight persons. 2. Any cost for replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or other devices to lock or unlock your vehicle. 3. Any costs for a locksmith, body glass, tyres, keys or other specialist (If it is considered that their services are needed, the AA will seek to arrange this on your behalf, the cost of the call out or any repair is not covered). 4. Any further assistance for the incident, if the use of a locksmith or other specialist will mobilise the vehicle. 5. Services covered by any other insurance policy or costs which you can claim against another person.

What is covered	What is not covered
	6. The costs of any services you have to pay outside the geographical limits. 7. Costs resulting from a previously discovered fault which has not been repaired by a qualified technician.
Section 1 – Roadside assistance and emergency repair within the territory Roadside assistance and emergency repair at the roadside or, if your vehicle cannot be repaired at the roadside, towage to the nearest repairer or back to your home.	1. Any costs for labour that are not incurred at the roadside. 2. Parts and labour (other than labour costs incurred at the roadside). 3. Any costs incurred where the vehicle is overloaded, used in rallying, off-road driving or used in motor sports. 4. Any matter excluded from cover as stated under the General exclusions.
Section 2 – Pre-departure hire car in the territory Up to £120 per day towards the cost of hiring an alternative vehicle (including the minimum legally required motor insurance cover). If your vehicle has: (a) broken down in the territory within 7 days prior to your planned trip departure time; and (b) the AA have attended the breakdown under Section 1; and (c) are unable to repair your vehicle in accordance with Section 1: and (d) the repairer estimates that the repairs to your vehicle will take more than 24 hours. It is not possible to arrange hire of a motorcycle, if a replacement vehicle is required, a hire car or alternative transport will be arranged. (The above costs are part of your overall alternative travel limit for sections 2, 4, 8, and 12 of £1,500 per Party per Trip).	1. Any additional charges arising from your use of the hire car such as fuel costs, any insurance excess charges, or additional hire costs if you keep the vehicle longer than the period agreed with us. You must pay these direct to the hirer. 2. Any contribution towards the cost of motor insurance cover for an alternative hire car, which is over and above the relevant minimum legally required cover for the country in which you are travelling*. 3. Any costs incurred if you leave the hire car at a different location to the one agreed with us or the hirer. 4. Any additional costs incurred for transporting your pet(s)/animal(s). 5. Anything shown as not covered under section 3 – Roadside Assistance and emergency repair in the territory. 6. Any matter excluded from cover as stated under the General exclusions. *It is recommended that you consider purchasing, at your own expense, additional insurance such as collision damage waiver, if offered by the hirer.

What is covered	What is not covered
Section 3 – Roadside assistance and emergency repair in Europe Roadside assistance and emergency repair at the roadside or, if your vehicle cannot be repaired at the roadside, towage to the nearest repairer.	1. Any costs for labour that are not incurred at the roadside. 2. The cost of recovery to your home or to your original destination where this exceeds the current market value of your vehicle. 3. Parts and labour (other than labour costs incurred at the roadside). 4. Any matter excluded from cover as stated under the General exclusions.
Section 4 – Alternative travel arrangements in Europe The cost of your alternative travel, if the repairer estimates that the repairs to your vehicle will take more than eight (8) hours, from one or a combination of: (a) Contribution of up to £120 per day towards the cost of hiring an alternative vehicle (including the minimum legally required motor insurance cover) within the relevant geographical limits. (b) Air fares (economy). (c) Rail fares (standard). (d) Local taxi fares. (e) Any other transport equivalent to standard class rail fares. It is not possible to arrange hire of a motorcycle; if required a hire car or alternative transport will be arranged. Trailers/caravans important note: It is not possible to arrange a replacement caravan or trailer if yours cannot be repaired in Europe. It is also extremely difficult to hire cars with tow bars, so it may become necessary to recover a caravan or trailer together with your vehicle, if your vehicle cannot be repaired abroad by your return date. (The above costs are part of your overall alternative travel limit for sections 2, 4, 8, and 12 of £1,500 per Party per Trip).	1. Any additional charges arising from your use of the hire car such as fuel costs, any insurance excess charges, or additional hire costs if you keep the vehicle longer than the period agreed with us. You must pay these direct to the hirer. 2. Any contribution towards the cost of motor insurance cover for an alternative hire car, which is over and above the relevant minimum legally required cover for the country in which you are travelling*. 3. Any costs incurred if you leave the hire car at a different location to the one agreed with us or the hirer. 4. Any additional charges made by the airline including but not limited to excess baggage. 5. Any costs incurred following your return to your home. 6. Any additional costs incurred for transporting your pet(s)/animal(s). 7. Anything shown as not covered under section 3 – Roadside Assistance and emergency repair in Europe. 8. Any matter excluded from cover as stated under the General exclusions. *It is recommended that you consider purchasing, at your own expense, additional insurance such as collision damage waiver, if offered by the hirer.

What is covered	What is not covered
Section 5 – Emergency accommodation in Europe Your costs, over and above those you have budgeted for, for overnight accommodation of up to £150 per person, per night if the repairer estimates that the repairs to your vehicle will take more than eight (8) hours (emergency accommodation can be used in conjunction with section 4 above).	1. Costs are limited to a maximum of £900 per party, per trip. 2. Costs for meals, drinks, telephone calls, newspapers. 3. Costs you would have paid, had no problem with your vehicle occurred. 4. Costs where the need for accommodation arises from the transport of any animal. 5. Costs for any animal's emergency accommodation. 6. Anything shown as not covered under section 3 – Roadside Assistance and emergency repair in Europe. 7. Any matter excluded from cover as stated under the General exclusions.
Section 6 – Location and dispatch of spare parts within Europe The location and delivery costs of spare part(s) needed to complete repairs overseas, providing those repairs have been agreed as the best option. You will be asked to pay for any spare part(s) at the time they are ordered for you. Standard UK spare parts may not be available locally and delay may occur in location and delivery from the UK. There is no guarantee that spare part(s) will be available, especially for older vehicles, where parts may not be possible to locate. We are not liable for variations in the cost of spare parts located overseas.	1. The cost of any spare part(s). 2. Anything shown as not covered under section 3 – Roadside Assistance and emergency repair in Europe. 3. Any matter excluded from cover as stated under the General exclusions.
Section 7 – Vehicle recovery to the territory or onward to original destination The cost of the unaccompanied recovery of your vehicle, if repairs cannot be completed in time for your planned return home to a single destination being either: (a) Your permanent home address; or (b) Your nominated vehicle repairer in the territory; or (c) Your original destination within the geographical limits.	1. Recovery costs if you have not agreed with us in advance, the method of recovery. 2. Recovery of your vehicle if we calculate the cost to do so is in excess of its market value (see General exclusion 11). 3. Recovery where your vehicle only needs minor or inexpensive repairs, costing £500 or less, inclusive of VAT. (We may agree collection or an alternative means for you to return home with your vehicle in these circumstances if repairs cannot be completed by your booked return date). 4. Recovery where the local garage indicates that it can complete repairs before your return date.

What is covered	What is not covered
Storage charges up to £200 incurred in the recovery, provided that you have made every attempt with us to organise for your vehicle to be returned to your home. It is not possible to arrange a motorcycle recovery specialist. If your trailer cannot be repaired in Europe, costs of recovery up to its current market value. If you choose to collect your trailer, the benefits are up to a maximum of £1,000 for one person. Average recovery time to the territory. When vehicle recovery is arranged, delivery of the vehicle normally takes 8-14 working days from most countries in Western Europe. At busy periods, or in other destinations such as, without restriction, Scandinavia or the Balkan Peninsula, recovery may take longer.	5. Repatriation costs for you or your party if nobody in your party is fit to drive. 6. Any losses resulting from a delay in recovering your vehicle. 7. The cost of additional transit risk insurance. you should contact your motor vehicle insurer to ensure that your existing policy covers this. 8. The replacement cost of your vehicle or any salvage money if your vehicle is beyond commercial economic repair. 9. Transportation costs for a repaired vehicle. 10. Recovery costs for a boat or other waterborne craft towed on a trailer when these costs exceed the combined market value of the boat or waterborne craft and trailer. 11. Recovery costs for a vehicle towed on a trailer when these costs exceed the combined market value of the vehicle and trailer. 12. Any claim for loss, damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in your vehicle and/or trailer. 13. Any repair costs after we have recovered your vehicle to your home, chosen garage in the territory, or your original destination. 14. Any claim for collection costs where the overseas garage has not started the repairs required to put your vehicle back on the road before you return home. 15. Any additional costs incurred for the transport of your pet(s)/animal(s). 16. Anything shown as not covered under section 3 – Roadside assistance and emergency repair in Europe. 17. Any matter excluded from cover as stated under the General exclusions.

What is covered	What is not covered
Section 8 – Missed connection cover Arrangement and costs for the following subject to availability; (a) Standard class replacement ticket(s) to enable you and your party to continue the trip from the intended destination station for the first missed connection as a direct consequence of one of the conditions listed above; or (b) Hire of a replacement vehicle, up to a maximum of £120 per day. If you arrive at the rail, motorail, ferry or flight departure point within the geographical limits too late to commence the journey due to a breakdown or accident during the outward or return part of your trip, providing that you would have been on time for the journey if the breakdown or accident had not happened, the insurer will cover the first missed connection. (c) Contribution up to £200 to store the insured vehicle at a location near the motorail depot for your trip in event of a missed connection. You will initially be required to pay these costs, and then claim back from the AA. (d) The costs of extra transportation of you and your passengers to or from the motorail depot and the location of your vehicle. You will initially be required to pay these costs, and claim back from the AA. (The above costs are part of your overall alternative travel limit for sections 2, 4, 8, and 12 of £1,500 per Party per Trip).	1. Any subsequent missed connections after the first connection we cover. 2. Any travel costs for missed connections to destinations outside of geographical limits.
Section 9 – Transport expenses in the UK whilst your vehicle is being repatriated Up to £75 reimbursement for travel expenses (for example, taxis, bus, rail fares) in the UK while your vehicle is being repatriated from Europe. Valid for 7 days from the date of your arrival back in the UK.	1. Any other costs not related to transportation. 2. Reimbursement is for costs incurred by the policyholder only.

What is covered	What is not covered
Section 10 – Vehicle collection One person's pre-agreed travel and accommodation costs to go directly overseas to collect your vehicle, if repairs are started but not completed before your planned return home and if the decision is made not to recover your vehicle under Section 7.	1. Costs which exceed the current market value of your vehicle. 2. Any additional charges arising from your use of the hire car such as, fuel costs, any insurance excess charges, or additional hire costs if you keep the vehicle longer then the period of hire agreed. You must pay these costs direct to the hirer. 3. Any additional charges made by the airline including but not limited to excess baggage. 4. Any contribution towards the cost of motor insurance cover for an alternative hire car which is over and above the relevant minimum legally required cover for the country in which the vehicle is used. 5. Any costs incurred if you leave the hire car at a different location to the one agreed. 6. Any costs incurred following your return to your home. 7. Any additional cost incurred for your pet(s)/animal(s).
Section 11 – Break-In cover Costs of emergency repairs to locks, windows or windscreens to make your vehicle secure following forcible entry or attempted forcible entry to your vehicle whilst in Europe. These costs are limited to £200. You should always contact your motor insurer before calling the AA. You will be required to pay these costs yourself and claim them back by completing a claim form. If your vehicle is not fit or safe to drive because of the attempted theft we will classify this as a breakdown and all other benefits under this policy will come into force, subject to their relevant limits and terms. If the vehicle is deemed fit or safe to drive, only the cost of reimbursement of repair costs will be available up to £200.	1. Any costs where you have not reported the incident to the police as quickly as possible, preferably within 24 hours, and obtained a written police report from the police. (You will be asked to provide a copy of the police report when you make a claim under this section). 2. The cost of any parts required to repair the vehicle. 3. Repairs not necessary to enable your vehicle to continue the journey. 4. Any items that were in your vehicle. 5. Costs incurred after you return to your home. 6. Any other benefits described in this policy booklet. (Should your vehicle break down or be involved in an accident during the same trip, we will provide the cover in line with the relevant sections).

What is covered	What is not covered
Section 12 – Hire car in the territory whilst awaiting repair or recovery Arrangement and the cost of a hire car for up to £120 per day towards the cost of hiring an alternative vehicle (including the minimum legally required motor insurance cover) for up to 5 days, whilst you are awaiting recovery of your vehicle. This benefit is available whilst your vehicle is being repaired or recovered under your European Breakdown cover and you have returned to the territory. (The above costs are part of your overall alternative travel limit for sections 2, 4, 8, and 12 of £1,500 per Party per Trip).	1. The cost of a hire car after five (5) days or once your vehicle is recovered to your home (whichever is the sooner). 2. Any additional charges arising from your use of the hire car such as, fuel costs, any insurance excess charges, or additional hire costs if you keep the vehicle longer then the period of hire agreed. You must pay these costs direct to the hirer. 3. Any contribution towards the cost of motor insurance cover for an alternative hire car which is over and above the relevant minimum legally required cover for the country in which you are travelling. 4. Any costs incurred if you leave the hire car at a different location to the one agreed. 5. Anything shown as not covered under section 3 – Roadside Assistance and emergency repair in Europe. 6. Any matter excluded from cover as stated under the General exclusions.
Section 13 – Emergency message relay service **The AA will relay any urgent messages to your immediate family or close business associates, if your vehicle cannot be driven because of a breakdown or accident in the territory or in Europe.**	1. Any costs arising through communications not arranged by the AA.
Section 14 – Legal Benefit Up to £50,000 in total per Party, if Your Vehicle is involved in a Road traffic collision outside of the Territory, for overseas legal expenses incurred as follows: 1. The reasonable cost of representation (court, lawyers' fees and witness expenses) in an overseas court by a lawyer designated by Us in relation to the defence of a motoring offence allegation brought against You or a member of Your Party involving Your Vehicle and where at Our absolute discretion there is a reasonable prospect of a successful defence.	1. Any claim not reported in the 180 days after the event giving rise to the claim. 2. Any claims arising from off-road racing, motor competitions, Pacemaking, racing or overloading. 3. Any costs of delay or confiscation by Customs or other officials or import dues. 4. Claims being pursued under AA travel Insurance Legal Expenses, or any other insurance. 5. Fines, damages or costs awarded against You or a member of Your Party. 6. Assistance, financial or otherwise, in endeavouring to obtain satisfaction of any judgment or binding decision. 7. Assistance, defence or negotiation of claims made against You or Your Party against another member of Your Party or against Us.

What is covered	What is not covered
2. The reasonable cost of pursuance of uninsured loss claims against third parties arising from a Road traffic collision involving You or a member of Your Party while using Your Vehicle, to cover: (a) Court fees, lawyers' fees, medical and/or dental report fees and expert witness fees. (b) Essential travel and accommodation expenses, up to a maximum of £250 per person, where such expenses are not otherwise recoverable and have been incurred by You or a member of Your Party who are required by a court or an insurer to attend overseas in connection with the claim or incident giving rise to it. A Bail Bond or other security to any judicial authority will be provided to secure Your release or that of a member of Your Party or the release of Your Vehicle, following a Road traffic collision, by advancing funds up to £1,500, provided that a suitable guarantee of repayment is received. You must send Us every legal letter, writ or other legal document, in connection with any claim against You or another member of Your Party, immediately You receive it.	

Section E: General Exclusions for European Breakdown Cover

This policy does not cover:

1. Anyone in your party for any claims arising directly or indirectly from:

(a) being under the influence of alcohol or drugs (except as prescribed by a doctor);

(b) alcoholism, drug addiction, solvent abuse, wilful exposure to risk (unless trying to save someone's life);

(c) engaging in professional or organised sports or hazardous pursuits (such as road racing, ice driving, motorcycle wheelies, and similar), direct or indirect consequences of terrorist activity, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), revolution, insurrection, military or usurped power;

(d) having an accident whilst engaged in paid manual work or hazardous occupation of any kind;

(e) the negligent acts of you or your party;

(f) any failure to take all reasonable steps to minimise any loss;

(g) any payment which you would have normally made if nothing had gone wrong.

2. Any additional costs incurred as a consequence of an animal travelling with you or your party.
3. Any costs for non-emergency repairs such as radios, cd players and heated rear windows, satellite navigation or air conditioning or climate control faults which do not affect the mobility or security of your vehicle nor render it unsafe to drive.
4. Any defects due to the poor maintenance of your vehicle and damage relating from such poor maintenance, including (without restriction) cambelt failure and any damage resulting from such failure, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations.
5. Costs arising for mechanical or electrical defects occurring prior to the commencement of the relevant trip.
6. Any costs resulting from failure to maintain or service the vehicle in accordance with manufacturer guidelines.
7. Any costs covered under your vehicle's warranty.
8. Any costs incurred where your vehicle is overloaded.
9. Any costs incurred where your vehicle is used in rallying, off-road driving, race track driving (particularly the Nurburgring) or used in motor sports.
10. Any costs incurred because you are not carrying a spare set of vehicle keys, or other vehicle access device (where a spare set of keys or second vehicle access device is supplied by the manufacturer), a spare set of keys for steering wheel locks, where used, and a legal and serviceable spare wheel(s) and tyre(s) or an "instant mobility system" (where this is supplied with the vehicle). The AA may, at their discretion, help you locate lost or replacement keys that are available within a 30-minute trip.
11. Costs of the recovery of your vehicle if it is calculated to be beyond commercial economic repair (we may use Glasses guide to obtain vehicle valuations). We will never pay more than the value of the vehicle to bring it home. If your vehicle is beyond commercial economic repair, you will be given up to eight weeks after the original incident to agree suitable alternative arrangements for the recovery or disposal of your vehicle. If there no agreement has been reached after eight weeks, it will be considered that you have authorised us to dispose of your vehicle.
12. You will not be entitled to any further recovery assistance for the full duration of your trip if you choose to have your vehicle recovered onward to your original destination.
13. Costs for damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in your vehicle/trailer. Such items remain your responsibility at all times.
14. Any cost incurred where cover is excluded under the General Terms and Conditions.

Section F: General Conditions for European Breakdown Cover

Limitations to cover

1. You must comply with the following terms and conditions to have the full protection of the policy. If you do not, we reserve the right at our discretion to cancel your policy, refuse to deal with your claim or limit the service offered.
2. Cover will be provided for the period of travel, services available and size of party.
3. Cover commences when you leave your home address. With the exception of pre-departure hire car cover, we will only cover you in your country of residence for a direct journey between your home and the seaport or Eurotunnel terminal you are departing from or arriving back at (unless Your Home address is in Northern Ireland and you are travelling to the Republic of Ireland, when cover will commence when you leave Your home).
4. Trips within the United Kingdom, Channel Islands and Isle of Man are restricted to journeys where you take your vehicle overseas by waterborne craft and not for crossing estuaries and non-tidal waterways.

5. We reserve the right to suspend cover in the event of areas affected or likely to become affected by war, civil disturbance, riot or radioactive contamination or where the Foreign and Commonwealth Development Office (FCDO) advise against all travel to a particular country or region.
6. It may not always be possible to provide the benefits under your UK & European Breakdown Assistance Policy when faced with circumstances outside our control, such as (without limitation) extreme weather conditions, local customs or practices, local or national fuel shortage, civil unrest, equipment or systems failure or any form of industrial action which prevents, restricts or otherwise interferes with the production of goods or the provision of services. It is also not possible to guarantee that any tow to a local repairer will be within opening hours or that the repairer will be available to undertake repair immediately.
7. We, our employees or agents, shall not be liable to you for any loss or damage caused by us, the AA, our employees or agents where, and to the extent that:
   (a) there is no breach of a legal duty owed to you or your party by us, or the AA, or our employees or agents; or
   (b) such loss or damage is not a reasonably foreseeable result of such breach; or
   (c) any such loss or damage or increase in the same, results from any breach or omission by you or customer of your party.
8. We, our employees and agents, shall not in any event, be liable for losses relating to any business interests you or a customer of your party may have including, without limitation, lost data, lost profit, loss of opportunity or of business or for business interruption, lost contracts, revenue or anticipated savings.
9. We have the right to refuse to provide service where it is considered that you or any member of your party is behaving or has behaved in a threatening or abusive manner to the AA's employees, mechanics or agents, or to any third party contractor and we, or the supplier (acting as our agents) reserve the right to invalidate cover at any time if, in our or their opinion, you have misused services provided under this cover.
10. Nothing shall restrict or limit our or the supplier's liability for death or personal injury in the event of our, or the supplier's negligence.
11. If we do not enforce or rely upon any of these terms and conditions on a particular occasion or occasions, this does not prevent us from subsequently relying on or enforcing them.
12. All vehicles must:
   (a) be built to manufacturer's specifications
   (b) have a current MOT certificate and have a valid current excise licence (tax) (where applicable)
   (c) have appropriate insurance for driving overseas
   (d) be in a roadworthy condition at the start of your trip and be used for private purposes only.

   In the event of a claim you may be required to provide proof of your vehicle's service history.
13. You must be able to declare that as far as you know, the following is true:
   (a) Your vehicle is eligible for UK & European Breakdown Assistance and has been regularly serviced and maintained according to the manufacturer's instructions, is not already broken down or been involved in an accident and you are not aware of any electrical, mechanical or other vehicle problem which may interrupt your trip;
   (b) If your vehicle is specially adapted for you or for any member of your party, you will make the AA aware of this before you travel;

14. The maximum persons in your vehicle must not exceed eight including the driver and any infants and must also not exceed the number of seats fitted in the vehicle, which must have seats and restraints fitted as manufacturer's standard.
15. You must comply with any legislation in the countries you are visiting, and we cannot be liable for any loss whatsoever because your vehicle cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions.
16. AA mechanics (that is "AA" branded mechanics who are employed by the AA) do not generally operate in Europe. Europe Roadside assistance will usually be provided through a garage or, if you are visiting a country where a motoring organisation operates, the AA may arrange for a mechanic of a local organisation to assist. Service providers including garages, repairers, recovery operators, mechanics of motoring organisations, car hire companies, are not approved by either us or the supplier and do not act as our agents. The AA cannot be held liable for any acts or omissions of any such garages or other service providers. The AA may arrange assistance for you in accordance with the terms of this cover and you may be indemnified for the costs involved subject to the terms and limitations of this cover. However, the AA does not actually provide the services (such as roadside assistance and vehicle repairs) and therefore the AA cannot be held liable for the acts and omissions of those who do, even if we pay for the repairs in full. If you are dissatisfied with any work undertaken, you should contact the relevant service supplier direct. If service has been provided by an AA mechanic, you should contact the AA.
17. Any advice regarding the cost of repairs provided by the AA's European Operations Centre will be indicative only and it is your responsibility to ensure you have received and understood the quotation given by the repairer before agreeing to any work to be carried out. Any contract for repair will be between you and the repairer. Only the repairer has legal responsibility to you for the performance and quality of the repairs, including repairs at the roadside. We do not have any liability for the acts and omissions of the repairer, even if we pay for the repairs in part or in full.
18. You must advise the AA if your vehicle has a mechanical warranty. While they will arrange initial assistance at the roadside, it is your responsibility to ensure that any subsequent repairs are in accordance with and do not invalidate your vehicle warranty.
19. Commercially built caravans and trailers are included within the policy, providing that the towed vehicle and the trailer load complies with the weight and size restrictions (please refer to vehicle specifications), and does not exceed the manufacturer's fully laden height, weight and width limits, and is fit for purpose. In addition, a serviceable spare wheel and tyre must be carried if supplied as part of the manufacturer's standard equipment.
20. If you are, or the driver of your vehicle is, unexpectedly taken ill during a journey (excluding self-inflicted and minor injuries and illness) and no other passenger can drive your vehicle to complete your intended journey, we will discuss and agree with you the best options for getting you and your vehicle back to the UK. We will ask for medical evidence before agreeing to provide any service, and any service would only be available where the inability to drive the vehicle continues for long enough that you would miss your booked arrangements for returning to the UK. We may ask for your permission to validate any medical certificate provided. Any compassionate assistance is given at the AA's absolute discretion.

Claims and Repair Authorisation

1. You should submit a claim within 31 days of your return home. If you have any other policy which covers the same risk, you must advise of this when making a claim and we will be entitled to contact the insurance company to claim and receive a contribution towards costs.
2. If you are not the owner of the vehicle, you must check with the owner before you authorise any repairs.
3. If the garage cannot complete the repairs within eight hours or until after your planned return home, you must contact the AA to discuss your options. You must keep in touch with the AA to confirm any further entitlements under the benefits.
4. You must produce the original or a copy of the original Statement of Insurance and original receipts for expenditure before we will pay any claim. The cost of obtaining any original certificates, information, evidence and receipts required by us will be at your expense.
5. If the garage dismantles your vehicle for repairs, which are then halted for any reason, we will not accept responsibility for any parts returned in your vehicle. In such circumstances, it is most unlikely that the garage would accept any responsibility.
6. If your vehicle has been involved in an accident, which could be subject to a claim involving your motor vehicle insurer, we reserve the right to obtain their formal agreement before recovery of your vehicle is arranged and to negotiate with them to reclaim a proportion of the costs incurred.
7. Before you leave your vehicle for recovery, you should remove all valuables and make sure anything left in your vehicle is safely stowed. There is no duty-free allowance on an unaccompanied vehicle being recovered – take any dutiable items with you.
8. You must leave keys, including those for trailers, caravans or roof boxes in a safe place with your vehicle, as Customs may need to unlock and inspect the vehicle(s). Without keys we cannot recover vehicles and or trailers, caravans or roof boxes.
9. When you are notified that your vehicle is ready for collection, You will have 14 days to collect the vehicle. You will be responsible for any additional storage fees incurred beyond this period.
10. While the AA will seek to arrange return of your vehicle and your party home together by the most suitable means, where this is practical and possible, we cannot be liable for any additional costs incurred for your pet/animal.
11. It is your responsibility to ensure that your pet/animal meets the mandatory restrictions of the PETS Travel Scheme at all times.
12. We will not accept any alterations to the terms of this insurance, unless a duly authorised official of ours has confirmed changes in writing.
13. You must send us every legal letter, writ or other legal document, in connection with any claim against you or another member of your party, immediately you receive it.
14. If we guarantee costs on your behalf, you must repay us on demand for any expenses not covered by this insurance. We will not settle any claim for costs you paid under this insurance until you have repaid us in full.
15. We may pay you our full liability under the cover at the time, and once we have done so, no further payments will be made. The benefit limits for each section and overall claim limit show the maximum payable for one trip, irrespective of the number of incidents during your trip.
16. We are entitled to take over any rights your party may have in the defence or settlement of any claim and to take proceedings in your or any other member of your party's name for our benefit against any other party. You must not admit liability, offer or promise to make any payment in admission of liability unless we agree to it in writing.
17. You must do all that you can to keep your claims as low as possible and to prevent loss, theft or damage.

18. If the AA cannot arrange for a garage to accept our guarantee of costs, you will be asked to pay for any repairs undertaken at the time and reclaim the costs covered by this insurance.
19. If you insist on authorising lengthy or expensive repairs contrary to the advice of the AA, we reserve the right to refuse any further service.
20. The AA will only seek to arrange a guarantee of costs within the limits of the cover and you will have to pay the repairing garage for extra costs and the costs of parts.
21. If your vehicle has left the highway and you ask for assistance when it is in a ditch, standing on soft ground, sand or shingle, or stuck in water or snow, the AA will arrange any recovery to a place of safety, but this will be at your cost.

Replacement/Hire Vehicles

1. Car hire availability or equivalent replacement for your vehicle cannot be guaranteed. Multi-purpose vehicles, four-wheel drive vehicles, minibuses, vans, motorcycles and vehicles with automatic transmission in particular are difficult to hire.
2. It cannot be guaranteed that replacement vehicles can be supplied with a tow bar, and therefore your caravan or trailer may be recovered with your immobilised vehicle.
3. It is not possible to arrange a replacement mobile caravan, trailer or replacement roof box. Personal effects, goods, vehicles, boats or other waterborne craft carried in or on your vehicle, caravan or trailer remain your responsibility at all times.
4. Unless otherwise agreed, hire car costs will only be covered where the AA has arranged the hire. It cannot be guaranteed that hire cars will be available in all circumstances. You must be able to comply with the hirer's terms and conditions, which will include:
   (a) production of a full driving licence valid at the time of issue of the hire vehicle (some companies may require additional information such as details of any endorsements or fixed penalties or convictions which You may need to obtain from the DVLA).
   (b) production of a credit card. Arrangements for a hire car cannot be made without one.
   (c) drivers must be within the hirer's minimum/maximum ages for the hire and comply with legislation in the country concerned and must have held a full driving licence for 12 months or more.
5. Car hire companies' terms may change and do vary. The requirements listed above are not exhaustive and compliance with them does not guarantee availability of a hire car. If you do not comply with the hire company's terms or fail to return the vehicle to them as agreed, the hire company may take action against you.
6. If You are travelling in an MPV or similar vehicle, it may be necessary to arrange two hire cars. Otherwise alternative travel arrangements will be made.
7. In parts of Europe, hire cars are not permitted to cross national frontiers and it may be necessary to change hire cars at national borders. If you do not follow the AA's, or the hirer's instructions, you must pay any additional costs you incur.
8. If the AA has arranged car hire for your journey home, a vehicle hired abroad cannot be used for any part of your journey in the territory; a second vehicle registered in the territory may be arranged for this part of the trip.
9. For car hire or other alternative travel costs, wherever possible the AA will arrange, and we will pay costs, within the stated overall limit. If the hirer will not accept our guarantee, you will be asked to pay and make a claim for these costs on your return home.
10. If your vehicle is specially adapted for you or your party's needs it is unlikely that the AA will be able to locate a similarly adapted vehicle overseas. The AA will seek with you to find a suitable alternative method of travel, within the benefit limit.

Section 4. General Terms and Conditions that apply to the whole of this UK and European Breakdown Cover Policy

Section A: General rights to refuse service

If the claim is not made by a Royal Bank of Scotland Black customer or an authorised driver of a Royal Bank of Scotland Black customer's vehicle then the AA reserves the right to refuse service.

Please note: if You are refused service by the AA, you have the right to an explanation in writing (see "Making a Complaint" Section 4, Section D for contact details).

1. The AA reserves the right to refuse to provide or arrange assistance where the service request is for, or relates to:

(a) Repeat breakdowns within 28 days, that is where service is requested to deal with the same or similar cause of breakdown (including running out of fuel or charge) to that which the AA attended within the preceding 28 days. It is your responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. The AA shall not be entitled to refuse assistance if the reason for the repeat breakdown is due to the negligence of the AA or its appointed agent.

(b) Unattended vehicles, that is where you are not with your vehicle at the time of the breakdown or accident and you are unable to be present at the time that assistance arrives;

(c) Unsafe, unroadworthy, unlawful etc vehicles, that is where in the AA's reasonable opinion, immediately before the relevant breakdown or accident, your vehicle was dangerous, overladen, unroadworthy or otherwise unlawful to use on a public road. Without restricting the generality of the AA's rights under this provision, and your responsibility to comply with all applicable legal requirements, please note that for a UK registered vehicle to be used or kept on a public road, and subject to any relevant exemption that may apply, the vehicle must have a current excise licence (that is, up to date vehicle tax), a current MOT test certificate and have in force valid motor insurance to the minimum level required under UK law;

(d) Assisting where unsafe or unlawful activities, that is where, and other than solely as a result of a failure on the part of the AA, the giving of service would involve a breach of the law (including, without in any way restricting the type of breach being referred to under this sub-clause, a breach of the AA's health and safety duties);

(e) Delay in reporting, that is where the breakdown is not reported within 24 hours of you becoming aware of the breakdown. (The AA may agree to extend this period in exceptional circumstances);

(f) Unreasonable behaviour, that is where the AA considers, on reasonable grounds, that you: (i) or anyone accompanying you, or who is receiving or is entitled to receive assistance in connection with your UK & European Breakdown Assistance Cover is behaving or has behaved in a threatening or abusive manner to the AA's employees, mechanics or agents, or to any third party contractor; or (ii) have falsely represented that you are entitled to services that you are not entitled to; or (iii) have assisted another person in accessing UK & European Breakdown Assistance to which they are not entitled; or (iv) owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

(g) The recovery of unaccompanied children, that is the recovery of any child under 16 years of age unless they are accompanied at all times by an adult (unconnected with the AA or its agents).

Additional services

2. Any additional services made available by the AA which are not described in these Terms & Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

3. Service from dedicated AA mechanics is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

Requests for assistance

4. All requests for assistance must be made to the AA using the contact instructions provided by the AA from time to time. If you contact a garage direct, you will have to settle its bill and the AA will be under no obligation to reimburse you.

Emergency nature of Breakdown service

5. AA mechanics are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a breakdown or an emergency repair. In addition, whilst the AA mechanics will exercise such care and skill as is reasonable in a roadside emergency situation, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Subrogation

6. In the event that the AA provides Accident Assist the AA will be entitled to take over and conduct at the AA's expense and in your name:

(a) The negotiation defence or settlement of any claim against the at fault driver for recovery in respect of costs paid by the AA for Accident Assist;

(b) Legal proceedings to recover for the AA's benefit any payments made for AA's Accident Assist;

You must give the AA all documentation, help and information they may need.

The AA reserves the right to recover costs paid by the AA for Accident Assist from your own motor insurance and you must assist the AA to recover of costs paid by the AA for Accident Assist from your motor insurance.

Matters outside the AA's reasonable control

7. While the AA seeks to meet the service needs of Royal Bank of Scotland Black account customers at all times, its resources are finite, and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, roads that are not reasonably accessible by the AA, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

8. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for (a) any increased costs or expenses; or (b) any loss of: (i) profit; or (ii) business; or (iii) contracts; or (iv) revenue; or (v) anticipated savings; or (c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

Enforcement of Terms & Conditions

9. Failure to enforce or non-reliance on any of these Terms & Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.

10. None of the Terms & Conditions, or benefits of, UK & European Breakdown Cover are enforceable by anyone else other than the Royal Bank of Scotland Black account customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

Use of headings

11. The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

Section B: Closing your Royal Bank of Scotland Black account and cancelling your insurance

If your Royal Bank of Scotland Black account is closed all of the benefits and insurance cover will end immediately. If that happens you and all other individuals insured because of your account will not be entitled to use or claim or continue to benefit under any of the benefits or any insurance cover under the account terms.

The Royal Bank of Scotland Black account Breakdown Cover forms a core part of your Royal Bank of Scotland Black account and it cannot be cancelled in isolation. If you wish to cancel this cover, you will need to close or downgrade your account. If your account is not closed or downgraded, this cover will remain active for as long as your Royal Bank of Scotland Black account remains open.

If you choose to close or downgrade your Royal Bank of Scotland Black account in order to cancel any or all of your benefits you will not be entitled to any refund, reduction or rebate of your account fee. There is no cash alternative to any benefit (or any part of it).

Section C: Changes to your policy and withdrawal of cover

If Royal Bank of Scotland decides to alter or remove the Royal Bank of Scotland Black account Breakdown Cover or change to another insurance provider they will give you at least 30 days' notice in accordance with your account terms.

Section D: Making a Complaint

We aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

There are several ways you can contact us:

Phone: **0344 209 0556** or **0161 333 5910**

Email: **customer.solutions@theaa.com**

Post: Customer Solutions
The Automobile Association
Park Square, Bird Hall Lane
Cheadle Heath
Stockport
SK3 0XN.

Text Phone users can contact us using Relay UK by prefixing any of our numbers with **18001**.

We will either acknowledge your complaint within 5 working days of receipt or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period, we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service or an alternative dispute resolution (ADR) body for help and advice.

There are several ways you can contact the Financial Ombudsman Service:

Phone:	**0800 023 4567** or **0300 123 9 123**
Website:	**www.financial-ombudsman.org.uk**
Email:	**complaint.info@financial-ombudsman.org.uk**
Post:	The Financial Ombudsman Service Exchange Tower London E14 9SR.

Section E: Financial Services Compensation Scheme

Onward Travel and European Breakdown Cover, which are provided by Acromas Insurance Company up to and including 30 November 2026, and by the AA Underwriting Insurance Company Limited with effect from the 1st December 2026, are both covered by the Financial Services Compensation Scheme (FSCS). AA Accident Assist is also provided by AA Underwriting Insurance Company Limited and is covered by the FSCS

As you have Onward Travel and European Breakdown Cover you may be entitled to compensation from the FSCS if Acromas Insurance Company Limited/AA Underwriting Insurance Company Limited cannot meet its obligations in relation to that cover. Likewise, as you have AA Accident Assist you may be entitled to compensation from the FSCS if AA Underwriting Insurance Company Limited cannot meet its obligations in relation to that cover. The entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance (such as Onward Travel, European Breakdown Cover and AA Accident Assist), provided by a regulated insurer such as Acromas Insurance Company Limited (for Onward Travel and European Breakdown Cover) and AA Underwriting Insurance Company Limited (for AA Accident Assist, Onward Travel and European Breakdown Cover) is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** or telephone **0800 678 1100** or **0207 741 4100**.

Roadside, At Home, and National Recovery are provided by Automobile Association Developments Limited (trading as AA Breakdown Services) and the cover provided by this company does not fall within the FSCS.

Section F: Fraud

If we discover that you, anybody insured under this policy or anyone acting for you has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- misrepresented any answers to our questions or withheld any relevant information in order to influence us, or the Insurer, to accept a claim; or
- provided false or invalid documents in support of a claim; or
- following an allegation or suggestion of fraud by the insurer, us, or any other Insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void.

We may:

- treat your policy as if it never existed from the date of the fraud or misrepresentation
- serve you a 7 day notice of cancellation on all other policies that you hold with them; and
- pass details to the Police and fraud prevention agencies; or
- refuse to pay the whole of your claim if any way fraudulent, false or exaggerated and recover from you any costs that have been incurred.

Section G: Which law applies?

Your Royal Bank of Scotland Black account UK & European Breakdown Cover and these Terms & Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State, for the purpose of your Royal Bank of Scotland Black account UK & European Breakdown Cover, is the United Kingdom. The Terms & Conditions are written in English and all correspondence entered into shall be in English.

Section H: Communications

Royal Bank of Scotland are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact Royal Bank of Scotland on **03457 24 24 24**.

Section I: How we use your personal information

AA use of your personal data

This short form privacy notice provides a summary of how your personal data is used by the AA Group. The data controllers of our Roadside policies and products are the Automobile Association Insurance Services Limited (which sells you the policy), and the Automobile Association Developments Limited (which provides the services to you).

For full details please visit our privacy notice at **https://www.theaa.com/privacy-notice-breakdown-services**. The privacy notice sets out full details about how we use your information and include the contact details of the Data Protection Officer.

We may update those privacy notices from time to time.

Personal data we hold, use and the reasons for processing

We collect and use your personal data to provide you with Roadside assistance, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping us improve products or services, improve the operating of our businesses, to share information with business partners in order to provide our products and services or operating our business, and to enable other group companies to perform any of the above purposes. These uses are generally needed to provide the services to you and for our legitimate interest.

Disclosures and Transfers

We share your information within the AA Group companies, and our suppliers and business partners, as well as government organisations where required for the reasons described above.

There might be instances where the AA rely on third parties, such as service providers that are based outside UK or EEA, to support our businesses and the Roadside assistance products. Where there is access to data from international locations, we have appropriate contractual safeguards in place.

Your rights

Below is a list of the rights that all individuals have under UK data protection laws. They don't apply in all circumstances so your request may not always be granted. If you wish to use any of them, we'll explain at that time if they apply or not, and if we will comply or not with your request, including the reasons why.

You have the right to be informed about the processing of your personal information; to have your personal information corrected; to object to processing; to request restriction of processing; to have your personal information erased; to request access to your personal information and how we process it; to move, copy or transfer your personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects you.

For full details on how we use your information, please see the full privacy notice for the AA using the link above.

Section J: Royal Bank of Scotland Privacy Statement

For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our full privacy notice (our 'Privacy Notice') provided on our website **www.rbs.co.uk/privacy**

Section 3: Black Account Leisure Benefit Terms

Black Account Travel & Lifestyle Concierge Service Terms 67

Black Account Travel & Lifestyle Concierge Service Terms

Background

The travel & lifestyle concierge service (the "**Service**") is provided by Ten Lifestyle Management Limited ("**Ten**"), registered in England and Wales under company number 4688658 and having its registered office at 9th Floor, 338 Euston Road, Regent's Place, London NW1 3BG.

The Service is available to you as a Black account customer.

1. Ten Lifestyle Management Travel & Lifestyle Concierge Service

1.1. The Service comprises responding to your lifestyle requests for support around travel management, retail purchases, restaurant and theatre reservations, tickets and live event ticketing and other lifestyle services that you may require from time to time.

1.2. Ten may decline any instruction on the grounds that it is outside its remit, or if it is illegal or immoral. Where Ten declines an instruction it will inform you as soon as reasonably possible and the instruction will not be counted as a request.

1.3. You can access the Service in any of the following ways:

- **(a) Via MyBenefits by phone: 0345 266 8801;**
- **(b) by email: RBSBlackaccountconcierge@tengroup.com;**
- **(c) Online at the travel and lifestyle hub: RBSBlack.tenconcierge.com**

1.4. Ten will use all reasonable endeavours to introduce you to a supplier who is suited to meet your needs.

1.5. In certain circumstances, Ten may undertake to manage the request and liaise with the supplier on your behalf. Ten will let you know if this is the case, otherwise Ten will simply introduce you to a supplier and you will be responsible for liaising with the supplier and agreeing the basis upon which the request is supplied.

1.6. Ten will use all reasonable efforts to ensure that when you use the Service, you do not pay more than the local market rate or the recommended retail price for any goods or services concerned. This is referred to as the "**Ten pricing principle**".

2. Suppliers

2.1. Ten will ensure, by using its own experience working with the supplier, customer feedback and background checks, that any supplier used in the provision of the Service demonstrates adherence to good industry practice and provides a high quality service. Ten will let you know if it is aware of any issues or if it has any concerns with any proposed supplier before the supplier is either instructed to commence the work or is introduced to you. It will then be up to you to decide whether to proceed with instructing the supplier.

2.2. The contract for work to be carried out, goods to be supplied, or services to be provided by the supplier is between you and the supplier. Ten is not a party to that contract.

2.3. It is the responsibility of the supplier to communicate its terms and conditions of business, method of work and prices to you, and it is your responsibility to ensure that you are comfortable with them.

2.4. Ten cannot guarantee or be responsible for any work carried out, goods supplied, or services provided by a supplier.

3. Use of the Service

3.1. The Service is subject to a fair use policy of 40 requests in any twelve month period.

3.2. You agree to provide true, accurate, current and complete information when providing details to Ten.

3.3. You agree to notify Ten as soon as reasonably possible of any changes to the information provided at the time you made the request.

3.4. You agree to inform Ten **and** any supplier if you wish to cancel or alter any booking or purchase made, or if you will be unable to honour any appointment, reservation or meeting arranged in connection with the Service. You will be responsible under the contract with the supplier for any cancellation fees/charges.

3.5. You agree not to impersonate any other person or entity or to use a false name.

4. Charges and payment

4.1. You shall pay all charges reasonably levied by suppliers as notified to you at the time of booking.

4.2. You shall pay any additional charges levied by Ten from time to time. These charges will be agreed with you in advance and will be restricted to charges for:

(a) the use of Ten's specialist motor service (details available upon request); and

(b) situations where Ten takes on the role of the supplier (for example, if a member of Ten staff hand delivers a package for you, rather than instructing a courier company to do so).

4.3. The scope and extent of tasks will be defined and agreed with you in advance of any additional charge being levied. Additional terms and conditions may apply in these circumstances and will be notified to you in advance of any additional charge being levied.

4.4. Ten may manage payments to suppliers on your behalf (for example, if the supplier is not able to accept credit card payments, Ten may help to facilitate that payment). In such instances Ten will charge you and pay the funds to the supplier on such terms as have been agreed by Ten and the supplier. The money will be held by Ten in a designated trust account until it is paid to the supplier. Ten may earn interest on this money.

4.5. Ten may earn commission from suppliers as a result of introducing you to suppliers. This commission will not override the Ten pricing principle.

5. Personal Information

5.1. You agree to Ten holding and processing (by computer or otherwise) any personal information which Ten will process in accordance with the principles laid down by the law.

5.2. You are entitled to ask Ten in writing to supply you with any personal information it holds about you and Ten may charge a fee for this.

5.3. Your personal information may be transferred outside the European Economic Area for the purpose of Ten fulfilling the Service, for example where the supplier is situated outside this area.

5.4. Ten will not disclose any personal information to any third party except:

(a) where it is necessary for the provision of the Service;

(b) where you have specifically agreed that Ten may do so;

(c) for fraud prevention purposes;

(d) to any person who may assume Ten's rights under these terms;

(e) where Ten has a right or duty to disclose or is compelled to do so by law.

6. Liability

6.1. When you instruct a supplier, the contract is with the supplier and not with Ten. Ten is not responsible for the actions of the supplier (unless there has been a breach by Ten).

6.2. Subject to the terms of this agreement and to the extent permissible by law, Ten accepts no responsibility for any loss, liability or cost incurred by you as a result of any act or omission by a supplier.

6.3. Neither you nor Ten will be responsible for any delay in performance or for non-performance due to an event beyond either party's reasonable control, including without limitation strike, lock-out, labour dispute, act of God, war, terrorist act, civil commotion, malicious damage, compliance with a law or government order, rule, regulation or direction, accident, breakdown of plant or machinery, fire, flood, storm, and other circumstances affecting the Service. Ten will notify you and will endeavour to provide the Service to you as soon as possible in these circumstances.

7. Communications with Ten

You can contact Ten:

(a) Via MyBenefits by phone: 0345 266 8801

(b) By email: RBSBlackaccountconcierge@tengroup.com

8. Complaints

8.1. Ten's goal is to give excellent service to all its customers but it recognises that things do go wrong occasionally. Ten takes all complaints it receives seriously and aims to resolve all its customers' problems promptly and achieve a fair outcome. To ensure that it provides the kind of service you expect, Ten welcomes your feedback. Ten will review the complaints it receives to make sure that it continually improves the service it offers.

8.2. If you are unhappy with any aspect of the handling of your request we would encourage you, in the first instance, to seek resolution by contacting Ten:

(a) By phone: 0345 266 8801

(b) By email: RBSBlackaccountconcierge@tengroup.com

8.3. So that Ten can get to the bottom of your complaint straight away, it needs as much information as possible. To help Ten do this, please try to include the following information when you contact Ten:

- your contact details, including any daytime phone numbers;
- your account number and sort code;
- what your complaint is about;
- any names or dates you've noted if you've already spoken to someone about this problem;
- any losses you've suffered; and
- what you'd like Ten to do to put things right.

8.4. Ten will do its best to resolve your complaint straight away. If Ten can't it'll keep you updated step-by-step:

- Step 1 – if Ten can't resolve your complaint within one week it'll contact you, so you know who is dealing with it;
- Step 2 – Ten will keep you updated regularly, but if you have any questions you'll be able to contact the team dealing with your complaint directly; and
- Step 3 – Ten will aim to resolve your complaint within two weeks. If for some reason Ten can't resolve it in this time, it will keep you regularly updated on its progress until it's all sorted. If you're not happy with Ten's progress at any time, please call the team dealing with your complaint straight away.

9. Consumer Rights

The provisions of these terms and conditions are in addition to and do not affect your statutory rights as a consumer.

10. Governing Law and Jurisdiction

10.1 If your address is in Scotland:

(a) Scots law applies between you and Ten; and

(b) the Scottish courts have non-exclusive jurisdiction over any disputes arising out of this benefit.

10.2. If your address is in England or elsewhere:

(a) English law applies between you and Ten; and

(b) the English courts have non-exclusive jurisdiction over any disputes arising out of this benefit.

Section 4: Health Benefit Terms

Royal Bank of Scotland Black Account Health Benefit Terms 72

Royal Bank of Scotland Black Account Health Benefit Terms

These terms ("**Terms**") govern the Black Account Health Benefit (the "**Service**"), which is provided to you, your partner and any dependent children (including legally adopted, fostered or step-children) aged 18 years or under (or under 23 years if in full time education) who are living at your home (or, if separated, the home of that child's other parent) (collectively "**You**" or "**Your**") by Teladoc Health UK LTD, a limited company registered in England and Wales (company number 05739281) with its registered office located at Aspect House Floor 5, 84-87 Queen's Road, Brighton BN1 3XE , England ("**Teladoc Health**", "**We**", "**Us**" or "**Our**").

The Service is provided to You as part of Your Black Account with Royal Bank of Scotland (Your "**Account**"). By opening or continuing to hold Your Account, You agree to these Terms. Please carefully read these Terms and make sure that You understand them.

You will be asked to confirm that you have read and agree to these Terms when you register for the Service on the App/Portal. That is a regulatory requirement and does not create a separate agreement.

If Your Account is closed, Your access to the Service will end immediately.

Using the Service

The Service provides You with the following routine, non-emergency virtual healthcare services:

Service	Who's covered	Yearly allowance[1]	Availability
Virtual GP	Account holder, partner and any eligible dependants	Unlimited[2]	24/7, 365 days
Mental Health Therapy	Account holder, partner and any eligible dependants aged 18 and over	Up to 6 sessions per person per year[3]	Mon–Sat, 8am–8pm
Mental Health Helpline	Account holder, partner and any eligible dependants aged 18 and over	Unlimited[2]	24/7, 365 days
Physiotherapy	Account holder, partner and any eligible dependants aged 18 and over	Up to 6 sessions per person per year[3]	Mon–Fri, 9am–7:30pm
Health Check	Account holder, partner and any eligible dependants aged 18 and over	1 per person per year	24/7, 365 days
Expert Medical Opinion	Account holder, partner and any eligible dependants	1 per person per year	Mon–Fri, 9am–5:30pm

[1] Your yearly allowance starts on the date of your first appointment with the Service and renews on the same date each year. You are entitled to 6 sessions within each 12-month period.

[2] Subject to fair usage: We may limit use of this Service where You have repeatedly booked appointments that we reasonably believe are clinically inappropriate or Your medical needs are deemed to be too complex or unsafe for our Service offering and we have repeatedly advised You of this.

[3] Subject to the presentation and the clinical judgement of our counsellor

How to access the Service

Please note that an email address is required to access the Service.

New users

To access the Service, download the Royal Bank Health app from Your device's app store. Alternatively, You can access the Service via the online portal at **rbs.co.uk/benefits** on any device.

Enter Your email address and You will be sent a one-time passcode. Follow the link provided and enter the code when prompted.

You will then be asked to enter Your mobile phone number. A verification code will be sent to You by SMS; enter this code to continue.

Next, complete the one-time registration process by providing Your details (name, date of birth, sex at birth, gender and address). You will also be asked to enter your Royal Bank of Scotland account number and sort code to confirm eligibility.

Once completed, You must read and accept the Terms and Conditions. Your account will then be created and You will be able to request an appointment for the Service. Please allow up to 72 hours after You open Your Account to allow Us to check Your eligibility.

Existing users

Open the Royal Bank Health app. You will be sent a verification code by SMS; enter this code to access the Service.

Adding Your Spouse or Partner

Once You have created Your account, You can add Your spouse or partner through Your account profile by selecting "Add Dependant(s)" then enter their details. An invitation will be sent to them by email, to download the app and create their own account.

Adding Your Dependants

You can add dependants through Your account profile by selecting "Add Dependant(s)" and entering their details. You will be prompted to provide proof of guardianship and upload identification for each dependant (for example, a birth certificate or passport). Our team will review the documentation and, once verified, your dependant will be able to access the Service.

Contact Us

If You are unable to use the app or portal, please contact Us on **0345 266 8801**, where Our 24/7 customer support team will be available to assist You.

Virtual GP

The Virtual GP service offers advice and treatment for episodic minor medical conditions. It does not provide care for long-term conditions requiring monitoring.

The Virtual GP service is not an emergency service. In cases of emergencies, for example if You experience severe pain or are feeling very unwell, You are advised to contact Your local emergency services.

Where a virtual appointment is judged not to be appropriate under clinical grounds or where a physical examination, investigation or intervention is required, You will be redirected to the appropriate service/s outside of Teladoc Health.

The advice and recommendations offered by Our clinicians are based on the information You provide to Us. It is Your responsibility to ensure this information is correct and complete, and You accept that failure to provide accurate information may affect the advice of Our clinicians, and as such may have consequences for which We are not responsible.

The Virtual GP service is regulated by the Care Quality Commission (CQC).

Prescriptions

Our clinicians may issue prescriptions for medicines only when, in their professional judgement, it is in Your best interests to receive that medication.

You agree that:

- any prescription issued by Our clinicians is solely for Your own (personal) use;
- Prescriptions are issued by Us on a private basis. The pharmacy will set the price of any medication prescribed, and You will be responsible for paying the pharmacy for the medication supplied, not for the prescription itself;
- You will carefully read the product leaflet/s of the prescribed medication; and
- You will request another Virtual GP appointment with Us or will contact Your pharmacist, Your NHS GP or Your other healthcare practitioner/s (outside of Teladoc Health) should You have any questions regarding the prescription issued by Our clinician.

Please note that You are able to request delivery, free of charge, from Our partner pharmacy provider. Alternatively, you may use a pharmacy of Your choice to fulfil the prescription issued by Our clinician.

Referrals

Our clinicians may recommend a referral for a specialist opinion when, in their professional judgement, it is in Your best interests to do so.

Subject to the terms of any private medical insurance policy that You may hold, or on the basis that You are agreeing to pay a specialist healthcare provider directly, You are free to use a specialist healthcare provider of Your choice to fulfil the referral issued by Our clinician to You.

Please note that while We do not issue referrals for NHS specialist opinions/services, Our clinicians can provide suggestions to Your NHS GP.

You agree that:

- any referrals issued by Our clinicians are solely for Your own (personal) use;
- referrals issued by Us are on a private basis and the cost of the specialist opinion may be covered by Your private medical insurer, or You will pay the specialist healthcare provider directly;
- the specialist opinion must be sent to Your NHS GP, who will be responsible for Your on-going/follow-up care needs. Please note that Teladoc Health is not responsible for Your on-going /follow-up care needs in these circumstances; and
- subject to the relevant private medical insurance policy that You may hold, or on the basis that You are agreeing to pay a specialist healthcare provider directly, You will be free to use a specialist healthcare provider of Your choice to fulfil Your referral.

Sick Notes

Our clinicians may issue a sick note when, in their professional judgement, it is in Your best interests to do so.

The maximum length of a sick note issued by Our clinicians is two (2) weeks, and We recommend You see Your NHS GP if You need additional sick notes. Sick notes cannot be backdated and are issued from the date of Your consultation with Our clinician.

Please note that We do not offer fit notes to certify You are fit to participate in any given activity (e.g. fit to fly or fit to return to work).

Mental Health

The Mental Health service is designed to provide psychological advice and support, by UK-registered counsellors, for mild to moderate mental health conditions.

Inclusion criteria:

If You are seeking one-to-one psychological support, You must hold low or no risk to self, to others, or from others. We offer short-term therapy, so this service is for people with less severe, less complex, and more recent problems. Some of the most commonly sought treatments are:

- individuals seeking to address the emotional impact of life events and change;
- individuals wishing to acquire coping skills to manage emotions, in particular low mood, anxiety, and anger;
- individuals seeking help to understand their mental health and wellbeing, emotions, behaviours, symptoms, and coping strategies in a clear, practical way ;
- Individuals seeking support from an approach that looks at the whole person, not just their physical symptoms;
- individuals seeking relationship and psychosexual support to help people understand and improve their sexual wellbeing and intimate relationships by exploring the emotional and psychological factors involved; and/or
- individuals seeking to address self-relation and self-esteem.

Mental health helpline - 0345 266 8801

The Mental Health Helpline is available to provide patients with emotional support 24 hours a day, 7 days a week. The helpline is staffed by qualified and experienced mental health practitioners who are trained to listen, offer reassurance, and provide supportive guidance during periods of emotional difficulty.

The helpline is not a crisis or emergency service and does not replace urgent or emergency mental health care. However, it offers a safe and confidential space for patients to talk through their concerns, feel heard, and access timely support. Where appropriate, helpline staff may help patients identify next steps and signpost them to relevant internal services or external organisations to ensure they receive the most suitable ongoing care and support.

Exclusion criteria for Mental Health therapy and helpline:

This is not an emergency service and does not provide any form of crisis service role. The exclusion criteria also include:

- moderate to high risk to self (e.g. suicidal ideation with intent, recent history of suicidal attempts);
- moderate to high risk to others (e.g. current aggressive or abusive behaviour towards others or currently holding risk towards others);
- moderate to high risk from others (e.g. current domestic violence, subject to trafficking, or other forms of abuse);
- individuals experiencing severe and enduring mental health conditions; and/or
- patients who are under 18 years of age.

Physiotherapy

The Physiotherapy service offers assessment, advice and ongoing treatment sessions for common Musculoskeletal conditions. All Our physiotherapists are registered with the Health and Care Professions Council ("HCPC").

This service will be offered as either a video or telephone appointment. We recommend that You utilise, where possible, the option of a video appointment in order to facilitate a virtual examination. If a virtual appointment is judged not to be sufficient on clinical grounds, and a physical examination, investigation or intervention is required, We will redirect You to a more appropriate service.

The advice and recommendations offered by Our physiotherapists are based on the information You provide. It is Your responsibility to ensure this information is correct and complete, and You accept that failure to provide the correct and complete information may affect the advice of Our physiotherapists and as such may have consequences for which We are not responsible.

Inclusion Criteria:

The Physiotherapy service is able to support You with a variety of conditions.

The clinical team will assess the appropriateness of Your symptoms for the service. The inclusion criteria include, but are not limited to:

- acute and subacute Musculoskeletal injuries or conditions of pain;
- patients requiring advice, education and supported self-management;
- spinal pain; and/or
- changes to mobility and endurance.

Exclusion Criteria:

This is not an emergency service and does not provide support for those with a severe or deteriorating injury, or symptoms which could be linked to a serious underlying diagnosis, which may require a thorough in-person assessment and/or diagnostics. The exclusion criteria also include:

- patients who are under 18 years of age;
- injuries requiring physical intervention or urgent imaging (i.e. fracture);
- complex non-physical factors that can affect someone's physical health and recovery that needs requiring in-person assessment;
- presentations indicative of non-Musculoskeletal cause/s; and/or
- evidence the patient is not improving with first-line conservative management, including physiotherapy.

Expert Medical Opinion

The Expert Medical Opinion ("**EMO**") service offers a second opinion regarding medical advice received by You from a specialist clinician. The EMO is based on the medical history and previous diagnosis provided by Your treating doctors and reported by You. You will be guided through the process by Our EMO doctors who are GMC-registered GPs. The EMO GP will require You to collect key medical information from Your specialist/s, which may include letters, reports/results and imaging from scans. This information is used to collate a detailed case summary for an international specialist clinician from Teladoc Health's database of international experts, who then produces a report with recommendations and provides answers to the questions posed.

You (or Your legal guardian if applicable) should review the report with Your treating doctor for guidance on appropriate next steps. Medical decisions should only be made after consideration of Your medical history, an in-person clinical examination and appropriate diagnostic tests. The EMO Report is intended to provide You with suggestions to supplement the information You have already received from Your treating physicians.

The information contained in the EMO Report must not be used as a substitute for Your treating doctor's recommendations, nor must the EMO Report be used in any medico-legal proceedings.

Exclusions:

The EMO service will not be available in the following circumstances:

- patient admitted to ICU or in an unstable condition in hospital;
- patients whose acute medical treatment would be delayed by engaging in this service;

- psychiatric cases that are deemed high risk following a risk assessment. Psychiatric cases generally are not suitable for this service; and/or
- pure dental cases (please note oral tumours and facial cancers are suitable for this service).

Health Check

The Health Check service is designed to provide general health and wellbeing advice and guidance. There are different focus areas including lifestyle, nutrition, sleep, activity, heart health and mental wellbeing. The recommendations generated through this service are based on information provided by You and are intended to support general health awareness. The health check includes an initial questionnaire followed by recommendations for improvements in each area, highlighting the most impactful changes You can make.

You have the option of completing a home, finger prick blood test looking at different areas such as cholesterol, blood sugar, kidney and liver function. If You choose to complete it, You will receive a report of the results with the recommendations made by Our GP. An optional follow up GP appointment is available if You choose.

Exclusion Criteria:

- Patients with confirmed health conditions including:
  - Cardiovascular disease (e.g. heart attack, stroke, angina)
  - Chronic kidney disease (usually stage 3–5)
  - Diabetes (Type 1 or Type 2)
  - Hypertension (being actively treated or monitored)
  - Familial hypercholesterolemia
  - Patients on specific preventative medication;
- The Health Check service is currently intended for adult patients aged 18 and over.

Emergencies

The Service provides routine, non-emergency virtual healthcare for personal use only. It does not replace your NHS GP or emergency services. If you have an emergency, call 999 or contact your NHS GP.

Privacy and Data Protection

Under data protection laws, We are required to provide You with certain information about who We are, how We process Your personal data and for what purposes, Your rights in relation to Your personal data and how to exercise those rights. This information is provided in Our (separate) Privacy Notice (available at **https://teladochealth.org.uk/privacy-notices/**) and Our (separate) Cookies Policy (available at **https://teladochealth.org.uk/cookie-policies/**) and it is important that You read that information.

In addition to these Terms, Our Privacy Notice and Our Cookies Policy also apply to Your use of the Service.

Please be aware that internet transmissions can never be guaranteed as being completely private or secure, even if there is a special notice that a particular transmission is encrypted. Any message or information You send using the App/Portal is at risk of being read or intercepted by others.

For Us to be able to provide the Service to You, please note the following additional conditions:

- ID checks: We will undertake checks to confirm Your identity. We are unable to provide the Service without first verifying Your identity.
- Recording of Calls: We may record Our calls with You to help Us monitor the quality of Our services and for medico-legal purposes.

- Sharing of notes with registered NHS GPs: We ask for Your consent to share Our notes of Your care with Your NHS GP to assist them in maintaining a complete and up-to-date health record for You. Declining consent for this may result in Our healthcare practitioners being unable to offer care/treatment due to patient safety considerations. In safeguarding scenarios and/or where required by applicable laws, We may also share information with NHS GPs or local Safeguarding teams without Your consent.

Service Limitation/Restrictions

You are responsible for providing Our healthcare professionals with the information that they advise is needed so that We can provide You with the Service in a safe and effective way.

The Service, including the App/Portal, may not be suitable for managing certain health conditions. By nature of being accessed virtually (via telephone or video), the Service has certain limitations/restrictions and does not replace face-to-face consultations with Your NHS GP or other healthcare practitioner/s outside of Teladoc Health, nor is it a substitute for primary healthcare. Face-to-face consultations are essential in cases of medical emergencies and where physical examination, investigation or intervention is required.

In case of the Service being inappropriate for Your needs, You will, wherever possible, be provided with appropriate alternatives to access the care You need.

As with all healthcare providers, any advice provided via the Service is a matter of Our healthcare professionals' judgement based on their assessment of Your medical presentation, the information available about Your health and their clinical experience. Accordingly, no outcomes can be assured or guaranteed.

User Account and Eligibility to use the Service

When registering for the Service, You will be required to create a Service account with Us. Only those aged 18 years and over can open and hold a Service account with Us.

You must not transfer or share Your login credentials to/with anyone or create more than one Service account (with the exception set out in the "Use of the Service by Minors" section below). You must not use someone else's Service account in the App/Portal under any circumstances.

Security and Authentication

To safeguard Your Service account and personal information, the App/Portal implements multiple security measures, including biometric authentication, password and PIN protection, and multi-factor verification via email or SMS.

While We provide these security features to enhance account integrity, You are solely responsible for maintaining the confidentiality of Your login credentials, PINs, and authentication codes. We are not liable for unauthorised account access resulting from compromised user credentials, weak passwords, or failure to enable recommended security settings.

By using the Service, You acknowledge that biometric authentication carries unique risks, including the inability to alter biometric data if compromised, and accept responsibility for securing access to Your device and Service account. For optimal protection, We strongly recommend enabling multi-factor authentication (2FA) and promptly reporting any suspicious activity to **generaladmin@teladochealth.com**.

Use of the Service by Minors

The Service is available for Minors (but remains subject to exclusion criteria related to specific services as set out above). However, the Service account holder for a Minor must be that Minor's parent or legal guardian.

If You register a Service account on behalf of a Minor as their parent or legal guardian, You will be fully responsible for the Minor's compliance with these Terms, as well as their acknowledgement that Our (separate) Privacy Notice and Our (separate) Cookies Policy apply to the Minor's use of the Service.

Complaints and Feedback

We are focused on delivering an excellent experience for those who use the Service and value all feedback We receive. We are also committed to addressing any concerns or complaints thoroughly and fairly.

If You have a concern or wish to complain about the Service, We will do Our best to resolve it quickly and effectively. If You are unhappy about any aspect of the Service, please talk to Us by calling a member of Our Customer Support Team on **0203 499 0736**. Our Customer Support Team will try to resolve the issue and explain what We can do to help You and/or provide You with details of Our complaints procedure.

Geographical Restrictions

Our clinicians can provide medical advice and signposting for patients who are travelling abroad. Unfortunately, for regulatory reasons, we are unable to issue prescriptions for use outside of the UK.

Technical requirements for using the Portal

The Portal is supported by Microsoft Edge, Google Chrome and Safari, but may not run or have full functionality on older versions of these web browsers.

Our Portal is accessed remotely using the internet, data networks and devices which can access the internet (the "**Infrastructure**"). We make the Portal available for access using the Infrastructure but are not responsible for the Infrastructure itself. Issues affecting the Infrastructure may impact on Your ability to access Our Service via the Portal.

We operate anti-virus and malicious software prevention measures on the Portal but We cannot guarantee that the Portal will always be virus-free. You should ensure that the devices You use to access the Portal are protected against viruses and malicious software. You must not use or expose the Portal to virus or malicious software contamination.

Acceptable Use Policy

Please use the App, Portal, websites and related platforms responsibly, lawfully and respectfully.

You must not misuse the App or Portal, including by:

- harming, harassing or threatening others;
- impersonating another person or misrepresenting your identity;
- interfering with, damaging or attempting to gain unauthorised access to our systems;
- sharing login details or allowing others to use the Service under your account; or
- contacting clinicians outside the Service or approved communication channels.

If these requirements are not followed, we may take steps to protect our staff, users and the integrity of the Service.

Use of the App

You should access the App only on one device at a time, and Your usage should be for Your own (personal) purposes only.

If You access the App via a device not owned by You, You must have the device owner's permission to do so. You will be responsible for complying with these Terms, whether or not You own the device that You use to access the App.

Technical Requirements for using the App

The App is supported by iOS and Android-enabled devices but may not run or have limited functionality on older versions of these operating systems.

The App is accessed remotely using the internet, data networks and devices which can access the internet (the "**Infrastructure**"). We make the App available for access using the Infrastructure but are not responsible for the Infrastructure itself. Issues affecting the Infrastructure may impact on Your ability to access the Service via the App.

From time to time, updates to the App may be made available to You. We recommend that You use the latest version of the App at all times, to take advantage of the latest enhancements and optimise Your experience of the Service. Depending on the update, You may not be able to use the App until You have downloaded the latest version of the App and accepted any related change/s to these Terms.

We operate anti-virus and malicious software prevention measures on the App, but We cannot guarantee that the App will always be virus-free. You should ensure that the devices You use to access the App are protected against viruses and malicious software. You must not use or expose the App to virus or malicious software contamination.

Service Availability

The operation of the Service, including the App and the Portal, may be interrupted by problems with computer hardware or software, interruptions in internet services/ Infrastructure, computer viruses or other problems beyond Our control.

We do not guarantee that the Service or the App/Portal, or any content on it, will always be available or be uninterrupted.

If You need to reach Us in the event of a service outage You can email Us at **generaladmin@teladochealth.com** or call Us on **+44 (0)203 499 0736**.

Unreasonable behaviour

We take abusive, threatening or violent behaviour towards our staff very seriously and support the UK Government's Zero Tolerance approach to abuse of healthcare workers. Our staff have the right to provide care without fear of abuse or intimidation.

We recognise that illness or distress may affect communication, and our staff are trained to respond professionally and sensitively. However, behaviour that goes beyond what is reasonably acceptable will not be tolerated.

Examples include:

- threatening, intimidating or violent behaviour;
- verbal abuse, offensive language or discriminatory behaviour;
- obscene, derogatory or insulting comments, including online or on social media;
- physical aggression; and/or
- attempts to obtain treatment or services under false pretenses.

Where unreasonable behaviour occurs, we may take appropriate action to protect our staff and other users, including restricting or ending access to the Service.

We ask that You treat Our staff with courtesy and respect.

Communications

The Service, including the App/Portal, has safeguards that are intended to prevent unauthorised parties from being able to access or read messages. However, keeping messages secure depends on two important factors.

Firstly, We need You to make sure We have Your correct email and contact details, and You must inform Us if these details change.

Secondly, You must keep Your App/Portal username and password confidential and not share these with anyone else. If You think someone else knows Your password, You must immediately notify Us at **generaladmin@teladochealth.com**, promptly log into the App/ Portal and change Your password.

We may communicate with You through the App/Portal or by email, text message/SMS or telephone.

Use of Artificial Intelligence

We may deploy Artificial Intelligence tools and techniques including, but not limited to, machine learning and third-party AI products/services, in the provision of the Service. Where You decide to access third-party AI products/services via the Service, You acknowledge that those third-party products/services are delivered by Teladoc Health's partners. You also acknowledge that Teladoc Health does not control its partners' websites or apps, nor are We responsible for and do not endorse their content, their terms and conditions or their privacy policies (if any). You will need to make Your own independent judgement regarding Your interaction with any third-party AI products/services that you decide to access via the Service, including the purchase and use of any products or services accessible through them.

Termination or Suspension of use of the Service

We reserve the right to refuse to provide the Service if you do not comply with any of these Terms and we'll pass details to Royal Bank of Scotland who may, at their discretion, close your Account.

If what You have done/not done (as the case may be) can be put right, We will give You a reasonable opportunity to do so.

You may deactivate Your account with Us for any reason and at any time. You can do this by sending an email to **generaladmin@teladochealth.com**.

Modification to these Terms

We may occasionally change these Terms or Our Privacy Notice (for example, when the rules regulating Our services change), to ensure the App/Portal is secure and Your information is safe, or when We update or modify the Service provided through the App/Portal. Changes will be notified to you in writing at least 30 days before they become effective.

Our liability to you

If we break these Terms and you suffer loss or damage, we will compensate You where that loss was reasonably foreseeable. This means losses that were obvious or that both You and We could reasonably expect at the time you accepted these Terms.

We never exclude or limit liability where this would be unlawful, including for death or personal injury caused by Our negligence, or for fraud.

We are not responsible for losses caused by misuse of the App or Portal, third-party attacks outside our control, or where the Service is used for business purposes. The Service is intended for personal use only.

The App/Portal may contain links to third party websites which are not provided by Us. Such independent sites are not under Our control, and We are not responsible for and do not endorse their content, their terms and conditions or their privacy policies (if any). You will need to make Your own independent judgement regarding Your interaction with any third-party websites, including the purchase and use of any products or services accessible through them.

General Provisions

Binding agreement: these Terms govern the agreement between You and Teladoc Health regarding the Service. They apply in addition to, and should be read alongside Our Privacy Notice, our Cookies Policy and the terms and conditions of your Account, which continue to apply.

Assignment: We may transfer Our rights and obligations under these Terms to another organisation, but We will always notify You in writing if this happens, and this will not affect Your rights under these Terms. You may not transfer Your rights and obligations under these Terms to anyone else. If You sell or otherwise transfer any device on which the App/Portal is installed to someone else, You must remove the App/Portal from it before You do so.

No rights to third parties: these Terms do not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term/s set out here.

Waiver: if We fail to enforce any of Our rights, that does not result in a waiver of that right.

Severability: if a Court or other authority decides that any of these Terms is unlawful, the rest of these Terms will continue to apply.

Laws that apply to these Terms and where You may bring legal proceedings: these Terms are governed by the laws of England and Wales and You can bring legal proceedings in respect of these Terms in the English Courts.

Questions

If You have any questions regarding these Terms, please contact Teladoc Health on **+44 (0) 2034990736**, by email at **generaladmin@teladochealth.com** or by writing to Us at Aspect House Floor 5, 84-87 Queen's Road, Brighton BN1 3XE.

Braille, large print or audio format?

If you'd like this information in another format, call us on: **03457 24 24 24** (Relay UK: **18001 03457 24 24 24**)

The product(s) mentioned in this literature is/are covered by the Financial Services Compensation Scheme (FSCS).

The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations.

For further information about the compensation provided by the FSCS, refer to the FSCS website **www.FSCS.org.uk**

Calls may be recorded.

The Royal Bank of Scotland plc.
Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.
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