



Royal Bank
of Scotland

Changes to your travel insurance and other benefits

We're making some changes to your travel insurance and some of the other benefits that come with your account.

To help you understand what's happening, there's a summary of the main changes below and more details in the leaflet '**Changes to your account benefits**' on our website at rbs.co.uk/changes-silver-account

We've also included your new **travel insurance terms** and **Travel Insurance Product Information Document** which come into effect from 1 February 2024. Please read these carefully as they cover all the information about your new policy.

Your new travel insurance provider

From 1 February 2024 we're changing the provider of our travel insurance benefit to AWP Assistance UK Limited (trading as Allianz Assistance), part of the Allianz Group, Europe's largest insurance company*. The travel insurance underwriter is also changing from U K Insurance Limited (UKI) to AWP P&C SA (administered by Allianz Assistance).

We've explained what this means for you below.

- Any new claim with an incident date on or after 1 February 2024, will be managed by Allianz Assistance.
- The policy you had with UKI will end and you'll have a new policy with AWP P&C SA, unless you purchased an upgrade to your insurance before 1 February 2024. For example, extra cover for a pre-existing medical condition or cover for over 70's. If you have an existing upgrade, your cover will stay in place with UKI until the upgrade expiry date.
- Any claims relating to the existing upgrade will be underwritten by UKI. All other claims will be underwritten by AWP P&C SA.

At a glance

- Your travel insurance provider will change to Allianz Assistance on 1 February 2024, most things are staying the same but there are some changes you need to know about.

What's staying the same?

- European travel insurance for you and any joint account holder for trips up to 22 days per trip, including 22 days for winter sports.
- Up to £10 million in medical expenses and £1,500 baggage cover.
- 24/7 medical support in the event of an emergency abroad.

Changes to cover:

- There are some other changes to your travel insurance cover, you can find more details in the leaflet '**Changes to your account benefits**' on our website at rbs.co.uk/changes-silver-account

What do I need to do?

You don't need to do anything but it's important to read all the documents so you know what's covered from 1 February 2024 and to check the new policy still meets your needs.

There are some other important changes to your account benefits:

- We're making changes to your **mobile phone insurance** administrator on 1 January 2024 and underwriter on 1 February 2024, but your cover and how you make a claim will remain the same.
- We've changed the provider of your **cinema discount service**, but it doesn't change the way you use or book this benefit.

Here to help

Need help or have a question about the changes?

- See our Frequently Asked Questions at rbs.co.uk/travelfaq
- Continue to access Membership Services at rbs.co.uk/benefits
- You can also call us on **0345 607 5154** (Relay UK **18001 0345 607 5154**). Lines are open 8am – 8pm Monday to Friday, 9am – 5pm Saturday, Membership Services is closed Sunday and Bank Holidays. Calls may be recorded.
- Or visit a branch.

Make sure your account is right for you

While there are no changes to your monthly account fee, it's important to review your account from time to time to ensure it still meets your needs. It's also worth checking you're not paying for the same insurance cover twice. We have accounts with or without a monthly fee. Find out more at rbs.co.uk/managemyaccount or get in touch.

Please remember you don't need to have the account you have now to improve your credit rating, have access to everyday banking services, or to apply to borrow money from us.

If you'd like to change your account or close it altogether, just let us know. The Current Account Switch Service offers a secure and easy way to switch to another provider in seven days.



Kind regards,

Your Current Account Team

*Source: www.allianz-assistance.co.uk, August 2023.

Please remember that non-UK residents aren't eligible for the benefits on this account. If you move away from the UK, you won't be eligible to claim on the insurance policies.