

Contents

Home Emergency

Policy Summary	2
Terms and Conditions	3

Card Protection

Policy Summary	7
Terms and Conditions	7

Purchase Protection

Policy Summary	12
Terms and Conditions	13

Extended Warranty

Policy Summary	16
Terms and Conditions	17

Roadside Assistance

Policy Summary	20
Terms and Conditions	21

Travel Insurance

Policy Summary	27
Terms and Conditions	32

Travel Assistance

Policy Summary	49
Terms and Conditions	50

Important Information

Please note:

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. We are regulated by the FSA. Our registration can be checked on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on **0300 500 5000**.

We only offer insurance products from a limited number of insurers – you can contact us to ask for a list of these insurers. You will not receive advice or recommendations from us in respect of any of the insurances detailed in the following Credit Card Insurance Terms and Conditions. You will need to make your own choice on how to proceed.

NatWest is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim:

General insurance advice and arranging (for business conducted on or after 14 January 2005): maximum 90% of the claim, without any upper limit.

Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk.

If you are not satisfied with any of our products or services we have a complaint handling procedure that you can use to resolve such matters. Please contact us if you require further information. The Bank is a member of The Financial Ombudsman Service. If you are not satisfied following the Bank's procedures, you can ask the Ombudsman to review the complaint. You can find out more about The Financial Ombudsman Service by telephoning the Bank. Alternatively, you can write to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone **0845 080 1800**.

Authorised and regulated by the Financial Services Authority. No. 121878.

HOME EMERGENCY

Statement of needs

We have not provided **You** with a personal recommendation as to whether this policy is suitable for **Your** specific needs.

Your Policy Summary

keyfacts[®]

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

Features of Your NatWest Black Card Home Emergency Service

This membership is a benefit provided under **Your** NatWest Black Card account and is underwritten by UK Insurance Limited. Your membership will run whilst **You** hold a Black Card Account.

Please refer to **Your** NatWest Black Card Agreement for full terms and conditions.

This service provides cover for incidents in **Your Home** which, if not dealt with quickly will:

- make **Your Home** unsafe or insecure
- cause damage to **Your Home** and its contents
- leave **Your Home** with a total loss of heating, lighting or water.

What is covered	What is not covered
Please refer to the Terms and Conditions for full details	
<p>Call-Out fees, parts, labour and materials up to £750 (inc. VAT) per Call-Out for Emergencies in respect of:</p> <ul style="list-style-type: none"> The permanent electrical supply system in the Home. Internal and external plumbing of the Home that You are responsible for. The external locks, doors and windows of the Home. Main source of Heating in the Home. Treatment needed because of Pests in the Home that cause an Emergency. The arrangement and costs of overnight accommodation if the property becomes uninhabitable, up to £100, including VAT. 	<ul style="list-style-type: none"> Any electrical wiring which is not Permanent and/or is situated outside the Home. Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware. Breakdown or damage to domestic appliances and other mechanical equipment. Internal locks, doors and glass. Boilers over 15 years old and/or with an output exceeding 60KW. Vermin outside the main dwelling, e.g. in garages and sheds.

Summary of Main General Exclusions

Please refer to the Terms and Conditions for details of all exclusions

The following are excluded:

- Loss or damage arising from circumstances known to **You** prior to the start date of membership.
- Claims arising after the **Home** has been left **Unoccupied** for more than 30 consecutive days except where condition 5(g) in the Terms and Conditions regarding **Unoccupied** homes has been complied with.
- Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, or the use of defective materials.
- Cost of replacement parts due to natural wear and tear or gradual deterioration.
- Loss or damage due to the interruption or disconnection of the gas, water or electricity services to **Your Home**.

Your right to cancel

If this cover does not meet **Your** requirements, please return all documents within 14 days of receipt. Please note that the Home Emergency section of **Your** Black Card account cannot be cancelled in isolation. Your NatWest Black Card Agreement has full details on **Your** right to cancel.

How to make a claim

To notify **Us** of a request for **Emergency Assistance**, please telephone **0845 602 5225**.

How to complain

If **You** wish to make a complaint, please write to **Us** at the address below:

- Customer Relations Manager, PO Box 300, Leeds LS99 2LZ.

If **We** cannot resolve the differences between us, **You** may refer **Your** complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

Details about Our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority, Registered No. 202810. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk, or the Financial Services Authority can be contacted on **0300 500 5000**.

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

HOME EMERGENCY

Below are the Terms & Conditions of Your Home Emergency Service

Your right to cancel

If this cover does not meet **Your** requirements, please return all **Your** documents within 14 days of receipt. Please note that the Home Emergency section of **Your** Black Card account cannot be cancelled in isolation. Your Black Card Agreement has full details on **Your** right to cancel.

How to complain

If **You** wish to make a complaint, please write to **Us** at the address below:

- Customer Relations Manager, PO Box 300, Leeds LS99 2LZ.

If we cannot resolve the differences between us, **You** may refer **Your** complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

Details about Our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority, Registered No. 202810. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk, or the Financial Services Authority can be contacted on **0300 500 5000**.

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

These terms and conditions are evidence of the contract between **You** and **Us**. **We will provide Emergency Assistance** in accordance with the Terms and Conditions as set out below during the **Period of Membership**. Any word or expression that has a particular meaning shall appear in bold and have the same meaning wherever it may appear.

You and **We** may choose which law will apply to the contract. English Law will apply unless both parties agree otherwise.

Your Home Emergency Service is underwritten by UK Insurance Limited, registered number 1179980, registered address The Wharf, Neville Street, Leeds LS1 4AZ – authorised and regulated by the Financial Services Authority.

Meaning of words

The following definitions apply throughout:

- Authorised Repairer:** A person, company or organisation appointed by **Us** to temporarily or permanently rectify, repair or prevent further damage by making safe the **Emergency** where possible.
- Beyond Economic Repair:** The point at which the cost of repairing the boiler/appliance exceeds the value of replacing the boiler/appliance. The decision will be based on **Our** scale of valuations that take into account the age and type of the boiler/appliance. If **We** decide **Your** boiler is beyond economic repair, **We** will pay an amount towards the cost of a new one in line with the scale shown below:

Age of Boiler	Amount We will pay
1 to 5 years	£250
6 to 10 years	£100

Call Out: The dispatch of an **Authorised Repairer** following a request for **Emergency Assistance**, even if the request is subsequently cancelled by **You**.

Emergency: An incident in the **Home** occurring during the **Period Of Membership**, which if not dealt with quickly will:

- make the **Home** unsafe or insecure for its occupants; or
- cause damage to the **Home** and its contents; or
- leave the **Home** with a total loss of its **Main Source Of Heating**, lighting or hot/cold water.

Emergency Assistance: Work undertaken by an **Authorised Repairer** to resolve the **Emergency** by completing a repair to temporarily or permanently rectify, repair or prevent further damage occurring by making safe the **Emergency** where possible. It does not include the restoration of any decoration, fixtures, fittings or landscaping (e.g. fitted kitchen units, floor coverings/tiles, flowerbeds) or the permanent re-instatement of pathways and to deal with the **Emergency**.

Geographical Limits: The United Kingdom including the Isle of Wight but not Northern Ireland, the Channel Islands, the Scilly Isles and the Isle of Man.

Home: The private dwelling that **You** own and reside in as **Your** permanent or secondary residence, including integral garage(s) used for domestic purposes. This does not include detached garages and outbuildings.

Main Source Of Heating: In the case of gas central heating, this is the boiler from the appliance isolating cock together with the pump, motorised valves and cylinder thermostat, temperature and pressure controls, pipework, hot water cylinder, feed and expansion tanks and the main flueing.
In the case of electrical storage heating, this is the storage and wall

mounted panel heaters that are permanently sourced by the mains electricity supply, including convection storage heaters, storage heaters incorporating fans and combination storage/panel heaters.

Period Of Membership: The period whilst **You** hold a Black Card account.

Permanent Repair: Repairs and/or work required to resolve the damage caused to the **Home** by the **Emergency**.

Pests:

- wasps' nests
- hornets' nests
- mice
- rats
- grey squirrels.

Temporary Repair: Repairs and/or work that may resolve an **Emergency** but may need to be replaced.

Unoccupied: Not lived in by **You** or any member of **Your** family or by any other person with **Your** permission.

We/Us/Our: UK Insurance Limited.

You/Your/Yourself: The Black Card account holder ("the account holder") and/or any member of the account holder's family normally living at the **Home**.

What is covered

- Emergency** incidents that will be covered by this policy are:
 - Blockages in toilet waste pipes where there is only one toilet in the **Home**.
 - Plumbing problems related to leaking pipes, blocked drains, water tanks, or leaking radiators.
 - Central heating or boiler failure.
 - Gas or electricity failure within the **Home**.
 - Hot water failure.
 - Loss of all keys required to access the **Home**.
 - Broken or damaged windows and doors presenting a security risk to the **Home**.
 - The cost of treatment needed because of **Pests** in the **Home** that cause an **Emergency**.

How to make a claim

- If **You** suffer an **Emergency** at **Your Home** **You** should tell **Us** on the **Emergency** telephone number – **0845 602 5225**. **We** will then:
 - advise **You** how to protect **Yourself** and the **Home** immediately when **You** call **Us**;
 - organise and pay up to £750 including VAT, **Call Out**, labour, parts and materials to carry out **Emergency Assistance** at the **Home**. Major parts/appliances and parts/appliances that are **Beyond Economic Repair** are excluded. Any sum over this £750 limit will be **Your** responsibility to pay.
- In the event of the **Home** becoming uninhabitable and remaining so overnight, **We** shall at **Your** request arrange and pay up to £100 including VAT in total for:
 - Your** overnight accommodation; and/or
 - Transport to such accommodation.

What is not covered

- 3) This membership is not a household buildings or contents insurance policy or an equipment maintenance contract. It is a benefit provided under **Your** Black Card account to complement **Your** household insurance policy if **You** have one, providing benefits and services which are not normally available under such policies. **We** therefore recommend that **You** have a buildings insurance policy covering **Your Home** and a contents insurance policy covering **Your** possessions.

General Exclusions

- 4) The following are excluded from the insurance:
- (a) any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware;
 - (b) burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap;
 - (c) internal plumbing and drainage, other than domestic sanitary fittings, hot/cold water supply, storage and drainage systems for which **You** have the responsibility within the interior of **Your Home**;
 - (d) external water supply pipes;
 - (e) failure of boilers or heating systems that have not been inspected or serviced by a qualified person within the preceding twelve months of this membership;
 - (f) boilers over 15 years old and/or with an output exceeding 60kW;
 - (g) electrical wiring, other than the permanent electrical supply system in **Your Home** supplying electrical power to internal wall sockets, switches, bulb sockets and fuse boxes which are beyond the electricity company's supply meter;
 - (h) consumables that need replacing through regular use, including but not limited to light bulbs, batteries, filters, fuses, etc;
 - (i) internal locks, doors and glass;
 - (j) breakdown or loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment;
 - (k) damage to boundary walls, hedges, fences or gates;
 - (l) the cost of treatment for **Pests** if **You** have failed to follow **Our** recommendations on preventing and controlling **Pests**.
- 5) **We** will not cover any of the following:
- (a) loss or damage arising from circumstances known to **You** prior to the start date of the **Period of Membership**;
 - (b) any item not forming part of the **Main Source Of Heating**;
 - (c) the cost of replacement parts due to natural wear and tear or gradual deterioration;
 - (d) loss or damage arising from the interruption or disconnection of the gas, water or electricity services to the **Home**;
 - (e) costs of the restoration of any decoration, fixtures or fittings needing to be removed or replaced in the process of providing **Emergency Assistance**;
 - (f) loss or damage, however caused, to personal items, such as paintings, electrical goods, jewellery, clothing, etc;
 - (g) loss or damage arising from disconnection or interruption of mains services by the deliberate act of the Utility Company concerned or any equipment or services which are the responsibility or property of the Utility Company;

- (h) any cost relating to the attempted repair by **You** or any person authorised by **You**;
 - (i) any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards;
 - (j) any **Emergency** in a **Home** that has been **Unoccupied** for more than 30 consecutive days, except where included under 5)(g);
 - (k) the cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except where in relation to locks, doors and windows), structural repairs, alteration, demolition or the use of defective materials;
 - (l) any loss arising from movement caused by bedding down of new structures, demolition or structural repairs or alterations to the **Home**, faulty workmanship or the use of defective materials, or river or coastal erosion;
 - (m) any loss or damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin;
 - (n) any expense, consequential loss, legal liability or any loss or damage to the **Home** directly or indirectly caused by terrorism. Terrorism is defined as the use of biological, chemical or nuclear force or contamination by any person(s) or group(s) of persons, whether acting alone or in connection with any organisation(s) or government(s), whether or not committed for political, religious, ideological or similar purposes, including the intention to influence any government or to put members of the public at fear.
- (o) any loss or damage arising as a consequence of:
- i) war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance;
 - ii) ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.
- (p) any loss, injury, damage or legal liability arising directly or indirectly from, or consisting of the following: the failure or inability of any equipment to correctly recognise or interpret data representing any date, in such a way that it does not work properly at all;
- (q) any system, appliance, wiring or fixtures where replacement is only necessary to make it compliant with legislation, health and safety guidelines or British Standards;
- (r) adjustment of time and temperature controls and replacement of time controls.

General Conditions

- 6) **We** will provide **You** with the services during **Your Period Of Membership** provided **You** observe all these Terms and Conditions.
- (a) all requests for **Emergency Assistance** must be made to NatWest Black Card Personal Assistant Service on **0845 602 5225** within 24 hours of discovering the **Emergency** and not direct to an **Authorised Repairer** otherwise the membership benefits will not apply;
 - (b) **You** must produce the relevant identification at the request of the **Authorised Repairer** or **Our** other nominated agent;
 - (c) if any loss, damage or expense included within this membership is covered by any other insurance, maintenance contract, guarantee or warranty, **We** will not pay more than **Our** rateable proportion;

- (d) this membership does not cover normal day to day maintenance of **Your Home** for which **You** are responsible. Nor does it pay for replacing items that need to be replaced as a result of natural wear and tear or gradual deterioration;
- (e) **You** must co-operate with **Us** in obtaining reimbursement of any costs **We** incur under the terms of this cover, which may have been caused by the action of a third party against whom **You** have a legal right of action;
- (f) **You** must take all reasonable steps to prevent any loss, damage or breakdown and to maintain the **Home**, its systems and appliances in good repair;
- (g) in consideration of **Your Home** not being **Your** principal residence, the following amendments are made to the membership:
When **Your Home** is left **Unoccupied** for more than 30 consecutive days, it is a condition of the membership that:
- I. all water, gas, electricity and oil supplies be turned off at the mains unless required to keep the central heating system in constant operation to maintain an air temperature of at least 5°C (40°F);
 - II. during the period 1 October to 31 March inclusive, the water system be turned off at the mains and drained or, if **Your Home** is centrally heated, the central heating system be kept in constant operation to maintain an air temperature of at least 5°C (40°F).
 - III. **Your Home** is inspected at least once a week by a responsible person;
- (h) spare or replacement parts may not be from the original manufacturer and will not necessarily be a like-for-like replacement. **We** cannot be held responsible for delay in supplying spare or replacement parts;
- (i) replacement of boiler parts is subject to availability;
 - (j) **We** will not be responsible for any consequential loss arising from the provision of, or delay in providing the services under this membership;
 - (k) these Terms and Conditions represent the entire agreement of the parties on the matters in question;
 - (l) this membership is between **You** and **Us**. No one else has any rights they can enforce under this membership except those they have by law.

ü YOUR INFORMATION

Who we are

NatWest Black Card Home Emergency is arranged by Homeserve and underwritten by UK Insurance limited (UKI).

You are giving your information to UK Insurance Limited (UKI). UKI are members of The Royal Bank of Scotland Group (the Group). In this Information statement, 'we', 'us' and 'our' refers to NatWest Black Card and UKI, unless otherwise stated. For information about our group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Minicom 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers. Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents. You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement. By signing your credit agreement you are agreeing to this.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;

- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP, quoting your reference. A fee may be payable.

Correspondence Address:

NatWest Black Card Home Emergency Service, PO Box 300, Leeds LS99 5GF.

NatWest Black Card Home Emergency Service is underwritten by UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980, authorised and regulated by the Financial Services Authority.

Calls may be recorded.

CARD PROTECTION

Statement of demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

If you do not have insurance cover, which

- (i) provides an emergency cash advance; and/or
 - (ii) covers costs incurred through the misuse of your cards when they are lost or stolen; and/or
 - (iii) enables you to cancel all missing cards in one phone call,
- this Card Protection policy could meet your needs.

keyfacts®

Your Policy Summary

About our services

NatWest Black Card Protection is provided by Card Protection Plan Limited (CPP).

Registered office: Holgate Park, Holgate Road, York YO26 4GA. (FSA Registered No. 311489.)

This is a summary of cover only. Full details are included in your policy pack sent on acceptance of your application and at each renewal.

NatWest Black Card Protection is provided by Card Protection Plan Limited (CPP) who arrange cover with ACE European Group Limited, ACE Building, 100 Leadenhall Street, London EC3A 3BP. (FSA authorisation No. 202803.)

Benefits:

- Make one phone call to cancel all your cards
- Up to £1,000 cover against fraudulent use of your cards so long as CPP is notified within 24 hours of discovering loss/theft and up to £50,000 thereafter (policy section B1)
- Cash advance (section B8)
- Hotel bill advance (section B3)
- Replacement travel tickets (section B9) subject to status and repayable within 28 days

- CIFAS protective registration if you lose personal documents (section B11)
- 1 year and 3 year cover available. Where 3 year cover is chosen you should review cover periodically to ensure this remains adequate
- 14-day statutory cooling off period from the start date detailed in your welcome pack with a money back guarantee

Exceptions:

- Unauthorised card use cover is not available if you use your Black Card in a way not permitted or someone else at your home uses the card without permission (section A2)

For claims on your policy or complaints telephone **0844 848 2902** (Typetalk 18001 0844 848 2902). If dissatisfied you may be able to refer to the Financial Ombudsman Service (phone: **0845 080 1800**). CPP and ACE are members of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, without upper limit.

CARD PROTECTION – TERMS AND CONDITIONS

Definitions

- | | |
|----------------------------|--|
| Abroad | - In a country other than England, Scotland, Wales or Northern Ireland. |
| Card | - Your credit, charge, cash, cheque, debit, store and other cards as shown in the schedule or reported to us before or at the time you report a card loss. |
| Card loss | - Loss by you or theft from you of a card during the period of insurance. |
| CIFAS | - A not for profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom. |
| Claim | - Any claim you make under this policy. |
| Commission | - 5p a year. |
| Communication costs | - The cost of a phone call, fax or letter. |
| Cover | - The benefits available to you under this policy. |
| CPP | - Card Protection Plan Limited (registered number 1490503). |
| Fee | - The difference between the premium, and the total amount National Westminster Bank Plc must pay us. |
| Home | - The place where you live, which you have given us the address for, before making any claim. |
| Insurer | - ACE European Group Limited (registered number 01112892) whose UK Head Office is at ACE Building, 100 Leadenhall Street, London EC3A 3BP. |
| Issuer | - The issuers of the cards. |
| Main policyholder | - The NatWest Black Card holder who is responsible for this policy. |
| Pay card | - The card from which the fee, the commission and the premium will be collected. |
| Period of insurance | - The period of insurance starting on the start date during which you receive cover under this policy. |
| Personal belongings | - Your handbags, wallets, purses, briefcases or the like in which you kept the cards at the time of their loss or theft. |
| Personal items | - Any luggage that you own other than personal belongings. |

Policy	- These terms and conditions and the schedule, and any changes to either of these.
Premium	- 45p a year or any other amount we agree with National Westminster Bank Plc from time to time.
Renewal date	- The date on which this policy is deemed to be renewed.
Schedule	- Computer printouts of card numbers and personal details which we send you from time to time.
Start date	- The date your NatWest Black Card account is opened and your cover under this policy begins.
Unauthorised use	- Use of the card by someone else other than you following card loss.
United Kingdom	- England, Scotland, Wales and Northern Ireland.
We, us, our	- Card Protection Plan Limited (registered number 1490503) acting as an agent for the insurer.
Year	- A period of 12 months in a row.
You, your	- The person or people whose names appear in the schedule.

🔒 Data protection notice

Your personal details

We will use the information you provide to:

- manage your card protection policy;
- collect payments when due; and
- process any claim you make in connection with lost or stolen cards.

We will collect the payment from the card that the main policyholder has told us is the pay card.

If you no longer want your policy to cover the pay card, we will collect your payments from any other card you have registered with us.

If you report a lost card to us, we will pass your name and address and the details of the card to the card issuer so that they can cancel it and provide a replacement. If you tell us that your address has changed, we will pass your new address details to your card issuers so that they can update their records. We may also ask your card issuers for details of changes in your address so that we can update our records. We may ask your card issuers to tell us about changes in your address and other personal and financial details so we can update your policy records.

This may include but is not limited to asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (e.g. phone or fax or email addresses). We may pass your personal information to our approved suppliers so that we can send correspondence to you.

If you report the loss of important documents, such as your passport or driving licence, we will, with your consent, pass your name and address and your date of birth onto CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance; and
- Checking details of job applications and employees.

Please also note the following:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access this information.
- CIFAS and other organisations may, from other countries, access and use the information recorded by fraud prevention agencies.
- The fraud prevention agencies that may process your information are Call credit (phone: 0870 060 1414), MCL Software Ltd (phone: 01704 501 001) and Experian (phone: 0800 656 9000).

To help us assess whether you qualify for emergency financial help, we will check your credit rating with a credit reference agency who will keep a record of this enquiry. Other organisations using the agency may then use this information for credit assessments or to trace debtors and prevent fraud.

We and our business partners may also use your personal information to contact you about goods and services that might interest you or invite you to take part in market research surveys. You may be contacted either by post, phone or email for these purposes. If you would prefer this not to happen, please let us know when you register your cards or call us at any time if you change your mind. To avoid contacting you unnecessarily about products you may already have, we will compare your details with information on prospect files prepared by our business partners. When we do this we may need to tell your card issuers that you have a policy with us and disclose enough personal data to enable your card issuers to identify you on these files.

By taking out this policy you consent that for the better performance of this contract we may transfer your data outside the European Economic Area. If we do transfer your data outside the European Economic Area we will make the appropriate checks to ensure your data is adequately protected.

You have a right to see all the information we hold about you. If you would like to see this information, please write to:

The Compliance Manager
NatWest Card Protection
Holgate Park
York
YO26 4GA.

Please note that there will be a separate administration charge for this service.

Your contract with CPP

You have a contract with CPP separate from your contract with the insurer whereby CPP introduces you to the insurer and acts as intermediary in connection with the making of your contract contained in your policy. If you take up the policy, National Westminster Bank Plc will pay CPP the fee in consideration of its introductory services. This means you will have made contracts with both CPP and the insurer. The obligations of CPP under its contract with you are discharged by performance when you take up the policy at the expiry of the cooling-off period.

Who is covered

Policies are for a main policyholder and up to four other cardholders. All of these people must live at the same address and agree that we can release their details to the others insured under their

policy. We collect the payments from a card which the main policyholder has told us is the pay card. If you no longer want your policy to cover this card, we will collect payments from any other card you have registered with us.

We may communicate with any policyholder, and ask permission from them on behalf of all other policyholders to:

- register cards and valuable documents onto a policy; or
- report a lost card; or
- make contact with the card issuers; or
- provide permission for marketing purposes; or
- process a claim.

However, we need permission from the main policyholder to amend the main policyholder's personal details, report a change of address, change the payment details and cancel the policy or change its term.

Key tags

We will provide one key tag per registered policyholder.

Cooling off periods

Remember that you have a right to cancel your policy. If you decide to cancel within 14 days of your start date, please call us on **0844 848 2902** and we will cancel your policy right away. As long as you have not made a claim, we'll refund the payment you have made.

If you choose to cancel your policy within 14 days of your renewal date, please call us and we will cancel your policy right away. As long as you have not made a claim since your renewal date, we'll refund your renewal payment.

Please note that if you choose to cancel your policy after the cooling off periods shown above, you will not be entitled to a refund.

Complaints

If at any time you want to tell us about a problem with your policy, please call us on **0844 848 2902**.

Or you can write to the Complaints Manager at:

NatWest Card Protection
PO Box 353
York
YO24 4YS.

We will do our best to answer your query within five working days. If we have not replied to your complaint by then, we will send you an acknowledgement letter to keep you informed of progress. If you are not happy with our reply, you can contact the insurer at:

ACE European Group Limited
Ashdown House
125 High Street
Crawley
West Sussex
RH10 1DQ.

If you are still not satisfied, you can take the matter to:

The Financial Ombudsman Service
Insurance Division
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to the insurer.

Claims

If you need to make a claim on your policy, please call us any time on **0844 848 2902**. We will then send you a claim form to fill in and return to us. All claims must be received within one year of the date of card loss. Please remember to include all the documents that we ask for, including original receipts (not copies) for any expenses claimed for. If you do not, we will not be able to process your claim until we have received them. If we have received all the documents that we need, we aim to process claims within 14 days.

If you are unhappy with a decision we have made you have the right to appeal. If you would like to appeal, please write to:

The Appeals Team
NatWest Card Protection
Holgate Park
York
YO26 4GA.

Please note that when processing and settling claims and appeals, CPP does so as agent for the insurer and not as agent for any policyholder. Accordingly, any amount due to you in settlement of a claim is not deemed in law to have been paid out until received by you.

Who regulates us

CPP and the insurer are authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk or by contacting the FSA on **0300 500 5000**.

Recording calls

We record all phone calls to us. We do this to:

- provide a record of the instructions we have received from you;
- allow us to monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

All communications and policy documents will be in English unless otherwise agreed.

We are committed to meeting the needs of our policyholders, including those with special needs.

Our letters and other documents are all available in Braille, in large text or on audio tape. You can also contact us through TYPETALK if you need to. If you would like to use any of these services, please contact us on **0844 848 2902**. We will be happy to help.

Your policy

Please read this policy carefully

This policy sets out the cover that the insurer will provide during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover. Your NatWest Black Card Protection service is provided by Card Protection Plan Limited acting as agents for the insurer, ACE European Group Limited. The insurer pays CPP the commission in connection with your policy. All premiums paid in respect of your policy are deemed in law to have been paid to the insurer when received by Card Protection Plan Limited.

A: General conditions and exclusions

A1: Conditions

Your cover under this policy depends on you meeting the following conditions.

1. You remain a NatWest Black Card holder.
2. You must meet all of the insurer's terms and conditions. This applies to terms and conditions set out here and any others which we change or add to this policy at a later date.
3. You must provide us with full and accurate information in connection with your cover.
4. You must follow your card issuer's instructions and meet all their terms and conditions when using their cards. We will not pay any claim where the card issuer tells us that you have not done this. The decision of your card issuer will be final.
5. You must report lost or stolen cards to us by telephone within 24 hours of discovering the card loss.
6. You must do all that you reasonably can to avoid making a claim and keep your claims as low as possible.
7. You must provide all the documents we ask for, including original receipts (not copies) for any expenses claimed under this policy.
8. You must be over the age of 18 years old and live in the United Kingdom.

A2: Exclusions

1. This policy does not cover your liability to a card issuer if:
 - you use a card in a way which the issuer does not allow; or
 - someone other than you who lives at your home uses the card without your permission.
2. Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B3, B8 and B9 of this policy. However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control, which we cannot be held liable for.
3. Expenses not supported by valid original receipts may not be covered.

A3: Length of policy and premiums

This policy provides cover that begins on the start date and which continues for the period you remain a NatWest Black Card holder unless National Westminster Bank Plc tells us otherwise or one of the clauses under A4 of this policy applies.

A4: Cancelling this policy

1. We will cancel your policy if we receive notification that you no longer hold a NatWest Black Card. However, we may reinstate your policy if you then pay it.

2. We will cancel your policy if you have at any time:
 - (a) given us false or incomplete information; or
 - (b) agreed to help anyone try to take money from the insurer dishonestly; or
 - (c) failed to meet the terms and conditions of this policy or to act openly and honestly towards us or the insurer.

A5: Other insurance

If there is any other insurance which covers any of the benefits set out in this policy, you must tell us about this when you make a claim. We will not pay more than our share of any claim covered by other insurance.

A6: Dishonest claims

If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay benefit and later discover that your claim was dishonest, we will take steps to get the money back.

A7: Setting aside terms and conditions

If we, or the insurer, chooses to set aside a term or condition of this policy, this will not prevent us or the insurer from relying on that term or condition in the future.

A8: Governing law

This policy is governed by and must be interpreted in line with English law. We, the insurer and you agree that any disputes may be settled only in the English courts.

B: Cover and benefits

B1: If you lose your card

1. We will pay any amounts (including interest) which you have to pay to a card issuer as a direct result of unauthorised use.
2. We will also cover any amount which you have to pay for a replacement card (but not for an emergency replacement).
3. When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement.
4. We will regularly update the details set out in your schedule to make sure that card loss is reported to the correct issuer.
 - We will not pay more than £50 of any claim where a card is kept by an Automated Telling Machine (ATM).
 - We will not pay more than £1,000 of any claim relating to the period before you reported the card loss.
 - We will not pay more than £50,000 of any claim relating to the period after you reported the card loss.

B2: Personal belongings

We will pay up to £100 for the cost of replacing personal belongings which are lost or stolen at the same time as the card while you are away from your home.

- We will not pay anything unless:
 - (a) you reported the loss to the local police immediately; and
 - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).

- We will not pay more than one claim per policyholder under this section in each year.
- We will not pay the first £25 of each claim.
- You must provide original documentary evidence for the replacement items (for example, replacement receipts).

B3: Paying emergency hotel bills

We will pay your hotel bill up to £1,500 per claim if:

1. you lose your card and report the loss to us while you are abroad; and
2. you do not have any other way of paying the bill.
 - You must ask us to pay the hotel bill when you ring us to report the card loss.
 - You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse to lend you any money.
 - We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

B4: Replacement cash

We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card while you are abroad.

- We will not pay more than £100 for all claims under this section in each year.
- We will not pay anything unless:
 - (a) you have reported the loss to the local police immediately; and
 - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).
- You must provide original documents to prove that you had the cash or banknotes immediately before the loss or theft.

B5: Passport and driving licence

If your passport or driving licence is lost or stolen while you are abroad, we will:

1. help you to arrange emergency replacements; and
2. pay any charges you have to pay for the issue of replacements while you are abroad.
 - We will not pay anything unless the loss or theft of the passport or driving licence happens and is reported to us at the same time as the card loss.
 - We will not pay more than £200 for all claims under this section in each year.
 - You must provide original documentary evidence to support your claim (for example, receipts from a Consulate).

B6: Lost keys

We will provide you with key tags so that anyone who finds your keys can contact us.

If your keys are lost or stolen, we will:

1. pay phone or postage costs for anyone who finds them to return them to us; and
2. let you know where your keys are or return them.

B7: Personal items

If your personal items are lost or stolen, we will:

1. pay phone or postage costs for anyone who finds them to return them to us;
2. let you know where the items are; and
3. pay any costs you have to pay to get the items back to you.

- We will not pay anything unless the personal items have been tagged or marked with the identification labels we have provided.
- You must tell us beforehand about, and we must agree to, the method of getting the items back to you.
- We will not pay more than £200 for all claims under this section in each year.
- You must provide original documentary evidence showing the costs you have incurred (for example, receipts).

B8: Emergency cash

We will lend you cash up to £1,500 per claim for basic living expenses if:

1. some or part of your cash is lost or stolen at the same time as the card when you are away from your home; and
2. you have no other way of getting credit or funds.
 - You must ask us for the emergency loan within 48 hours of the time when you ring us to report the card loss.
 - You must agree to us contacting a registered credit reference agency to check your credit status before we provide the cash. If we are not satisfied with the result of that check, we may refuse to lend you any money.
 - You must repay us in full within 28 days.

B9: Replacement travel tickets

We will lend you up to £2,500 per claim to replace travel tickets so that you can return to the destination nearest to your home.

We will do this if:

1. your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card; and you phone us to report the card loss.
2. you apply for replacement travel tickets at the time you phone us to report the card loss.
 - If we have to buy replacement tickets for you, we will treat this as an emergency cash loan in line with the terms and conditions set out under section B8 of this policy.

B10: Communication costs

We will pay any communication costs that you have to pay when you report a card loss to us, the police and to any other insurer.

- We will not pay more than £100 for all claims under this section in each year.
- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).

B11: Protective registration

If you lose personal documents we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services.

CPP and Card Protection Plan are registered trademarks of CPP Group Plc® 2005. Card Protection Plan Limited. Registered Office: Holgate Park, York YO26 4GA. Registered in England No. 1490503. Authorised and regulated by the Financial Services Authority.

PURCHASE PROTECTION

Statement of demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of NatWest Black Card customers covering card purchases for theft, loss or accidental damage as described in your policy document.

keyfacts®

Your Policy Summary

Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc. The contract remains in force for as long as you are a NatWest Black Card account holder. The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Terms & Conditions wording, a copy of which will be provided at any time on request. On receipt of your Terms & Conditions wording, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 – Purchase Protection		
The following benefits are automatically included in your policy:		
Features and Benefits	Significant Exclusions or Limitations	Terms & Conditions Section
Covers accidental damage to, and loss or theft of, personal property purchased by the cardholder with their NatWest Black Card. The incident must occur in the United Kingdom, Channel Islands or the Isle of Man.	<p>Theft, loss or accidental damage must occur within 100 days of purchase.</p> <p>Maximum amount for any claim/item is £25,000.</p> <p>No cover for items under £50.</p> <p>Total claim limit in any 12 month period is £25,000</p>	‘What is not covered’

Table 2 – General Conditions and Exclusions	
For full details of these and other exclusions and limits please read the Terms & Conditions	
General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> No cover is provided for items insured by any other policy. No cover is provided for wear and tear, depreciation or repair. No cover is provided for jewellery or watches in baggage unless carried by hand and under the personal supervision of the cardholder. No cover is provided for livestock, pets, plants or business goods. 	See Section specified in Table 1.

Important Information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the Terms & Conditions wording.

To cancel please write to the address or call the number shown on your Terms & Conditions wording.

Claims

Should you wish to claim under your Purchase Protection policy you should call the Claims Helpline on **0845 600 0609** (Tynetalk 18001 0845 600 0609) as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Terms & Conditions wording.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown in your Terms & Conditions wording. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the address opposite.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Purchase Protection	Financial Ombudsman Service
Customer Relations Manager RSA Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (with effect from 1/1/10 maximum 90% of the claim, without any upper limit). Further information can be obtained from us or the FSCS.

Other Important Information

Termination of the contract

We may cancel this policy by giving you at least 14 days’ notice at your last known address.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live. The language used in this policy and any communications relating to it will be English.

RSA

NatWest Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on **0300 500 5000**.

PURCHASE PROTECTION – TERMS & CONDITIONS

The Insurance contract

This policy is a legal contract between you and us.

You must comply with all the conditions set out in this policy. If you do not, we may turn down a claim or you may find that you do not have any cover.

Choice of law

The law of the United Kingdom allows us both to choose the law that will apply to this contract. However, unless it says differently anywhere else in the contract, the law which applies to this contract is:

- The law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you live.

The policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom. NatWest Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority.

Words with special meanings

Wherever the following words appear in the policy they will have the meaning explained below:
You/Your: The Principal Cardholder and authorised Additional Cardholder as specified in the NatWest Black Card Agreement.

Our/Us/We: Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Cover

We will insure items you purchase in full with your NatWest Black Card against accidental damage, loss or theft anywhere in the United Kingdom, Channel Islands and Isle of Man for up to 100 days from the date of purchase. Cover is only available to residents of the United Kingdom, Channel Islands and Isle of Man.

Limit of cover

£25,000 in any 12 consecutive month period in respect of any one account, £25,000 for any one item.

What is not covered:

- Any item covered under any other insurance policy, or which would be covered but for the application of an excess or a limit under another policy, or where compensation provided by any guarantee or other agreement exists.
- The first £50 of any claim.
- Travellers' cheques, tickets of any kind, financial negotiable instruments, cash or equivalent, buildings, food, beverages, fuel, animals, living plants or perishable goods.

- Motor vehicles, mechanically propelled or assisted vehicles, caravans, trailers, aircraft, gliders and hang gliders, hovercraft, sailboards, surfboards, jetskis or boats and other mechanically propelled or assisted watercraft, or parts or accessories for any of them.
- Trade or business purchases.
- Household improvements of a structural nature.
- Sports equipment whilst in use.
- The following items will not be covered for loss, theft or damage in transit unless they are carried in hand or are under the personal supervision of the insured: computer equipment, jewellery, audio, photographic or video equipment, furs, precious stones, watches, gold, silver or other precious metal articles, medal, coin or stamp collections.
- Theft from motor vehicles unless at the time of the loss:
 - someone aged 16 or over was in the motor vehicle; or
 - the motor vehicle was securely locked; and
 - force and violence were used to get into the motor vehicle; and
 - the items stolen were in a locked luggage boot, luggage or glove compartment.The most we will pay for theft from an unattended motor vehicle is £1,000.
- Items purchased for or gifted to and in the possession of any person other than a member of your household.
- Any purchases delivered to you by courier or posted to you until the goods are received, checked for damage by you, and accepted at your address.
- Wear and tear, damage by moths, vermin or atmospheric conditions.
- Inherent product defects, electrical and mechanical failure, or failure to operate any item in accordance with the manufacturer's instructions.
- Detention or confiscation by customs or other official bodies.
- Any goods that have had attempted repair or cleaning since purchase.
- Any loss or accidental damage caused by any sort of war, invasion or revolution.
- Any loss or accidental damage resulting from radiation and radioactive contamination, or any related event.
- Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:
 - was the result of an intentional act; or
 - was expected or should have been expected; or
 - was not sudden; or
 - was not during any period of insurance.
- Any loss, accidental damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with, any act of terrorism.
(For the purposes of this exclusion "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.)

General Conditions

If you do not observe the terms and conditions of this policy we shall not be liable for any claim made by you.

You must be a NatWest Black Card holder at the time you make a claim.

You cannot make a claim if your rights under the NatWest Black Card Agreement have been terminated or your NatWest Black Card has been withdrawn or suspended. You must give us, at your reasonable expense, all the information we ask for about any claim and you must help us take legal action against anyone if we ask you to. You must take all reasonable steps to prevent loss or damage to any item covered by this insurance.

Guidance when making a claim

Claim Notification

It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under the following sections. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- your name, address and your home and mobile telephone numbers
- personal details necessary to confirm your identity
- the date of the incident
- the cause of the loss or damage
- details of the loss or damage together with claim value if known
- police details where applicable.

This information will enable us to make an initial evaluation on policy liability and claim value.

We may, however, request additional information depending upon circumstances and value, which may include the following:

- original purchase receipts, proof of card usage, invoices, instruction booklets or photographs
- purchase dates and location of lost or damaged property
- for damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair.

Sometimes we may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

How to claim

In the event of a claim you should telephone NatWest Purchase Protection Unit on **0845 600 0609** (Typetalk 18001 0845 600 0609).

If an item is lost, damaged or stolen you must ask for a claim form and return it to the Unit within 45 days of the incident.

Claims Conditions

Claims for loss or damage in transit must be reported to the carrier or the tour operator and a written report obtained.

Any loss, theft or damage caused by malicious persons must be reported to the police authorities within 24 hours and a written report obtained from them.

Any claim will be settled on the following basis:

If any item has been damaged and it can be repaired economically we will pay the cost of repair. Otherwise where the damaged or lost item can be replaced with an item of similar quality, we will arrange or authorise replacement with a new item or we will pay the replacement cost of a new item.

We will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use, when the loss or damage relates to a specific part or clearly defined area.

Fraud

We believe our policyholders are honest, the contract between us is based on mutual trust. If dishonest means are used by you or anyone acting on your behalf to:

- obtain a claims payment under your policy
- fraudulently exaggerate a claim under your policy
- obtain cover for which you do not qualify

all benefits under your policy will be lost.

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance. We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Data Protection Act 1998

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Fraud Prevention, Detection and Claims History

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 and other organisations may also search these agencies and databases to:
 - help make decisions about the provision and administration of insurance, credit 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 furnish us with other satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to (see below).

Sharing Information

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

How to contact the Data Protection Liaison Officer

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA.

Complaints Procedure

Our commitment to customer service

At RSA, we are committed to going the extra mile for our customers and, wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know, preferably through your usual sales and service contact point.

If you are unsure how to contact your sales and service point please contact our Customer Relations Team, details of which follow.

We promise to:

- fully investigate your complaint
- keep you informed of progress
- do everything possible to resolve your complaint
- learn from our mistakes
- use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, letting you know the reasons why, and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

If you continue to be unhappy with our proposed course of action, you can progress your complaint with our Customer Relations Team who will conduct a separate investigation and full review that will be concluded by us issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office

RSA

Bowling Mill

Dean Clough Industrial Park

Halifax HX3 5WA

Fax: 01422 325146

Email: crt.halifax@uk.rsagroup.com

If you are still not happy

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you can refer your complaint to them.

They can be contacted at:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

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

Website: www.financial-ombudsman.org.uk.

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response. Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

For your protection calls may be recorded and monitored.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at

St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised and Regulated by the Financial Services Authority.

EXTENDED WARRANTY

Statement of demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

This product meets the demands and needs of NatWest Black Card customers as described in your policy documents.

keyfacts®

Your Policy Summary

This Summary of Protection does not contain the full terms and conditions of the insurance contracts, which are included with this document.

1. Insurance Provider:

The insurance plans are underwritten by Domestic & General Insurance PLC.

2. Types of Insurance and Cover:

- i. Free 2nd or 3rd year Extended Warranty ("Free Cover"): This is a general insurance contract that provides 1 year's free extended warranty cover (for up to six qualifying household appliances per calendar year) in the 2nd or 3rd year after purchase, protecting against the cost of breakdown, accidental damage and food spoilage (freezing equipment only). Accidental damage and food spoilage covers commence from the date you register your appliance.
- ii. Purchase additional 3 year cover ("Additional Cover"): On registration of your appliance under Free Cover, depending on the appliance, we may also offer you the opportunity to purchase an optional extension to the Free Cover for a further 3 years. This Additional Cover will be offered on the same basis as for the Free Cover described above. Where the Additional Cover is chosen you should review this cover periodically to ensure it remains adequate.

3. Significant Features and Benefits of Cover:

For both the Free Cover and Additional Cover these are:

- Breakdown;
- Accidental Damage;
- Food Spoilage.

Please see the Terms and Conditions document for a full explanation of these terms.

4. Statement of Price:

There is no charge for the Free Cover. Upon registration, you may be offered the opportunity to purchase Additional Cover and the price will be notified to you at this time. Payment options for the Additional Cover will also be advised at this time. Delivery and installation charges are not covered where an appliance is replaced. Your plan fee will include all costs of purchase such as premiums and taxes at the applicable rate.

5. Significant Exclusions and Limitations:

The full list of what is not covered by your plan is contained in the terms and conditions. The following are significant exclusions and limitations:

- i. Register up to six appliances per calendar year. To qualify for cover, registrations must be made within 90 days of purchase and for appliances costing between £75 and £2,000;
- ii. Breakdown costs will not be covered if they are still covered elsewhere by any manufacturer's guarantee;
- iii. If your appliance cannot be repaired or is beyond economical repair, then a depreciation scale will apply. If your appliance is over 5 years old you may be required to make a contribution towards the cost of replacement as follows:

Age of Equipment	What we will pay
Over 5 years and up to 6 years	50% of the current retail price*
Over 6 and up to 7 years old	40% of the current retail price*
Over 7 years	30% of the current retail price*

- *The current retail price is the lowest price reasonably available, and if we cannot reasonably replace your appliance, you will receive vouchers for the amount we will pay;
- iv. Delivery and installation charges are not covered where an appliance is replaced;
 - v. Any costs you may incur to dispose of your original appliance;
 - vi. Theft, attempted theft, malicious damage or damage caused by fire or explosion;
 - vii. Repair call out costs if no fault is found with your appliance.

6. Duration of the Insurance Contracts:

- i. Free Cover: The 2nd or 3rd year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period. The accidental damage and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period.
- ii. Additional Cover: Breakdown cover, accidental damage and food spoilage covers commence at the end of the Free Cover and continue for a period of 3 years, provided Domestic & General receives the total premium payable.

7. Cancellation and Termination:

You do not need to notify us if you wish to cancel your Free Cover, as no premium has been paid. If the Additional Cover is purchased, then the following cancellation rights will apply:

- i. You may cancel the Additional Cover at any time before cover commences (from the third year after purchase of your appliance) and receive a full refund.
- ii. If you cancel the Additional Cover once cover has commenced, and have not made a claim under the plan, Domestic & General Insurance PLC will refund the part of the monies you have paid relating to the remaining full months of cover.
- iii. If you cancel the Additional Cover once cover commences and you have made any claim, then no refund will be paid.
- iv. If your appliance is beyond economical repair, and we have met our obligations to you under the plan to provide you with a replacement appliance or monetary settlement, no premiums will be refunded and your plan will end.

You can request a cancellation by contacting the Customer Services Department on **0870 601 0009**, or email us at web.support@domgen.com, or by writing to Domestic & General's Customer Service Manager, Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

8. How to Claim:

You can find details of how to claim in section 7 of your plan document. If you have not yet received this, call us on **0870 601 0009**.

9. Making a Complaint:

If you wish to contact us or complain, then:

- i. Call the Customer Service Department on 0870 601 0009;
- ii. Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP;
- iii. Email us at web.support@domgen.com or by clicking on 'contact us' at www.domgen.com.

We hope that you will be satisfied with our response to your enquiry. If you are not satisfied, you can ask for your case to be reviewed by Domestic & General and a final decision made on behalf of the Managing Director.

If you are still not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Email: enquiries@financial-ombudsman.org.uk.

- 10. The Financial Services Compensation Scheme:** We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit (with effect from 1/1/10 maximum 90% of the claim, without any upper limit).

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN.

11. Renewing your Plan

When you take out protection, you do not have to worry about remembering to renew:

- If you pay by direct debit you will receive a renewal notice advising you of the amount which we will automatically collect, unless you advise us otherwise; or
- If you pay by any other means (or where only Free Cover taken) you will receive a renewal notice advising you of the renewal amount to pay. You will need to return this with payment for protection to continue.

OTHER IMPORTANT PRE-CONTRACT INFORMATION

Further information about us and our regulator

Domestic & General Insurance PLC (company number 485850), whose head office address is Swan Court, 11 Worples Road, Wimbledon SW19 4JS, is authorised and regulated by the Financial Services Authority (FSA registration number 202111). Our address and details of our authorisation can be checked on the FSA website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

Our product and our service

Domestic & General Insurance PLC only offers its own insurance products, which meet the demands and needs of those who wish to ensure that their domestic electrical appliance is protected against the costs of repair or replacement in the event of a breakdown. You will receive information about the details of the products and their terms from us, but will not receive advice from us on whether they are suitable for your needs – you should make your own choice whether they are suitable.

Law governing the contract

The information provided, including the terms and conditions have been provided in English. We will communicate in English, and English Law will apply to all our insurance contracts unless we agree otherwise with you.

Data protection

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC, and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your

data for training and testing purposes. If you have given us permission, your details may also be used by us or third parties for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes and you have not already notified us please write to the Data Protection Officer at: Domestic & General, Freepost CV2560 BEDWORTH, Warwickshire CV12 8BR. To help keep your details accurate we may use information we receive from our partners. You can ask for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.

Direct Debit Guarantee

This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society. If the amount to be paid or the payment dates change, Domestic & General will notify you 14 days in advance of your account being debited or as otherwise agreed. If an error is made by Domestic & General or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us. N.B. The fee will be collected quarterly commencing approximately one month after receipt of completed application. On expiry of the initial period the renewal fee will be deducted on a quarterly basis unless cancelled.

EXTENDED WARRANTY

Policy Terms and Conditions

Significant Features and Benefits Explained

The following are definitions of the different benefits available under the plan.

Breakdown

The cost of repair to the equipment following a mechanical or electrical fault which stops the equipment working properly.

Accidental Damage

The cost of repair to the equipment following physical damage as a result of a sudden and unforeseen cause which stops the equipment working properly.

Food Spoilage (for freezing equipment only)

If the equipment breaks down or there is an accidental failure of the public electricity supply (except as a result of bad weather conditions) we will provide you the cost of:

- Food spoilt in the freezing compartment (up to the value of £300 for any one claim); or
- Hiring temporary freezer space (up to the cost of £50 per claim) to prevent the food from spoiling.

The most we will pay in any one period of insurance is £500.

Other Terms and Conditions

Duration of cover

Breakdown cover commences at the end of the manufacturer's 1 or 2 year guarantee, and continues for 1 year. The accidental damage and food spoilage covers commence on appliance registration and continue during the period of the manufacturer's 1 or 2 year guarantee period and then for a further 1 year period.

Terms of Replacement

We will always, subject to the full terms, conditions and exclusions of your plan, repair your equipment unless:

- a) we cannot repair it; or
- b) we cannot obtain the spare parts to repair it; or
- c) if it is under 5 years old and we can replace it for less than the cost of the repair; or
- d) if it is over 5 years old and the cost of the repair is more than we will pay – see the box below:

Age of Equipment	What we will pay
Over 5 years and up to 6 years	50% of the current retail price*
Over 6 and up to 7 years old	40% of the current retail price*
Over 7 years	30% of the current retail price*

*The current retail price is the lowest price reasonably available.

- We will only replace your equipment if we have agreed to do so before a repair is carried out. When we have replaced your equipment, your plan will end immediately and there will be no refund of the fee you have paid. When we have replaced your equipment you may dispose of the original equipment if it is in your possession.
- If we do not repair your equipment we will replace it with equipment of the same or similar make and specification. For equipment which is over 5 years old and up to 6 years old we will ask you to pay 50% of the current retail price of the equipment. For equipment over 6 years old and up to 7 years old we will ask you to pay 60% of the current retail price and for equipment over 7 years old we will ask you to pay 70%. You must also pay us for our supplier's delivery and/or installation charges and any outstanding fee instalments.
- If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment, usually this will be vouchers redeemable from a retailer chosen by us. We will calculate this contribution using the age of your equipment and the current retail price, as shown in the 'What we will pay' table above.
- We will not be responsible for any costs that you may incur to dispose of your original equipment.

What is not provided by your plan

- a. Costs provided by any manufacturer's, supplier's or repairer's guarantee or warranty.
- b. The equipment being recalled by the manufacturer.
- c. The cost of modifying the equipment.
- d. Claims arising from your failure to follow the manufacturer's instructions.
- e. Claims arising from using your equipment in a non-domestic or commercial environment unless we agree to the use in writing beforehand.
- f. Theft, attempted theft, malicious damage or damage caused by fire or explosion.
- g. Claims arising from floods, lightning, storms, frost or other bad weather conditions.
- h. Claims arising from any problem with the supply of electricity, gas or water (unless your claim is for food spoilage).
- i. Costs if no fault is found with your equipment.
- j. Routine maintenance, cleaning and servicing.

- k. Labour charges for work outside our repairer's normal working hours which are Monday–Friday 9am to 5pm.
- l. Repairs carried out outside the United Kingdom, unless we agree otherwise in writing.
- m. Costs arising from not being able to use your equipment or from damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment.
- n. Cosmetic damage such as damage to paintwork or dents or scratches to the equipment.
- o. The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers.
- p. Costs due to rust, corrosion or water damage.
- q. Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type.
- r. Delivery and installation charges if a replacement takes place as detailed in 'Terms of replacement'.

Protection is also not provided for the following:

Cooking equipment

- Ceramic or glass surfaces (unless due to accidental damage)
- Oven liners

Vacuum cleaners and floor polishers

- Bags, brushes or belts

Shower equipment

- Scale damage

Audio visual equipment

- Tuning
- Styli or cartridges

Satellite equipment

- Realigning or re-siting the dish
- Rust
- Tuning
- Water damage

Computer equipment

- Software (applications or operating system)
- Damage caused by viruses
- Accessories which you have not told us about in writing, including joysticks
- Replaceable printer heads

In-car equipment

- Removing or re-installing the equipment

Plasma televisions

- Costs due to unusual physical or electrical stress, burned screen or software interface problems
- Claims arising due to a failure to install the display in line with the manufacturer's instructions
- Costs associated with gaining access to cables within the fabric of a building or wall
- Repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit
- Wall mounted units if not fitted as per manufacturer's recommendations
- Damage during delivery

Lawnmowers

- Belts, blades and/or blade sharpening, oil or petrol

Gas/Electric Fires

- Fuel lines to the equipment and the flue system from the equipment
- Difficulties in getting to the equipment
- Turning on or lighting up the equipment and adjusting the switches and controls, except following a repair provided by the plan
- Work caused by equipment which is not installed correctly
- Energy management systems or immersion heaters

This plan will not protect against claims arising from third party or personal injury.

How to claim

Please call **0870 601 0009** to claim for a repair.

You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay. In the unlikely event that we advise you to pay the repairer yourself, we will tell you how to claim.

If your claim is for Food Spoilage you must keep the spoiled food for at least two working days to allow us or our agents to verify your claim.

How to contact us or complain

- Call our Customer Service Department on **0870 601 0009**.
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- Email us at web.support@domgen.com or by clicking on 'contact us' at www.domgen.com.

We want you to contact us so that we know what you think of us and the services we provide.

We hope that you are satisfied with our response to your enquiry. If you are not satisfied, you can ask for your case to be reviewed by us and a final decision made on behalf of the Managing Director.

If you are still not satisfied you can ask the Financial Ombudsman Service to review your case.

They can be contacted at:

South Quay Plaza
183 Marsh Wall
London E14 9SR

Email: enquiries@financial-ombudsman.org.uk.

Your right to change your mind/cancellations

- You do not need to notify us if you wish to cancel your Free Cover, as no premium has been paid.
- You may cancel the Additional Cover at any time before cover commences (from the third year after purchase of your appliance) and receive a full refund.
- If you cancel the Additional Cover once cover has commenced, and have not made a claim under the plan, Domestic & General Insurance PLC will refund the part of the monies you have paid relating to the remaining full months of cover.
- If you cancel the Additional Cover once cover commences and you have made any claim, then no refund will be paid.
- If your appliance is beyond economical repair, and we have met our obligations to you under the plan to provide you with a replacement appliance or monetary settlement, no premiums will be refunded and your plan will end.

You can request a cancellation by contacting the Customer Services Department on **0870 601 0009**, or email us at web.support@domgen.com, or by writing to Domestic & General's Customer Service Manager, Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Fraud

This plan will not be valid if any information you give us is false or exaggerated.

Governing law and your statutory rights

Purchasing this plan does not affect your statutory rights. The information provided, including the terms and conditions have been provided in English. We will communicate in English, and English Law will apply to all our insurance contracts unless we have agreed otherwise with you.

Rights of third parties

This plan is for the benefit of you and anyone else we have agreed with you. No benefits will be given to anyone else.

Transferring your plan

You can transfer your plan to a new owner of the equipment as long as you give us written details of the new owner. Your plan cannot be transferred to any other equipment.

Phoning us

We may record your phone calls with our representatives to monitor and improve the quality of the service we provide.

Other plans or insurance

If, when you require breakdown protection, there is any other service agreement or an insurance policy under which you are entitled to claim, we will only pay an appropriate proportion.

Renewing your plan

At the end of your period of protection, we will write to you about renewing.

- If you pay by direct debit you will receive a renewal notice advising you of the amount which we will automatically collect, unless you advise us otherwise; or
- If you pay by any other means (or where only Free Cover taken) you will receive a renewal notice advising you of the renewal amount to pay. You will need to return this with payment for protection to continue.

OTHER IMPORTANT PRE-CONTRACT INFORMATION

Registering your appliance for cover

You can register up to six appliances per calendar year. To qualify for your Free Cover each and every appliance must be registered with the Extended Warranty Helpline on **0870 601 0009** within 90 days of purchase. Most common household items with a purchase price of between £75 and £2,000 can be registered. This includes laptops, LCD and plasma televisions. However iPods, iTunes and iPhones cannot be registered. You can check before purchasing the appliance by calling the Extended Warranty Helpline.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Our obligations to you are covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit (with effect from 1/1/10 maximum 90% of the claim, without any upper limit). Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN.

Further information about us and our regulator

Domestic & General Insurance PLC (company number 485850), whose head office address is Swan Court, Mansel Road, Wimbledon SW19 4AA, is authorised and regulated by the Financial Services Authority (FSA registration number 202111). Our address and details of our authorisation can be checked on the FSA website www.fsa.gov.uk or by contacting the FSA on **0300 500 5000**.

Our product and our service

Domestic & General Insurance PLC only offers its own insurance products, which meet the demands and needs of those who wish to ensure that their domestic electrical appliance is protected against the costs of repair or replacement in the event of a breakdown. You will receive information about the details of the products and their terms from us, but will not receive advice from us on whether they are suitable for your needs – you should make your own choice whether they are suitable.

Data protection

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC, and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. Unless you have already notified us that you do not wish your details to be used for other purposes, your details may also be used by us or carefully selected third parties for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties may contact you by mail, telephone or email. If you do not want your data to be used for other purposes and you have not already notified us please write to the Data Protection Officer at: Domestic & General, Freepost CV2560 BEDWORTH, Warwickshire CV12 8BR. To help keep your details accurate we may use information we receive from our partners. You can ask for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.

ROADSIDE ASSISTANCE

Statement of needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

Your Policy Summary

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

Features of a NatWest Black Card Rescue Policy

The policy you have purchased is underwritten by UK Insurance Limited and will run in conjunction with your NatWest Black Card. As this policy could run for several years you may want to review your insurance needs periodically to ensure the policy is adequate.

Please refer to your Black Card Rescue Policy.

Significant Features of a Black Card Rescue Policy

- Green Flag Motoring Assistance provides the breakdown service

- Your policy covers your car or anyone driving with your permission
- You can claim £10 if not attended within 60 minutes – General Condition 7

Roadside Assistance including 30 minutes free labour – Section 1

Long distance recovery to your home address, original destination in the UK or a suitable repairer – Section 2

Assistance within 1 mile of home address – Section 3

Caravan and Trailer cover – Section 4

European cover for cars less than 10 years old – Section 5

Legal Costs – Section 6

Significant Exclusions or Limitations

- If the Insured Vehicle is in a position we cannot get to and we need to use specialist equipment for its recovery, you will have to pay extra costs – General Condition 5
- We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you and cannot be held liable for them – General Condition 12
- We may choose to repair the vehicle (at your cost) following an Insured Incident rather than arranging for it to be recovered – General Condition 15
- Service limits apply to this Policy. You may have to pay additional costs if you exceed them – see Service limits.

Your right to cancel

The breakdown cover is provided as a benefit of being a NatWest Black Card holder.

If the connected NatWest Black Card is cancelled, this policy will end.

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone **0845 602 5225** (Minicomp 0870 154 1192). To make a claim whilst travelling in Europe, please call **+44 1733 286 562**.

How to complain

Should there ever be an occasion where you need to complain, please call us on **0845 767 0345**.

If you wish to write, then address your letter as follows:

- Customer Relations Department, NatWest Black Card, Green Flag Limited, The Wharf, Neville Street, Leeds LS1 4AZ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority, Registered No. 202810. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk, or the Financial Services Authority can be contacted on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

keyfacts®

Information can be obtained on request or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

ROADSIDE ASSISTANCE

Policy Terms & Conditions

Our Promise to you

We will always try to be fair and reasonable whenever you have need of the cover of this policy. We will also act as quickly as we can to provide that cover. Should there ever be an occasion when you feel we have failed to do this, then please let us know. We will do everything possible to make sure your complaint is dealt with quickly and fairly. The easiest way to complain is simply to give us a call on **0845 767 0345**. Alternatively, should you feel the need to write, please address your letter to:

Customer Relations Department
NatWest Black Card
Green Flag Limited
The Wharf
Neville Street
Leeds
LS1 4AZ.

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of receipt. We will then endeavour to resolve your complaint as quickly as possible. If we are unable to do so within 4 weeks, we will write and let you know the reasons why and the further action we will take. If we cannot resolve the differences between us, we will issue a final response letter. Upon receipt of this, you may refer your complaint to the Financial Ombudsman Service (FOS), who will then liaise with us on your behalf. The address of the Financial Ombudsman Service is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
(Tel: 0845 080 1800).

Please note that you will need to request a final decision from us before referring your complaint to the Financial Ombudsman Service. If you do refer your complaint to the Financial Ombudsman Service, this will not affect your right to take legal action. A full copy of our complaint procedure leaflet is available upon request.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority, Registered No. 202810. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk, or the Financial Services Authority can be contacted on **0300 500 5000**. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Duty of Disclosure

We rely on the information that You supply. If that information is inaccurate or incomplete, Your policy may not be valid. Details of how We use the information that You provide to Us is detailed in the Privacy Statement. These terms and conditions are evidence of the contract between You and UK Insurance Limited based on the information You have provided to Us.

NatWest Black Card Rescue is provided by Green Flag Motoring Assistance on behalf of and underwritten by UK Insurance Limited. UK Insurance Limited is authorised and regulated by the Financial Services Authority. Telephone calls may be recorded with the aim of improving Our service to You. Black Card Cover is a joint venture between UK Insurance Limited and National Westminster Bank Plc.

UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ
Authorised and regulated by the Financial Services Authority.
Registered in England and Wales number: 1179980.

Breakdown and Recovery Services

In this policy, the following words have the meaning defined below in the relevant Section as specified:

Definitions

- Force Majeure** – An event beyond Our reasonable control which includes without limitation fire, flood, inclement weather, earthquake, accident, civil disturbances, war, rationing, embargoes, strikes, labour problems, delays in transportation, inability to secure necessary materials, delay or failure of performance of any supplier or subcontractor, acts of God or acts of government.
- Geographical Limits** – France, Germany, Belgium, Luxembourg, The Netherlands, Andorra, Austria, Balearics, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Malta, Monaco, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Ÿskudar, the Republic of Ireland and the Channel Islands, but excluding the United Kingdom.
- Home Insured Incident Insured Person** – Your permanent place of residence in the United Kingdom.
– A road accident, breakdown, vandalism, fire or theft involving the Insured Vehicle during the Period of Insurance.
- Insured Vehicle** – You and any other person who at the time of the Insured Incident, is driving or riding as a passenger in the Insured Vehicle with Your permission and is not a hitch-hiker; to a maximum of 8 persons including the driver.
– A single vehicle that is the main vehicle of the household of the NatWest Black Card holder and which complies with the vehicle specification described in General Condition 16 and carries no more than the number of persons recommended by the manufacturer (and for whom seats are provided).
- Market value** – The cost in the United Kingdom of replacing the Insured Vehicle with one of a similar type and condition at the time of inspecting the Insured Vehicle after the the Insured Incident.

- NatWest Black Card Cover** – The Insurance cover provided by the Insurer, terms and conditions of which are detailed in this booklet and form a part of the agreement between You and the Insurer ('Insurance cover');
- Period of Insurance Policy** – The period starting on the date Your Insured Vehicle is registered with Green Flag and ending on the date Your Black Card account is closed.
- Policy** – The NatWest Black Card Rescue terms and conditions that form the contract between You and Us.
- United Kingdom** – Great Britain, Northern Ireland, the Isle of Man and for residents of the Channel Islands only, the Channel Islands.
- We/Our/Us** – UK Insurance Limited.
- You** – The primary Black Card holder or any person driving the Insured Vehicle with Your permission.

How to make a claim

To notify Us of a claim whilst travelling within the UK, please telephone **0845 602 5225** (Minicomp 0870 154 1192). To make a claim whilst travelling in Europe, please call **+44 1733 286 562**.

Section 1

Roadside Assistance

What You are insured for:

Following an Insured Incident at least 1/4 mile either from Your Home or the place where the Insured Vehicle is usually kept, We will:

- arrange for roadside assistance and, if necessary, transportation of the Insured Vehicle and Insured Persons, to either a single destination of Your choice in the United Kingdom within 10 miles of the Insured Incident or to a suitable repairer within 10 miles of the Insured Incident; and
- provide these services including call out and up to 30 minutes labour for roadside assistance.

What You are not insured for:

- any cost of fuel, spare parts, or labour costs over the first 30 minutes;
- the cost of repairs when the Insured Vehicle has to be transported to a garage, or for any other charges at the garage such as storage charges;
- damage or costs as a result of breaking into the Insured Vehicle because You have lost Your keys;
- the cost of getting a spare wheel or for roadside repairs if You cannot provide a suitable spare wheel.

Section 2

Recovery

What You are insured for:

Following an Insured Incident occurring at least 1/4 mile from either Your Home or the place where the Insured Vehicle is usually kept and the Insured Vehicle cannot be repaired at the scene of the Insured Incident, We will arrange for the Insured Vehicle and Insured Persons to be taken to one of the following in the United Kingdom:

- Your Home; or
- the original intended destination; or
- a suitable repairer within 10 miles of either the Insured Incident, Your Home or Your original destination.

What You are not insured for:

- recovery if You cannot get into the Insured Vehicle because You have lost the keys;
- costs of call outs, labour and parts for faults which We decide at Our discretion to repair at the roadside.

Section 3

Home-call

What You are insured for:

If an Insured Incident takes place within 1/4 mile of either Your Home or where the Insured Vehicle is usually kept, You will be entitled to the cover detailed in Section 1 Roadside Assistance.

Section 4

Caravan and trailer cover

What You are insured for:

Your caravan or trailer will have exactly the same cover as the Insured Vehicle when being towed by the Insured Vehicle provided:

- it conforms to The Motor Vehicle (Construction and Use) Regulations 1986, as amended or replaced from time to time; and
- fits a standard 50mm tow ball; and
- falls within the size and Weight restrictions specified in General Condition 17; and
- the weight of the caravan or trailer when loaded is not more than the kerb weight of the Insured vehicle; and
- it is of a standard make.

We recommend all caravans and trailers carry a serviceable spare wheel and tyre.

Section 5

European cover

This Section only applies to vehicles which are 10 years old or less, within the Geographical Limits.

What You are insured for:

Roadside Assistance and Towing

We will arrange and pay for:

- labour and call-out charges involved in providing roadside assistance after an Insured Incident, if there is a reasonable chance that the roadside assistance will make the Insured Vehicle fit to drive; or
- the Insured Vehicle to be taken to the nearest local repairer or safe storage place after an Insured Incident.

Note:

You must pay for the reasonable cost of spare parts, garage labour and materials used by the local repairer in fixing the Insured Vehicle.

Loss of use of the Insured Vehicle. If:

- You cannot use the Insured Vehicle because of an Insured Incident and We reasonably believe that the Insured Vehicle will be out of use for more than eight hours; or
- the Insured Vehicle is stolen and not recovered within eight hours; We will organise and pay for the reasonable costs of one of the following:

- taking You and up to five passengers and Your luggage to Your destination, within the Geographical Limits, and then returning You to the Insured Vehicle after it has been repaired;
Or
- accommodation, including one daily meal (but not alcoholic drinks), for You and up to five passengers while the Insured Vehicle is repaired. These expenses are limited to £45 a day for each person for up to five days;
Or
- up to a total of £750 towards the cost of hiring another car before the Insured Vehicle is repaired locally.

Note:

- We cannot guarantee that hire cars will always be available and are not responsible if they are not available.
- We cannot guarantee that there will be tow bars or roof racks on hire cars.
- You will be responsible for the fuel You (and any authorised drivers) use in the hire car and any tolls and all other expenses You have to pay.
- Hire cars provided on the European mainland must stay in the country where they were hired in line with the terms of the hire company.
- If We arrange a hire car, You will have to comply with the terms and conditions of the hire company, and pay any deposit the hire company asks for.
- In some cases, You may have to pay for the car hire services locally. If this happens, We will give You a refund as long as You have received advanced approval from Our European control centre.
- We will not pay any additional costs for repatriating Your pet(s).

Returning the Insured vehicle to the United Kingdom.

- If the Insured Vehicle is repaired before You return to the United Kingdom then You will be responsible for returning the Insured Vehicle to the United Kingdom and for all associated costs.
- If the Insured Vehicle cannot be repaired before You return to the United Kingdom or the Insured Vehicle is stolen outside the United Kingdom and not recovered until after You have returned to the United Kingdom.

We will pay for the following:

- The reasonable costs of taking You and up to five passengers and Your luggage to Your home in the United Kingdom by a route and method of Our choice. We will not pay for special travel arrangements if one of You has a medical condition. We will also pay for the Insured Vehicle to be taken from the entry point into the United Kingdom to Your home or to a repairer of Your choice in the United Kingdom.
- If You have left the Insured Vehicle abroad, We will pay the cost of a standard class single ticket by rail or sea (or by air if the train or boat journey would be longer than 12 hours) for You or a driver of Your choice to collect the Insured Vehicle. We will also pay any necessary and reasonable expenses on the outward journey for one person collecting the Insured Vehicle, including accommodation and Green Card charges. We will not pay more than £600 in total.
- If necessary, We will also pay any charges up to a total of £100 for storing the Insured Vehicle abroad before it is repaired, sent home or legally abandoned.

Note:

- We will not pay for the Insured Vehicle to be returned to the United Kingdom if We believe, in Our reasonable opinion, that the cost of doing so would be greater than the Market Value in the UK.
- You must make all travel arrangements in advance with Us and all costs and expenses, which are recoverable under this policy must be agreed with Us in advance.

Providing a chauffeur to return You home.

If there is an accidental injury, sudden illness or death which means that there is no-one who can drive the Insured vehicle, We will pay for a qualified person to drive the vehicle and passengers back to Your home in the United Kingdom. We will need to see all medical and other evidence.

We will not pay the cost of any fuel used and road tolls.

We will also pay Your accommodation costs on Your return journey, if these costs would not have been necessary if the journey or holiday had gone ahead as planned. The most We will pay is £45 a day for each person for up to five days.

Delivering spare parts.

If We cannot get hold of the spare parts locally to repair the Insured Vehicle following an Insured Incident, We will arrange to have them delivered to You as quickly as possible. If the spare parts are transported by plane We will arrange for them to be delivered to the driver of the Insured Vehicle.

We will not be responsible to provide the spare parts if the spare parts:

- are no longer made;
- cannot be bought from the wholesaler or agent; or
- cannot be exported to the country where the Insured Vehicle is.

Note:

- We will only pay the cost of transporting spare parts. You must pay Us the actual cost of the spare parts and any customs duty within a month of Us asking for payment. You must also pay for the labour involved in repairing the Insured Vehicle within a month of Us asking for payment.

How to claim

If You want to make a claim under Section 5, You will need a claim form. Please write to:

European Claims Department
Green Flag Motoring Assistance
Leeds
LS28 5GE.

Or phone **0113 236 3236** and ask for the European Claims Department.
Once You have filled in the form, You should return it to the address above.

Note:

- We can only accept claims on an official claim form.
- Any expenses for which You claim must have Our prior consent and approval.
- You must send in all relevant receipts, accounts, bills and invoices with Your claim form.
- Our European Claims Department must receive Your claim within 30 days of Your return to the United Kingdom.

European Motorways

In several parts of Europe, if You break down on a motorway or other major public road, police will answer the phones. They will arrange for a local recovery company to send a recovery truck to You without contacting Us. Very few of these local recovery agents have any link with UK motoring organisations, and You may well have to pay for this assistance on the spot. If You keep a receipt, We will refund the full cost of the assistance, including towing charges and time the mechanic has spent working on the Insured Vehicle at the roadside. We will not pay for any spare parts used or labour charges at a garage.

Once You have been taken from a motorway or major public road to a place of safety such as a local garage or motorway service station, please contact Us if You need other advice or services, such as car hire.

Section 6

Legal Costs Definitions

In respect of this section the definition for Geographical Limits, Insured Incident and You or Your replaces that defined on page 28 of the policy.

Certificate of Motor Insurance – this document provides evidence that You have taken out the insurance You must have by law. It identifies who can drive the Insured Vehicle and the purposes for which the Insured Vehicle can be used.

Costs – the professional fees and expenses reasonably and necessarily charged by Your Solicitor in proportion to the value of Your claim and how complicated it is. We will also pay costs which You are ordered to pay by a court or other organisation and any other costs We agree to in writing.

Geographical Limits – Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Isle of Man, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar, United Kingdom.

Solicitor – any suitably qualified person appointed to act for You under this section.

Uninsured Losses – losses which You can not recover from any insurance policy.

You or Your – any person identified in the current Certificate of Motor Insurance as being authorised to drive or use the Insured Vehicle. This also includes any passengers.

What is covered

We will pay Costs for the following:

Death or Injury

Following any road traffic accident involving the Insured Vehicle which is not Your fault, We will pay the Costs of recovering the following Uninsured Losses:

- Your death or injury;
- damage to the Insured Vehicle;
- damage to any property in the Insured Vehicle which You own or are legally responsible for;

or

- any other Uninsured Losses You suffer.

Legal Defence

Providing You notify us within 28 days of receiving a summons, We will pay the Costs of defending your legal rights if You are prosecuted for an offence under road traffic laws whilst You are driving or using the Insured Vehicle.

Travel Expenses

We will pay additional travel expenses in the event that You are obliged by a court abroad to attend in connection with an incident giving rise to a claim under this section up to a maximum of £250 per person.

Cover provided by this section only applies if:

- at the time of the claim, the Insured Vehicle is being driven or used for a purpose allowed and by a person identified in your Certificate of Motor Insurance;
- the date of incident is within the Period of Insurance and the incident happens within the Geographical Limits;
- any legal proceedings will be carried out within the Geographical Limits by a court or other organisation which We agree to;
- in civil cases, it is always more likely than not that You will be successful with Your claim.
- in 'Legal Defence' cases, it is always more likely than not that any plea in mitigation by the Solicitor will materially affect the likely outcome of the prosecution.

Specific Exceptions

Legal Defence

- Alleged speeding offences where no other offence is involved.
- Prosecutions resulting from drink or drug related offences.

General Exceptions

(See also General Exclusions on page 32)

You are not covered for any of the following.

1. Costs You have paid or will have to pay before We agree to them.
2. Any disputes with Us about this section of the policy other than shown in Condition 5.
3. Any Costs if You stop or settle a claim, or withdraw instructions from the Solicitor without good reason. If this occurs You will then have to refund any costs and expenses We have paid or agreed to pay during your claim.
4. Any fines, penalties, compensation or damages which You are ordered to pay by a court or other organisation.
5. Costs in respect of any appeal or defence of an appeal, unless it has been reported to Us at least ten working days prior to the deadline for any appeal.

Conditions which apply to Section 6

(See also General Conditions on page 31)

If You do not keep to these conditions, We may cancel this section, refuse any claim and withdraw from any current claim.

1. You must do the following:
 - tell Us about Your claim as soon as possible;
 - let Us have full details of Your claim and any other information that We or the Solicitor ask for (You will pay any costs involved in providing this information);
 - fully co-operate with the Solicitor and Us, and not do anything which might damage

Your claim. If We ask, You must tell the Solicitor to give Us any documents, information or advice that they have or know about;

- tell Us about any developments affecting Your claim;
- tell Us if the Solicitor refuses to continue to act for You or if You withdraw Your instructions;
- tell Us if anyone makes a payment into court or offers to settle Your claim;
- try to get back any Costs that We have to make, and pay them to Us; and
- get Our agreement before you negotiate or settle a claim.

2. Appointing a Solicitor

- We have chosen a panel of legal firms to provide legal services. These firms may make payments to Us for being members of the panel. While You are responsible for any legal Costs they charge, Your Policy will cover them as long as You keep to the Policy conditions.
- You have the right to appoint a Solicitor of Your choice to safeguard Your interests from the time You have the right to make a claim under this Policy. This includes the right to appoint the Solicitor of Your choice to serve Your interest in any inquiry or proceedings or if a conflict of interests arises. However, upon presentation of a claim, We may appoint a Solicitor to safeguard Your immediate interests if We consider it necessary.
- We or You will appoint the Solicitor to act for You according to Our standard terms of appointment. (You can ask Us for a copy.)
- You must not enter into any agreement relating to charges with the Solicitor without getting Our permission first.
- If a Solicitor refuses to continue acting for You with good reason, or if You dismiss them without good reason, Your cover will end immediately unless We agree to appoint another Solicitor.

3. You must tell Your Solicitor to do the following:

- get Our written permission before instructing a barrister or an expert witness; and
- tell Us immediately if it is no longer more likely than not that You will be successful with Your claim.

4. We can do the following:

- contact the Solicitor at any time, and he or she must co-operate fully with Us at all times;
- decide to settle Your claim by paying the amount in dispute;
- refuse to pay further Costs if You do not accept a reasonable offer to settle Your claim; and
- refuse to pay further Costs if it is no longer more likely than not that You will be successful with Your claim.

5. Disputes

You have the right to refer any disagreement between You and Us to arbitration. (Where an independent person, known as an arbitrator, makes a decision to settle the dispute.) The arbitrator will be a solicitor, barrister or other suitably qualified person You and We agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the Geographical Limits whose law governs this section of the policy. We and You must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You may also refer any disagreement between You and Us to the Financial Ombudsman Service, which is a service offered to You free of charge. (See page 27 for details of Our complaints procedure.)

General Conditions 18 and 19 on page 32 do not apply to Section 6.

General Conditions which apply to all Sections

1. You must do all that You can to make sure the Insured Vehicle is safe and fit to drive (including having a valid MOT certificate if necessary).
2. If We arrange for temporary roadside repairs, You must then immediately arrange any permanent repairs that may be necessary. If You do not, and the same problem happens again, We may refuse service.
3. If You need assistance, You must contact Our control centre. You must not contact any garage recovery operator direct.
4. You will have to pay the cost of a recovery or repair vehicle coming out to You if You allow the Insured Vehicle to be recovered or repaired by someone else after You have contacted us for assistance.
5. If the Insured Vehicle needs to be moved or recovered after an Insured Incident, it must be in an easy position for a recovery vehicle to load. If the Insured Vehicle is in a position We cannot get to, or the wheels have been removed and We need to use specialist equipment (which is not normally carried on a standard recovery vehicle) to recover the Insured Vehicle, You will have to pay extra costs. This will include labour charges for the special equipment to be transported to, and used at, the site of the Insured Incident.
6. When You ask for assistance or recovery, We will give You an estimated time when the repair or recovery vehicle will arrive. You and Your passengers must wait with the Insured Vehicle until the repair or recovery vehicle arrives, unless You have made other arrangements with Our control centre.
7. If the recovery or repair vehicle does not arrive within 60 minutes of You contacting us, we will pay £10. To claim compensation You must either complete a service questionnaire or write to us.
8. You will have to repay any toll fees or ferry charges for the Insured Vehicle, which are reasonably incurred by the driver of the recovery vehicle.
9. You are responsible for the security of the contents of the Insured Vehicle, caravan or trailer. We will not recover or repair a vehicle, caravan or trailer if there is a person or animal in it.
10. If You give Us incorrect information when You phone for assistance, You may have to pay all reasonable costs caused by the incorrect information.
11. We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on Your instructions or the instructions of anyone acting for You and cannot be held liable for them.
12. We will not arrange for assistance services if We reasonably believe the Insured Vehicle is dangerous or illegal to repair or transport.
13. You will have to pay any storage or release fees while the Insured Vehicle is being repaired or after the police have moved the Insured Vehicle. We cannot be responsible for any police call-out charges.
14. We may choose to repair the Insured Vehicle (at Your cost) following a breakdown, rather than arranging for it to be recovered.
15. You are responsible for collecting the Insured Vehicle from the garage after work has been carried out.
16. Cover is only available for the following:
 - a privately registered motor car, motor cycle, three-wheeler or car-based van up to 3,500kg when loaded. None of these must be more than 7m in length, 3m in height and 2.25m in width.

- a standard caravan or trailer which meets with the relevant rules and regulations and was being towed by the Insured vehicle at the time of the Insured Incident.
17. If the law of any country means that We have to make a payment which We would not otherwise have paid, You must pay that amount back to us.
 18. You must not admit liability or agree to settle or knowingly do anything which would prejudice any claim without Our written permission.
 19. We are entitled to take over Your rights to defend or settle a claim or to take proceedings in Your name for Our benefit against another person. We will decide how We go about this. You must give Us all the information and help We may need.
 20. We will provide the services described in this Policy on condition that You and all Insured Persons observe the respective licence conditions and all the terms, provisions, conditions and endorsements laid down in this document. The service cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.
 21. If You are covered by any other insurance for an Insured Incident, We will only pay Our share of the claim. You may be required to provide Us with details of Your insurance company for this purpose.
 22. If We provide a service You are not entitled to, You may have to pay for the service provided. We may also charge an administration fee.

General Exclusions which apply to all Sections

We will not provide any cover for the following.

1. Any costs and expenses if the Insured Vehicle was not fit to drive at the start of the journey or had not been regularly serviced in line with the manufacturer's recommendations. We may ask for proof that the Insured Vehicle was fit to drive.
2. An Insured Vehicle used for hire or reward, including taxis, or for carrying goods for reward.
3. An Insured Vehicle which is temporarily stuck due to floods or snow-affected roads or as a result of being totally or partly stuck in water, snow, sand or mud.
4. An Insured Vehicle parked off the public road which cannot be driven because of the nature of the surface on which it stands for example, sand, mud, gravel, turf or grass.
5. An Insured Vehicle used for, or involved in, motor racing, off-road use (away from public roads and over rough terrain), rallies, speed or duration tests or practicing for these events.
6. Any incident while the Insured Vehicle is towing or carrying more weight or people than it is designed for – as shown in the manufacturer's details.
7. Any vehicle other than the Insured Vehicle as registered with Green Flag as part of the cover provided by Your valid Black Card.
8. Loss of or damage to the Insured Vehicle while it is being transported by sea or rail (unless loss or damage is caused by Our negligence).
9. Any expenses which You have paid or would have been required to pay anyway in the course of Your journey.
10. Any claim as a result of an agreement or contract unless We would have been responsible anyway if the agreement or contract did not exist.
11. Any claim if You know that the person driving the Insured Vehicle either does not have a valid driving licence or does not meet the conditions of the driving licence.
12. Any claim for any loss, damage, costs, or expenses which You may incur as a result of Our delay or failure to perform Our obligations due to a Force Majeure event.

13. Losses that are not directly associated with the incident that caused You to claim. For example, loss of earnings due to being unable to return to work following an insured incident, or losses arising from a delay in providing the services to which this cover relates.
14. Any claim for damage or loss of commercial goods or those intended for resale carried at the time of the Insured Incident.
15. Any damage to or theft of objects or accessories left in or outside the Insured Vehicle after the Insured Incident.
16. Loss, expense or legal liability caused by:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - the radioactive, toxic, explosive or other dangerous properties of nuclear equipment.
17. Loss or damage caused by pressure waves from planes and other flying machines.
18. Any incident which is:
 - the result of an inadequate repair or attempted repair carried out during the course of the same journey, unless the repair has Our approval beforehand; or
 - the result of You failing to correct a mechanical or electrical fault that We or Our agent told You about when We responded to a claim under the cover.
19. The cost of any parts, lubricants, fluids or fuel.
20. Any deliberate damage to the Insured Vehicle caused by any Insured Person(s).

Law

These terms and conditions will be governed by English Law and any disagreement or claim will be settled in the English courts.

We will use reasonable efforts to meet Our obligations to You but will not be liable for any failure or delay if such failure or delay is caused by circumstances beyond Our reasonable control.

Parties to Contract

The parties to this insurance policy are You and Us and any person or company who is not a party to this insurance policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance policy but this does not affect any right or remedy of a third party that exists or is available apart from that Act.

Please write Your vehicle registration number on any letters You send us.

Service limits

- a) We will provide assistance up to five times in any 12-month period. We may write and tell You when You have reached that limit.
- b) If You need assistance more than five times within any 12-month period, You may, at Our sole discretion, have to pay the reasonable costs for the services We provide.
- c) You will have to pay for these services by credit or debit card. We will ask You for Your card details before We provide assistance. But We will only charge You for the work when You have told Our controller or agent that You are satisfied with it.
- d) If We provide a service You are not entitled to, You may have to pay.
- e) We may also charge an administration fee.
- f) We have the right to refuse service if We consider that You or any of Your party is behaving or has behaved in a threatening or abusive way to Our employees, patrols or agents, or to any other contractor. We can make Your cover invalid at any time if, in Our reasonable opinion, You have misused services We have provided.

YOUR INFORMATION

Who we are

NatWest Black Card Rescue is arranged by Green Flag Motoring Assistance and underwritten by UK Insurance limited (UKI). You are giving your information to UK Insurance Limited (UKI). UKI are members of The Royal Bank of Scotland Group (the Group). In this Information statement 'we', 'us' and 'our' refers to NatWest Black Card and UKI, unless otherwise stated. For information about our group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone **0131 556 8555** or Minicomb **0845 900 5960**.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers. Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties. We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents. You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement. By signing your credit agreement you are agreeing to this.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee. If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ.

Registered in England and Wales number: 1179980.

Authorised and regulated by the Financial Services Authority.

TRAVEL INSURANCE

Statement of demands and needs

This product meets the demands and needs of those cardholders who travel abroad for up to 90 consecutive days and who have been given this policy as a benefit of card membership. You have not received any personal recommendations from National Westminster Bank Plc. This statement does not form part of the terms and conditions of your policy.

keyfacts[®]

Your Policy Summary

This summary does not contain the full Terms and Conditions of cover. These are set out in the policy wording.

Travel Insurance is underwritten by Chartis Europe,
Boulevard de la Plaine 11,
B-1050 Brussels, Belgium.

The claims handling office is Chartis Europe Ltd, 2/8 Altyre Road, Croydon, Surrey CR9 2LG, United Kingdom.

Cancellation of the Policy and Cover:

Cover continues automatically as long as

- (1) the Cardholder maintains the Black Card account and
- (2) the insurance continues to be placed with Chartis Europe, by Black Card
- (3) the contract is active between the bank and Chartis Europe on the date of the occurrence/ incident/loss or date goods are purchased.

You may cancel this insurance at any time by contacting our Customer Service Team on **01733 862 639**.

If this cover does not meet with your requirements, you may return this policy and schedule to us within 14 days from the later of: the cover starting; or the day on which you receive this policy and schedule. We will give you a full refund on any premiums you have paid as long as you have not made a claim in this period.

How to Claim

Notice of any claim must be given to the insurer promptly and no later than 30 days after the Accident. Please contact the Black Card Personal Assistant Service on **0845 602 5225** for a Claims Form.

Complaints

The insurer will always aim to provide a first class standard of service. However, if an Insured Person has a complaint, you should, in the first instance, contact: Chartis Europe, (UK) Ltd, The Complaints Department, 2/8 Altyre Road, Croydon, Surrey CR9 2LG, United Kingdom. You should quote your surname, name and claim reference number.

If you are still not satisfied, you can ask the Financial Ombudsman Service to review your case: The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0845 080 1800).

Insurance Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under the scheme if the insurer cannot meet its Financial Obligations. This depends on the circumstances of the claim.

BLACK CARD – TRAVEL ACCIDENT INSURANCE – SUMMARY OF COVER

Covering Black Cardholder, husband/wife or Partner and dependent children under 25 who are financially dependent + max. 5 guests travelling together with principal Black Cardholder.

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder. Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad, and trips inside the country of residence subject to minimum 2 nights booking in advance.

Cover up to a maximum of £350,000 for any one person for accidental death (limited to £7,500 for children below 5 years, £15,000 for children below 15 years) or permanent disabling injury.

Cover is in place whilst travelling in a public conveyance or rental car.

In case of an accident occurred when travelling by means of a rental car, the maximum sum insured is £50,000.

An additional amount of £50,000 is foreseen for search and mortal remains repatriation.

No Excess applicable.

Main Exclusions:

1. Illegal acts;
2. Suicide;
3. War and civil war;
4. Inebriety;
5. Bets, challenges, well-known perilous acts;
6. The piloting of aircraft;
7. Motorised speed or reliability trials and races;
8. Manual work.

See policy wording for full Terms and Conditions.

BLACK CARD – HOSPITALISATION ABROAD INSURANCE – SUMMARY OF COVER

Covering Black Cardholder, husband/wife or Partner and dependent children under 25 who are financially dependent + max. 5 guests travelling together with principal Black Cardholder.

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad.

Cover in the event of an accident and illness to an insured person while travelling abroad for a daily indemnity of £55 per day/person, for a period of max. 30 days consecutive hospitalisation.

No Excess applicable.

Main Exclusions:

1. Illegal acts.
2. Suicide, self-inflicted injury.
3. War and civil war.
4. Inebriety, illegal acts, bets, challenges, well-known perilous acts.
5. Piloting of aircraft.
6. Motorised speed or reliability trials and races.
7. Manual work.
8. Radioactivity or toxic explosion.
9. Trips specifically made for the purpose of obtaining medically treatment.
10. Hospitalisation during a trip in country of residence.
11. Trips made against medical advice or when the trip is not authorised by the transporters.

See policy wording for full Terms and Conditions.

BLACK CARD – MEDICAL EXPENSES INSURANCE – SUMMARY OF COVER

Covering Black Cardholder, husband/wife or Partner and dependent children under 25 who are financially dependent + max. 5 guests travelling together with principal Black Cardholder.

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder. Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad.

An excess of £50 per claim will be applied.

Cover in the event of an accident and illness to an insured person during a stay abroad up to max. £5,000,000 per claim in respect of all claims arising from:

- Medical surgical massage following surgery, emergency dental treatment.
- Moving insured person from scene of accident.
- Hospital and nursing-home expenses, medical required treatment.

- Reasonable additional accommodation and travel expenses.
- Overseas funeral expenses or transport of mortal remains in case of death.
- Repatriation to country of domicile on medical grounds resulting from accidental bodily injury, illness, pregnancy or hi-jack.

Main Exclusions:

1. Illegal acts.
 2. Suicide, self-inflicted injury.
 3. War and civil war.
 4. Inebriety, illegal acts, bets, challenges, well-known perilous acts.
 5. Piloting of aircraft.
 6. Motorised speed or reliability trials and races.
 7. Manual work.
 8. Radioactivity or toxic explosion.
 9. Trips specifically made for the purpose of obtaining medical treatment.
 10. Medical Expenses during a trip in country.
 11. Trips made against medical advice or when the trip is not authorised by the transporters.
- See policy wording for full Terms and Conditions.

BLACK CARD – TRAVEL CANCELLATION INSURANCE – SUMMARY OF COVER

Covering Black Cardholder, husband/wife or Partner and dependent children under 25 who are financially dependent and all persons travelling with cardholder by prior arrangement, but only if and while travelling together with principal Black Cardholder. The Cardholder's Spouse and Children are covered even when travelling without the Cardholder. Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad, and trips inside the country of residence subject to minimum 2 nights booking in advance.

An excess of £50 per claim will be applied.

Cover for costs limited up to max. £12,500 per trip regardless of the number of insured persons for Cancellation of the trip before the date of departure due to:

- a. Serious illness, accident or death of insured or 2nd degree close relative;
- b. Major household damage to insured's principal or secondary residence or business office when the cardholder is the manager or is self-employed, resulting from theft, fire or natural perils and requiring imperatively the presence of the insured;
- c. delay in the pre-booked itinerary due to a strike, industrial action, adverse weather conditions, mechanical breakdown or defect or overbooking which affects the aircraft, vessel or other licensed passenger carrying transport, subject to a minimum delay of 24 hours.

Curtailment (early return) during the Trip, in case of:

- a. Serious illness, accident or death of insured or 2nd degree close relative;
- b. Major household damage to insured's principal or secondary residence or business office when the cardholder is the manager or is self-employed, resulting from theft, fire or natural perils and requiring imperatively the presence of the insured.

Reimbursement will be done in respect of:

- deposits already paid (if not recoverable) and any amounts for which the insured is held legally responsible in case the travel is cancelled or

- a proportionate amount of expenses paid or incurred and not recoverable or usable which are lost through curtailment of the trip plus necessary additional accommodation and travel expenses.

Main Exclusions:

1. Government Regulation.
 2. Unemployment other than redundancy.
 3. Disinclination to travel or continue the holiday.
 4. Financial circumstance of any insured person.
 5. Bankruptcy and/or failure of tour operator or any provider of transport to fulfil holiday booking.
 6. Non issue of visa.
 7. Self inflicted injuries.
 8. Inebriety.
 9. War and civil war.
 10. Radioactivity.
 11. Chronic or pre-existent illness of the insured, unless no medical or paramedical treatment was required during the month preceding the date of making the travel reservation and if the doctor in attendance is of the opinion that there were no counter indications to making the journey.
 12. Dangerous Sports, races or speed-trials of any kind, professional or remunerative sports and training
 13. Psychological, psychosomatic, mental and nervous disturbances.
 14. Trips against medical advice or when the trip is not authorised by the transporters.
- See policy wording for full Terms and Conditions.

BLACK CARD – DELAYED FLIGHT/MISSED CONNECTION & MISSED DEPARTURE INSURANCE – SUMMARY OF COVER

Covering Black Cardholder and all persons travelling with Cardholder by prior arrangement, but only if and while travelling together with the principal Cardholder.

Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad, and trips inside the country of residence subject to minimum 2 nights booking in advance.

No Excess applicable.

Delayed Flight/Missed Connection:

Cover up to £250 per Insured person. The amount per claim/group however will be limited in total to £500 for essential purchases paid with the Black Card for meals, refreshments, additional travel and/or accommodation expenses, if the delay exceeds 4 hours in the journey.

Misled Departure:

Cover per group of Insured Persons for reasonable expenses up to £500 for essential purchases paid with the Black Card for meals, refreshments, additional travel and/or accommodation expenses, if the Insured Person arrives at the airport, port or rail terminal too late to commence the journey (inland or international).

Main Exclusions:

1. In case comparable alternative transport has been made available within 4 hours.
2. In case the insured persons fail to check-in according to the itinerary supplied, unless due to a strike.

3. Strike or industrial action existing or announced before start of journey.
4. Withdrawal of the vessel or vehicle from service by any civil authority of which notice has been given before start of journey.

See policy wording for full Terms and Conditions.

BLACK CARD – DELAYED/LOST LUGGAGE INSURANCE – SUMMARY OF COVER

Covering Black Cardholders and all persons travelling with Cardholder by prior arrangement, but only if and while travelling together with the principal Cardholder.
Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad, and trips inside the country of residence subject to minimum 2 nights booking in advance.

No Excess applicable.

Cover per group of Insured persons up to £350 for costs of emergency purchases (preferably using the Black Card) for necessary replacement clothing and toiletries if the checked-in luggage fails to arrive within 4 hours + an additional amount of £2,500 in case luggage still fails to arrive after 48 hours.

Main Exclusions:

1. Confiscation of baggage by customs or any government authority.
2. Necessary purchases are made within 4 days of actual arrival at destination.
3. Cover is applicable to outbound journeys only, not when returning to the country of domicile.

See policy wording for full Terms and Conditions.

BLACK CARD – PERSONAL EFFECTS INSURANCE – SUMMARY OF COVER

Covering Black Cardholder, husband/wife or Partner and dependent children under 25 who are financially dependent + max. 5 guests travelling together with principal Black Cardholder.
The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad, and trips inside the country of residence subject to minimum 2 nights booking in advance.

An excess of £85 per claim will be applied.

Cover is granted per group up to a max. insured limit of £3,000 per trip abroad with a sub-limit of:

- £2,250 for personal luggage and valuables.
- £750 for personal money, cheques and credit cards.
- Max. limit per single item of £500.

Reimbursement amount is calculated as follows:

- Valuables: 30% of the initial value, in case of theft only.
- Other insured items: 75% of the purchase price in the 1st year after purchase, less an additional 10% per year as from the 2nd year.

Main Exclusions:

1. Normal wear and tear, decay or defective feature of the object.
2. Deterioration caused by moths or cleaning, reparation or restoration process.
3. Mishandling.
4. Confiscation, seizure or destruction of baggage by customs, administrative or government authority.

See policy wording for full Terms and Conditions.

BLACK CARD – THIRD PARTY LIABILITY INSURANCE – SUMMARY OF COVER

Covering Black Cardholder, husband/wife or Partner and dependent children under 25 who are financially dependent + max. 5 guests travelling together with principal Black Cardholder.

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.
Cover is not dependent on use of Black Card.

Cover is available for trips each of a maximum of 90 consecutive days abroad.

No Excess applicable.

Insured limit of £2,000,000 (bodily injury and property damage combined) against the financial consequences of public liability incurred under the legislation in force or jurisprudence, in respect of bodily injuries and/or material damages to a 3rd party during insured trips abroad.

Main Exclusions:

1. Automobile liability or aviation exposure.
2. Liability arising out of the transmission of a communicable disease by an insured person.
3. Contract liability or agreement and professional liability.
4. Intentionally caused or provoked damages, illness or accidents.
5. Accidents caused to insured, ascendants or descendants.
6. During operation of motorcars or motor-driven machines, sailing or motorboats, aircraft or animals which the insured or the persons insured has public liability for, owns, drives, rides or has under his care, custody or control.
7. During competitive and/or dangerous sports.
8. Fire or explosion.
9. Inebriety.
10. Participation in mass demonstrations, strikes, riots, murder attempts or acts of terrorism.

See policy wording for full Terms and Conditions.

BLACK CARD – WINTER SPORTS INSURANCE – SUMMARY OF COVER

Covering Black Cardholder, husband/wife or Partner and dependent children under 25 who are financially dependent. + max. 5 guests travelling together with principal Black Cardholder.

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.
Cover is not dependent on use of Black Card.

An excess of £55 per claim relating to Loss/Damage to Ski Equipment will be applied.

Cover is provided for:

- Ski Pack (pre-paid lift pass, ski school and equipment hire fees): max. £85 per week.
- Loss, theft or accidental damage to own or hired ski equipment: max. £1,000 per insured with an excess of £55 each and every claim per insured person.
- Costs of hired ski equipment due to loss, theft or accidental damage of own equipment: £225 per insured person.
- Piste Closure: max. £10 per day for transportation to an alternative site and £25 compensation per day in case no alternative site is available.
- Avalanche Closure: max. £165 per insured person.

Main Exclusions:

1. Claims that are not confirmed as medically necessary and where a medical certificate has not been obtained.
2. Loss or damage to ski equipment which is more than 3 years old.
3. Deliberate, wilful or malicious damage and carelessness or neglect.
4. Any damaged equipment not available for inspection by the authorised loss adjuster.

5. Normal wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes.
6. Losses from motor vehicles.
7. Losses not immediately reported to police authorities and where a copy of the report has not been obtained.
8. Losses not reported to the relevant transport company or hotel whilst in their care.
9. Hired equipment not verified as lost or damaged by an official receipt of the rental ski shop.
10. Delay, detention, seizure or confiscation by Customs or other officials.
11. Losses due to cleaning, repairing, dyeing or restoration.
12. European winter sports holiday commencing on or after 1 May and before 1 December.
13. Claims where insured has not obtained written confirmation of closure from the local representative or claims where the skiing conditions are known or are public knowledge at the time of booking.
14. Claims in case not all ski facilities are closed.
15. War and civil war, radioactivity and nuclear risks.
16. Damage from pressure waves caused by aircraft travel.
17. Venereal disease, suicide or attempt thereof.
18. Inebriety.
19. Consequential loss of any kind.
20. Unlawful act.

See policy wording for full Terms and Conditions.

BLACK CARD – LOST KEY INSURANCE – SUMMARY OF COVER

Covering Black Cardholder.

Cover is not dependent on use of Black Card.

An excess of £20 per claim will be applied.

Cover applies in case of loss or theft of the keys of:

- an owned vehicle. Vehicle means a car, truck, jeep, motorcycle, recreational vehicle, camper or trailer owned by the insured person.
- primary residence in the country of residence, as well as for other residences hired for a minimum of 6 months.

Max. reimbursement is £200 per claim.

Covered incidents are:

- Key replacement
- Break-in protection
- Lock change reimbursement
- Lock out reimbursement

In case of loss or theft of key of owned vehicle and their replacement will take longer than 24 hours the insurer will pay a daily amount of £75, with a maximum of £750 per claim, to rent a car.

Main Exclusions:

1. Reimbursement or benefits payable by any other insurance policy or employer of insured.
2. Any residence other than the insured person's primary residence.
3. Vehicles not owned by the insured person or an immediate family member residing with insured person.

4. Conveyances other than cars, trucks, jeeps, motor-vehicles, recreational vehicles, campers or trailers.
 5. Any expenses incurred that are not the result of a loss or theft of keys belonging to the insured person or an immediate family member residing with insured person.
 6. Normal wear and tear or gradual deterioration, inherent vice or damage.
- See policy wording for full Terms and Conditions.

BLACK CARD – COLLISION DAMAGE WAIVER INSURANCE – SUMMARY OF COVER

Covering Black Cardholder and the persons travelling with cardholder who drive the rental vehicle, on the conditions that their names be entered onto the rental contract beforehand.

Cover is dependent on use of Black Card. The rental car must be paid for by means of the Black Card to activate the cover.

No Excess applicable. The minimum claim value is £55.

Cover for a max. period of 31 days per rental term up to a max. of £35,000 in respect of costs for repairing or restoring the rental vehicle to its original condition, in case the vehicle can be repaired, or the replacement value of the rental vehicle, in case the vehicle can not be repaired, and this up to:

- a) the limit (higher deductible) for which the rental contract holds the eligible person responsible in case the eligible person refuses the facultative rental company's insurance (in English CDW for collision damage waiver insurance, LDW for loss damage waiver insurance for third party damages or TPC for theft protection cover) and in case the rental company covers damages to the rental vehicle under another insurance policy for the sum exceeding the mentioned limit, or
- b) the amount of the deductible (lower deductible) stipulated in the rental contract when the insured accepts the facultative rental company's insurance (in English CDW for collision damage waiver insurance, LDW for loss damage waiver insurance for third party damages or TPC for theft protection cover) and in case the rental company covers damages to the rental vehicle under another insurance policy for the sum exceeding the mentioned limit or replacement up to £35,000 will be reimbursed.

Main Exclusions:

1. War, civil war and related activities.
 2. Normal wear and tear, construction defect and deliberate damage.
 3. Expenses which do not pertain to the repair or replacement of the vehicle.
 4. Exotic vehicles and vehicles generally known as sports cars, limousines, collectors' vehicles and recreational vehicles such as but not limited to cross country, 4x4, vehicles with 2 and 3 wheels, camping cars and trailers.
 5. Simultaneous rental of more than 1 vehicle.
 6. Regular rental of utility vehicles for use in deliveries, errands, house moves.
- See policy wording for full Terms and Conditions.

INSURANCE POLICY

GENERAL PROVISIONS APPLICABLE TO ALL INSURANCE COVERS

DECLARATIONS:

1 Parties

Policyholder:	National Westminster Bank Plc 135 Bishopsgate London EC2M 3UR
Insurer:	Chartis Europe S.A. Belgian Branch Plainlaan 11 B-1050 Brussels Belgium
Claims Handling Office:	Chartis Insurance UK Limited The Chartis Building 2-8 Altyre Road Croydon, Surrey CR9 2LG
Insured Person:	Cardholder
Policy number:	PAC006004

Insurance Provider: All insurances in this package are underwritten by Chartis Europe S.A., Belgian Branch, whose office is at: Boulevard de la Plaine 11, B-1050 Brussels, Belgium and who is registered with the CBFA under the N°0976. Chartis Europe S.A., with Executive Board and Supervisory Board is a French incorporated company (registration number: R.C.S. Nanterre B 552 128 795), with head office at: Tour Chartis, 92079 Paris La Défense Cedex, France. Chartis Europe S.A. is regulated by Autorité de Contrôle des Assurances et des Mutuelles, France.

Insurance Compensation Scheme: The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the **Insurer** cannot meet its financial obligations. This depends on the circumstances of your claim.

The Insurer has issued a policy of insurance (the “**Policy**”) for the benefit of holders of a current **Card**. The terms and conditions set out in the **Policy** explain the circumstances in which the Insurer will pay benefits to you and other eligible **Insured Persons** under the **Policy**.

The Insured Persons are covered under the **Policy** for any incident occurring while your **Card** is current and valid as long as the **Policy** is in force. Please see section 5 “Cancellation of the **Policy** and **Covers**” for further information.

If you would like to obtain more information about the scope of coverage of the **Policy**, please contact the NatWest Black Card Personal Assistant Service on **0845 602 5225 (24 hours)**.

2 Claims procedure

If you need to make a claim please contact the NatWest Black Card Personal Assistant Service on **0845 602 5225 (24 hours)** to ask for a claim form. Any claim notification must be sent as soon as possible to the address below (as mentioned on the claim form).

Please send completed claims forms to:

Chartis Insurance UK Limited, The Chartis Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG.

An expert or an investigator can be appointed by the Insurer to assess the circumstances of the claim and amount of compensation you are entitled to.

When making a claim the **Insured Person** may be asked to provide where applicable a medical report and the original receipts of all expenses made.

Notice of any claim must be given to the Insurer promptly and in writing.

3 General Definitions

ABROAD: outside the Country.

For the UK, the Channel Islands & Isle of Man will be considered outside the Country.

For the Channel Islands & Isle of Man, the UK will be considered outside the Country.

A trip within one of the islands of the Channel Islands will be considered as a trip abroad, as well as a trip from the Channel Islands to the Isle of Man and vice versa.

CARDHOLDER: the holder of an Insured **Card**.

CHANNEL ISLANDS: Jersey, Guernsey, Herm, Sark and Alderney.

CHILDREN: the **Children** under 25 years of age of the **Cardholder** or his **Spouse** who are financially dependent.

COUNTRY: the **Country** of residence of the **Insured Person**.

INSURANCE YEAR: the period equal to or less than twelve consecutive months, included between the inception date of the contract and the first anniversary date; the annual anniversary dates, the last anniversary date and the cancellation date of the contract.

INSURED CARD: all **Valid Cards** branded MasterCard World Signia Black Card issued by NatWest in the United Kingdom for which the Insured benefits of the covers are stated in this policy.

SPOUSE: means “wife” or “husband” as well as the person the **Cardholder** lives with in a common law and/or civil partnership and who is resident at the same address as the **Cardholder**.

UK: defined as England, Scotland, Wales and Northern Ireland.

VALID CARD: a **Card** that:

- (1) is open, and
- (2) is not pending cancellation status.

4 Claims Payment

All payments to be made by the Insurer under this **Policy** shall be paid to the Insured Person with the exception of the payments under the Travel Accident Insurance Policy which shall be paid to the beneficiary nominated and of the Medical Expenses advanced by the Assistance Service Provider that will be directly reimbursed to the Assistance Service Provider.

5 Cancellation of the policy and covers

- A) If this **Policy** does not meet the **Cardholder's** requirements, the **Cardholder** may cancel the **Policy** by returning the **Card** to the NatWest branch at which the **Card** was issued within 30 days of receipt of the cover documents without charge. If the **Cardholder** does not exercise the right to cancel the **Policy** will continue until the end of the Period of Coverage.
- B) Cover in respect of an **Insured Person** shall terminate automatically in the following circumstances:
- in the event of non renewal or withdrawal of the **Card** or any of the insurance benefits included in the **Card** and relating to that **Insured Person**, by the **Policyholder**; or
 - in the event of non renewal or cancellation of the **Policy**.
- C) No amount will be paid and coverage will not apply under this **Policy**, if, on the date of occurrence, incident or the purchase of the eligible goods that causes or results in a loss covered under this **Policy**, the contract between the **Policyholder** and the **Insurer** is cancelled.

6 Complaints

The **Insurer** will always aim to provide a first class standard of service.

However, if an **Insured Person** has a complaint they should notify the **Insurer** in writing at the following address: Chartis Insurance UK Ltd The Chartis Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG, United Kingdom.

The **Insured Person** should quote their surname, name and claim reference number in all written correspondence.

If the **Insured Person** is not happy with the outcome of the **Insurer's** complaints' handling procedure, you can contact The Financial Ombudsman Service (FOS) at the address shown below to review your case, which will be without prejudice to your right to take legal proceedings:

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800

7 Jurisdiction clause

Any dispute concerning the interpretation of any part of the **Policy** is subject to the laws of England and Wales and only the courts of England and Wales will have jurisdiction to determine any dispute arising under or in connection with it, subject to the rights of any **Insured Person** normally resident in a member state of the European Union or the European Economic Area to choose a different governing law or jurisdiction by virtue of any applicable EU directives or regulations, national legislation, or international conventions.

8 Cardholder Duties after a Loss (Due Diligence)

You must use all reasonable endeavours to avoid future loss at and after the time of loss and provide full compliance with the duties that are described in the Specific Conditions of the Insurance Benefits. This includes full cooperation with the **Insurer** and Claims Administrator for services offered as benefits to a cardholder, with investigating, evaluating and settling a claim under the **Policy**.

9 Concealment, Fraud or Misrepresentation

Insurance cover under the **Policy** will be void against the **Insured Person**, whether before or after a loss or request for cover are made, if you wilfully concealed or misrepresented any material fact or circumstance or provided fraudulent information concerning the **Policy** to: MasterCard International, the **Insurer**, **Policyholder**, or any other company performing services and/or administration on behalf of these entities.

The Policyholder irrevocably waives any right it may have to rescind or avoid the Policy on the grounds of misrepresentation by any Insured Person.

10 Data Protection

All personal data collected in connection with the **Policy** will be processed and used by the **Insurer** and the **Policyholder** (or any sub-contractors either appoints) for the purpose of establishing and administering the insurance cover in accordance with the Data Protection Act 1988. The **Insured Person** has the right to access the information relating to him/her and rectify any inaccuracies by writing to Chartis Europe S.A., Belgian branch, at Pleinlaan 11, B-1050 Brussels, Belgium and/or to The Royal Bank of Scotland Group at 36 St Andrew Square, Edinburgh, Scotland.

The **Insured Person** agrees expressly that such data may be transferred to other insurance companies or public or private entities related with the insurance sector for fraud prevention.

The **Insurer** and the **Policyholder** will have access to the personal data and may use it to offer the **Insured Person** offers, services and commercial and marketing products which might be of interest. If the **Insured Person** does not wish to receive such offers, they can write to the addresses above.

11 Multiple insurances

In the event that the **Cardholder** is bound by or takes out other insurance providing the same insurance covers as are contained in the **Policy**, this has to be communicated to the **Insurer** as soon as is reasonably possible. The **Insurer** shall not be liable except in respect of an excess of the amount which is payable under such other insurance.

12 Time Bar

Any action deriving from the **Policy** is barred after 6 years as of the event that gave rise to it in accordance with the Limitation Act 1980.

13 Plan Administrator

These benefits and services are effective for **Cardholders** and this **Policy** remains the property of the Chartis Insurance Group. This **Policy** cannot be used, copied, or forwarded to other parties for other purposes than for the execution of the contractual relationship with MasterCard in collaboration with the **Plan Administrator, Marsh Brussels on behalf of MasterCard International**. If the event of the termination of such a relationship, all documents should be returned to the **Insurer**.

14 Third Party Rights

Unless otherwise provided for in the **Policy**, nothing in the **Policy** is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

15 Subrogation

On payment of a claim by the **Insurer**, the **Insurer** may in the **Insured Person's** name and at the **Insurer's** cost recover against any third party who is responsible for the **Insured Person's** claim up to amount of the compensation paid by the **Insurer**. The **Insured Person** shall assist the **Insurer** as the **Insurer** may request.

SPECIFIC CONDITIONS OF THE INSURANCE BENEFITS

Subject otherwise to the terms and conditions set out herein:

TRAVEL ACCIDENT

Terms & Conditions

1. DEFINITIONS

ACCIDENT: Sudden event during the duration of the contract, the cause or one of the causes of which, is beyond the control of the **Insured Person** and causes **Physical Injury** to the **Insured Person**.

ACCIDENTAL DEATH: If the **Insured Person** dies within the period of two years following the covered **Accident** exclusively from the consequences of that **Accident**.

CERTIFIED MEDICAL DOCTOR: Doctor of medicine and/or a member of a medical association, legally authorized to practice medicine in the country where the loss and/or the treatment thereof occurs.

HOME: the **Cardholder** principal place of residence in the Country.

ILLNESS: Damage to the health of the **Insured Person**, that was not caused by an **Accident**, and which shows objective and undeniable symptoms established by a **Certified Medical Doctor**.

INJURY: means Accidental death or bodily injury caused by an **Accident** occurring whilst the Policy is in force to the **Insured Person** and resulting directly and independently of all other causes of loss covered by the Policy provided such Accidental death or injury is sustained under the circumstances and in the manner described in the "Benefits".

ORGANISED GROUP: a group of people travelling together for whom travel organisation has been arranged by any single member of the group concerned in their joint interests.

PERILOUS ACT: Act (sports or activity) dangerous to human life or property or the conditions of your health.

PUBLIC TRANSPORT: means all kinds of licensed passenger conveyance by regular line.

Chartered flights and shuttle services are considered as Public Transport if the aircraft has been chartered by a travel agency or a tour operator.

The following are not covered:

Airplanes hired by an **Insured Person** for private or business purposes, except for **Insured Persons** holding a professional licence to fly and who hire an airplane for use during the period covered. Coaches are covered if chartered by a travel agency or a tour operator.

RENTAL CARS: cars means all motorised cars of at least 4 wheels used by the **Cardholder** for private transport of persons or goods for a period not exceeding 90 days. Leasing and long term rentals are not covered.

THIRD PARTY: any person other than the **Insured Person**, his **Spouse** or common-law partner, civil partner, Children, step Children or parents.

TRIP: means any Trip of maximum 90 consecutive days Abroad or inside the country of residence subject to minimum 2 nights booking in advance.

2. COVERAGE

2.1. Benefit

Provides coverage in the event of an **Accident** causing Death or Permanent Invalidity. Coverage (lump sum) is granted for loss resulting from Accidental Death or Permanent Invalidity occurring during any Trip (in country and Abroad) by public means of transport and/or during a stay Abroad (up to 90 consecutive days). Insurance includes also reimbursement of the cost of search and repatriation to country of domicile of the mortal remains up to £50,000.

The benefits specified in 2.3. "Schedule of Benefits" will be paid if, while the policy is in force.

A. Transport

The **Insurer** shall pay to the **Insured Person** (or in the case of Accidental Death, to the person set out in clause 4.3. below) the benefit set out in the Schedule of Benefits in the event that an **Insured Person** suffers loss resulting, directly and independently of all other cause, from an **Injury** received during a one-way/return or round Trip taken by the **Insured Person** between the Home point of departure and the destination or on the return journey (both as designated in the **Insured Person's** ticket) on or after the date of ticket purchase; provided, however, such injury is sustained under the circumstances specified in 1 or 2 or 3 as follows:

- Such **Injury** received while travelling as a passenger, and not a pilot or crew member, in, or boarding or alighting from or being struck by, an air, land or water Public;
- Such **Injury** received while travelling as a passenger in a Public Transport or in a taxi, or while travelling as a driver or passenger of a private car, but only:
 - when going directly to an airport or place of embarkation for the purpose of boarding an aircraft, vessel or train on which the **Insured Person** is covered by the Policy even if the fare was not charged to an **Insured Card**; or
 - when returning directly from an airport or place of embarkation after alighting from such aircraft, vessel or train even if the fare was not charged to an **Insured Card**.
- Such **Injury** received while travelling as a passenger or driver of a Rental Car.

B. Stay

The **Insurer** shall pay to the **Insured Person** the benefit set out in the Schedule of Benefits in the event that an **Insured Person** suffers loss resulting, directly and independently of all other cause, from an **Injury** during an **Insured Person's** Trip in circumstances other than those described under Section 2.1.A ("Transport") above. Cover under this Section 2.1 B commences from the date on which the Trip runs until the **Insured Person** returns Home, provided that the **Insured Person's** Trip does not exceed a period of 90 consecutive days.

During **Insured Person's** Trip, **Accident** insurance cover is guaranteed 24 hours a day.

Loss of life Accident Indemnity

Subject to A and B above, when **Injury** results in loss of life of the **Insured Person** within two years after the date of the **Insured Person's** **Accident**, the **Insurer** will pay the Loss of Life Accident Amount set out under "Schedule of Benefits" below, in section 2.3.

Permanent Total Invalidity Accident

Subject to A and B above, when Injury does not result in loss of life of the Insured Person but does result in any one of the following losses listed below within one year after the date of the Insured Person's Accident, the Insurer will pay the amount set opposite said loss, but not to exceed the Permanent Total Invalidity Accident Amount set out under "Schedule of Benefits" as set out in section 2.3 below. If more than one loss results from one Accident, only the greater of the amount set opposite each loss will be paid.

Loss	Benefit amount
Both hands Both feet The entire sight of both eyes One hand and one foot One hand and the entire sight of one eye One foot and the entire sight of one eye	<i>the Permanent Total Invalidity Accident Amount</i>
One hand One foot The entire sight of one eye	<i>fifty per cent (50%) of the Permanent Total Invalidity Accident Amount</i>

Loss as used above with reference to hand or foot, means complete severance or complete functional disability through or above the wrist or ankle joint and, as used with reference to eye, means irrecoverable loss of the entire sight thereof.

In the event of any Accident to a disabled person, the Insured Person is entitled to an amount for any increase in his degree of disablement.

Any other Partial Invalidity, as the ones listed above, are not covered under this policy.

Search and repatriation

The cost of search and rescue of an Insured Person following an Accident will be taken in charge by the Insurer.

These costs include the means used by the rescuers from the point of departure as far as the nearest hospital. When the Insured Person's Accident leads to death, the Insurer will reimburse the cost of repatriating the mortal remains.

In all cases, the repatriation must be effected in the most economic manner and the Insurer will only reimburse reasonable and customary expenses.

As per sub-Section C) of 2.3. Schedule of Benefits, the benefits paid by the Insurer for search and/or repatriation coverage will never exceed £50,000 per Insured Person.

Maximum Limits

In no event will duplicate or multiple MasterCard Cards or duplicate or multiple MasterCard Travel Accident Insurance certificates obligate the Insurer to pay in excess of the "Schedule of Benefits" for any one loss sustained by any one individual Insured Person as a result of any one Accident under the Policy, or under MasterCard Travel Accident Insurance policies wherever issued.

The maximum amount for which the Insurer shall be liable under the terms of the Policy for all losses to any one Insured Person arising out of any one Accident, is the aggregate limit of the amounts as set out in Section 2.3. of the "Schedule of Benefits" Section of the Policy.

The maximum amount for which the Insurer shall be liable under the terms of the Policy in case of child loss of life will never be higher than laws and regulations in force at the time of acceptance permit.

The amount for which the Insurer shall be liable under the terms of the Policy following a Loss of Life Accident and a Permanent Total Invalidity Accident cannot be aggregated or cumulated.

Exposure and Disappearance

When, by reason of an Accident covered by the Policy, an Insured Person is unavoidably exposed to the elements and, as a result of such exposure, suffers a loss for which an amount is otherwise payable hereunder, such loss shall be covered under the terms of the Policy.

When the Insured Person disappears and his body is not discovered within the year following the disappearance or the destruction of the means of land, air or sea conveyance in which the Insured Person was travelling at the time of the Accident, it will be assumed that the Insured Person died as a result of this Accident and the Loss of life Accident Amount will be payable by the Insurer.

If, after payment, it is determined that the Cardholder is still alive or he has no Permanent Total Invalidity, all the amounts paid by the Insurer in settlement of the stated claim will be repaid by the Cardholder and/or the beneficiary/beneficiaries.

Piracy, Attacks, Terrorism

Subject to the "Exclusions" Section below, coverage is granted to Insured Persons if Injuries are sustained by acts of piracy, attacks, terrorism, extortion, or other similar event, always provided that the Insured Person has not active participated in those acts.

2.2. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children).

The Cardholder's Spouse and Children are covered even when travelling without the cardholder.

Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

2.3. Schedule of Benefits

The aggregate limit of cover per Insured Person:

£400,000 including a maximum of £50,000 per Insured Person for search and/or repatriation of mortal remains.

Organised Groups are covered up to £3,500,000 for any one Accident.

A) In case of an Accident occurring when travelling:

Loss of Life

Accident Amount: £350,000

Permanent Total Invalidity

Accident Amount: up to £350,000

In case of Children's loss of life, the benefit to be paid to the beneficiary will be:

Children up to 5 years of age: £7,500

Children from 5 to 15 years of age: £15,000

Children above 15 years of age: £350,000

The age taken into account is the age at the time of death.

B) In case of an Accident occurring when travelling by means of a Rental car:

Loss of Life

Accident Amount: £50,000

Permanent Total Invalidity

Accident Amount: up to £50,000

C) Search and/or repatriation of mortal remains:

Maximum limits: £50,000 per Insured Person.

2.4. Excess

No excess applicable.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

The Policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. suicide or self-destruction or any attempt, while sane or insane, any attempt thereof while sane or self-destruction or any attempt thereof while insane;
2.
 - a) war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
 - b) any act of an Insured Person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of any government (whether with legal authority or not);
3. illegal acts of an Insured Person or an Insured Person's designated beneficiary, executor(s) or administrators) or legal heirs or personal legal representative;
4. Insured Person driving a vehicle under the influence of alcohol unless it can be proved by him or his beneficiaries that there is no causal link (the state of intoxication will be determined according to the regulations in force in the Country where the Accident occurred);
5. the Insured Person(s) participating in bets, challenges, or Perilous Acts;
6. the piloting of aircraft except for persons holding a professional licence to fly;
7. motorised speed or reliability trials and races;
8. the Insured Person engaging during the period of sojourn in manual work, in connection with a profession, business or trade;
9. Normal and habitual travel to and from the Cardholder's Home and place of employment or second residence shall not be considered as an insured journey.

The Insurer shall not be liable in respect of (1) injury or loss of life whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss, or (2) any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:

- a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b) radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

4.1. Required actions

The Insured Person having sustained an injury or Illness hereby authorizes his doctor to provide any medical information to the Insurer's medical examiner.

The Insured Person undertakes to have, at the Insurer's request, a medical examination, the fees for which will be paid by the Insurer.

In the event of the death of the Insured Person, the Insurer is entitled to request that a post mortem be carried out prior to approving the claim, the fees for which will be borne by the Insurer.

4.2. Required proof of loss

All medical certificates, accounts, receipts, information required and other documents relative to this claim shall be furnished in such forms as the Insurer may require and at the expense of the Insured Person or other claimant.

4.3. Claims payment

The payment of benefits due hereunder will be made directly to the Insured Person or where appropriate, his nominated beneficiary.

A Loss of Life Accident Amount and any other accrued benefits unpaid at the Insured Person's death shall be payable in accordance with the designation of beneficiary made by the Insured Person.

If no beneficiary has been designated or if the designated beneficiary has predeceased the Insured Person, such benefits shall, at the Insured Person's option and in accordance with the laws of the Country of payment, be paid to the Insured Person's executor(s) or administrator(s), legal heir(s) or personal legal representative(s), but no benefits will be payable to the State.

All other benefits will be payable to the Insured Person.

The receipt from the person(s) to whom payment is made will fully discharge the Insurer.

Nevertheless, if the Card account shows a negative balance when the Loss of Life Accident claim occurs, the Insurer may deduct from the benefit payable hereunder an amount equal to that negative balance and pay the remaining amount to the Insured Person or his beneficiary, as appropriate.

HOSPITALISATION ABROAD

Terms & Conditions

1. DEFINITIONS

ACCIDENT: sudden event during the duration of the contract, the cause or one of the causes of which, is beyond the control of the **Insured Person** and causes **Physical Injury** to the **Insured Person**.

CERTIFIED MEDICAL DOCTOR: doctor of medicine and/or a member of a medical association, legally authorised to practice medicine in the country where the loss and/or the treatment thereof occurs.

HOME: the **Cardholder** principal place of residence in the Country.

HOSPITAL: an institution, recognised by the Ministry of Public Health of the country where the **Accident** or the Illness occurs, for the purpose of medical treatment of patients and persons, with

the exclusion of: health resorts, sanatoria, institutions for mental patients and for revalidation, rest homes and similar institutions.

HOSPITALISATION: medically required stay in a **Hospital** for the treatment of an **Accident**.

ILLNESS: damage to the health of the **Insured Person**, that was not caused by an **Accident**, and which shows objective and undeniable symptoms established by a **Certified Medical Doctor**.

PERILOUS ACT: act (sports or activity) dangerous to human life or property or the conditions of your health.

THIRD PARTY: any person other than the **Insured Person**, his **Spouse** or common-law partner, civil partner, children, step children or parents.

TRIP: means any Trip of maximum 90 consecutive days Abroad.

2. COVERAGE

2.1. Benefit

Provides cover for the Hospitalisation in the event of an Accident and Illness while travelling Abroad.

2.2. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children).

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

2.3. Insured amount

The Insurer shall pay a daily amount of £55 per day per Insured Person during for maximum 30 consecutive days Hospitalisation, during a Trip Abroad of maximum 90 consecutive days.

2.4. Excess

No excess applicable.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

Following claims are excluded from the coverage:

1. suicide or self-destruction or any attempt, while sane or insane, any attempt threat while sane or self-destruction or any attempt threat while insane;
2.
 - a) war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
 - b) any act of an Insured Person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of any government (whether with legal authority or not);
3. illegal acts of an Insured Person or an Insured Person's designated beneficiary, executor(s) or administrators) or legal heirs or personal legal representative;
4. Insured Person driving a vehicle under the influence of alcohol unless it can be proved by him or his beneficiaries that there is no causal link (the state of intoxication will be determined

according to the regulations in force in the Country where the Accident occurred);

5. the Insured Person(s) participating in bets, challenges, or Perilous Acts;
6. the piloting of aircraft except for persons holding a professional licence to fly;
7. motorised speed or reliability trials and races;
8. the Insured Person engaging during the period of sojourn in manual work, in connection with a profession, business or trade;
9. use of drugs other than under medical supervision;
10. Hospitalisation during Trips specifically made for the purpose of obtaining medical treatment;
11. journeys or Trips booked against medical advice or when the trip is not authorized by the transporters;
12. venereal disease;
13. routine medical costs;
14. Hospitalisation during a Trip inside the Country.

The Insurer shall not be liable in respect of (1) injury or loss of life whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss, or (2) any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:

- a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b) radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on **0845 602 5225** (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

An expert or an investigator can be appointed by the Insurer to assess the circumstances of the claim and amount which the Insured Person is entitled under the Policy.

4.1. Required actions

The Insured Person having sustained an injury or Illness hereby authorizes his doctor to provide any medical information to the Insurer's medical examiner.

The Insured Person undertakes to have, at the Insurer's request, a medical examination, the fees for which will be paid by the Insurer.

4.2. Required proof of loss

All medical certificates, accounts, receipts, information required and other documents relative to this claim shall be furnished in such forms as the Insurer may require and at the expense of the Insured Person or other claimant.

MEDICAL EXPENSES

Terms & Conditions

1. DEFINITIONS

ACCIDENT: sudden event during the duration of the contract, the cause or one of the causes of which, is beyond the control of the **Insured Person** and causes **Physical Injury** to the **Insured Person**.

CERTIFIED MEDICAL DOCTOR: doctor of medicine and/or a member of a medical association,

legally authorised to practice medicine in the country where the loss and/or the treatment thereof occurs.

HOME: the **Cardholder** principal place of residence in the Country.

ILLNESS: damage to the health of the **Insured Person**, that was not caused by an **Accident**, and which shows objective and undeniable symptoms established by a **Certified Medical Doctor**.

PERILOUS ACT: act (sports or activity) dangerous to human life or property or the conditions of your health.

TRIP: means any Trip of maximum 90 consecutive days Abroad.

2. COVERAGE

2.1. Benefit

Provides coverage for the medical expenses in the event of an Accident or an Illness while travelling Abroad. Reimbursement or direct payment of the medical expenses encountered following an Accident or Illness during any Trip abroad of maximum 90 consecutive days. Coverage includes hospital and nursing home expenses and repatriation to country of domicile on medical grounds agreed and organised by the assistance company.

If there is any other insurance covering the reimbursement of medical expenses the Policy shall not be operative until all other insurances are exhausted.

2.2. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children).

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

2.3. Insured Amount

The coverage is granted resulting from an Accident or Illness to an Insured Person during a stay of maximum 90 consecutive days Abroad.

The cost up to limit of £5,000,000 per claim but not exceeding the limit in respect of all claims arising from:

- medically required massage following surgery;
- emergency dental treatment;
- moving the Insured Person from the scene of the incident;
- hospital and home nursing expenses;
- reasonable additional accommodation and travel expenses (including those of any one person, or two parents or guardians where a Child is the injured party, who is/are required on medical advice to travel or to stay with or escort an Insured Person who is the subject of a claim under this Section);
- funeral expenses overseas or transport of mortal remains or ashes in the event of death to the Insured Person's Home in the Country;
- repatriation on medical grounds during the period of the Trip resulting from accidental bodily injury, sickness, complications of pregnancy or hi-jack;
- medically required treatment.

2.4. Excess

An excess of £50 per claim will be applied.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

The Insurer shall not be liable for loss caused by or arising from:

1. suicide or self-destruction or any attempt, while sane or insane, any attempt thereof while sane or self-destruction or any attempt thereof while insane;
2. a) war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
- b) any act of an Insured Person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any government (whether with legal authority or not);
3. illegal acts of an Insured Person or an Insured Person's designated beneficiary, executor(s) or administrators) or legal heirs or personal legal representative;
4. Insured Person driving a vehicle under the influence of alcohol unless it can be proved by him or his beneficiaries that there is no causal link (the state of intoxication will be determined according to the regulations in force in the Country where the Accident occurred);
5. the Insured Person(s) participating in bets, challenges, or Perilous Acts;
6. the piloting of aircraft except for persons holding a professional licence to fly;
7. motorised speed or reliability trials and races;
8. the Insured Person engaging during the period of sojourn in manual work, in connection with a profession, business or trade;
9. use of drugs other than under medical supervision;
10. medical expenses incurred during Trips specifically made for the purpose of obtaining medical treatment;
11. journeys or Trips booked against medical advice or when the Trip is not authorised by the transporters;
12. venereal disease;
13. routine medical costs;
14. medical expenses incurred during a Trip inside the Country.

The Insurer shall not be liable in respect of (1) injury or loss of life whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss, or (2) any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:

- a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b) radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any claim notification must be exclusively sent to the address mentioned on the claim form.

4.1. Required actions

The Insured Person having sustained an injury or Illness hereby authorizes his doctor to provide any medical information to the Insurer's medical examiner.

The Insured Person undertakes to have, at the Insurer's request, a medical examination, the fees for which will be paid by the Insurer.

4.2. Required proof of loss

All medical certificates, accounts, receipts, information required and other documents relative to this claim shall be furnished in such forms as the Insurer may require and at the expense of the Insured Person or other claimant.

TRAVEL CANCELLATION/CURTALMENT

Terms & Conditions

1. DEFINITIONS

ACCIDENT: Sudden event during the duration of the contract, the cause or one of the causes of which, is beyond the control of the **Insured Person** and causes **Physical Injury** to the **Insured Person**.

CERTIFIED MEDICAL DOCTOR: Doctor of medicine and/or a member of a medical association, legally authorised to practice medicine in the country where the loss and/or the treatment thereof occurs.

DATE OF DEPARTURE: means the date of departure of the travel mentioned in the travel contract; OR the date of commencement of the stay at a holiday resort, mentioned in the travel contract.

DATE OF TRAVEL RESERVATION: means the date of booking services by a professional operator and/or intermediary.

2nd DEGREE FAMILY MEMBER/CLOSE RELATIVE: **Spouse**, mother, father, mother-in-law, father-in-law, daughter, son (including adopted daughter or son), stepchildren, grandfather, grandmother, grandson, grand-daughter, brother, sister, brother-in-law, sister-in-law or fiancé(e) of the **Insured Person**.

MAJOR DAMAGE TO REAL ESTATE: means any exceptional and accidental damages to real estate belonging to the **Insured Person**, resulting from causes beyond the control of the **Insured person**, in consequence of which the booked journey is impossible.

SERIOUS ILLNESS: Damage to the health of the **Insured Person**, that was not caused by an **Accident**, and which shows objective and undeniable symptoms established by a **Certified Medical Doctor**.

THIRD PARTY: any person other than the **Insured Person** his **Spouse** or common-law partner, civil partner, children, step children or parents.

TRIP: means any Trip of maximum 90 consecutive days Abroad or inside the country of residence subject to minimum 2 nights booking in advance.

2. COVERAGE

2.1. Benefit

Provides coverage in the event that a Trip (in country or abroad) was cancelled or curtailed due to Serious Illness, Accident, or death of an Insured Person or a Close Relative, or damage to the Cardholder's residence or office.

2.2. Insured Person

The following persons shall be eligible as Insured Persons:

The Cardholders and all persons travelling with Cardholder by prior arrangement, but only if and while travelling together with the principal Cardholder.

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

2.3. Insured Amount

Reimbursement is made for the costs, limited up to the maximum amount of £12,500 regardless of the number of Insured Persons for:

Cancellation of the booked Trip (in country or abroad) before the Date of Departure in case of:

- a) Serious Illness, Accident or death of the Cardholder, his Spouse, Children or any 2nd Degree Family Member/Close Relative;
- b) Major Damage To Real Estate which urgently requires the presence of the Cardholder on the premises, resulting from theft, fire or natural perils caused to the Cardholder's principal and secondary residence or business office where the Cardholder is the owner, manager or principal of that business;
- c) Delay in the pre-booked itinerary due to a strike, industrial action, adverse weather conditions, mechanical breakdown or defect or overbooking which affects the aircraft, vessel or other licensed passenger carrying transport, subject to a minimum delay of 24 hours.

Curtailment (early return) during the Trip, in case of:

- a) Serious Illness, Accident or death of the Cardholder, his Spouse, Children or any 2nd Degree Family Member/Close Relative;
- b) Major Damage To Real Estate which urgently requires the presence of the Cardholder on the premises, resulting from theft, fire or natural perils caused to the Cardholder's principal and secondary residence or business office where the Cardholder is the owner, manager or principal of that business.

The Insurer shall reimburse an amount up to but not exceeding the above mentioned insured amount against:

- deposits already paid (if not recoverable) and any amounts for which the Insured Person is legally responsible if the Trip is cancelled;
- a proportionate amount of expenses paid or incurred and not recoverable or usable which are lost due to a delay, subject to a minimum of 24 hours, in the pre-booked itinerary listed in c) above under "cancellation of the trip";
- a proportionate amount of expenses paid or incurred and not recoverable or usable which are lost for curtailment of the Trip, due to cases listed above in a) and b);
- additional travelling and accommodation costs, incurred due to curtailment of the Trip for cases listed above in a) and b).

2.4. Excess

An excess of £50 per claim will be applied.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

Under no circumstances, the claim will be paid for the following causes:

- Government regulation or act of currency restriction;
- Unemployment;
- Disinclination to travel or continue the holiday;
- Financial circumstances of any Insured Person;
- Failure by the tour operator or any provider of transport or accommodation to fulfil the holiday booking;
- Bankruptcy of the tour operator or any provider of transport or accommodation;
- Non issue of visas.

The Insurer shall not be liable where the cancellation or curtailment occurred in consequence of:

- intentional self inflicted injury while sane or insane;
- excessive use of alcohol or use of drugs other than under medical supervision;
- Insured Person driving vehicle under the influence of alcohol unless it can be proved by him or his beneficiaries that there is no proximate link (the state of intoxication will be determined according to the regulations in force in the Country where the Accident/incident occurred);
- war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- the radioactive, toxic explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- bodily injury caused by Accident or illness for which a medical treatment had commenced prior to making travel reservation;
- chronic or pre-existent illness of the Insured Person, unless no medical or paramedical treatment was required during the month preceding the date of making the Travel Reservation (condition considered stabilized) and if the doctor in attendance is of the opinion that there were no counter indications to making the Trip;
- accidents or disturbances consecutive to: contact sports, caving/pot holing, taking part in races of any kind, speed-trials or competitions;
- practising professional or remunerative sports, as well as training in connection therewith;
- psychological, psychosomatic, mental and nervous disturbances, unless they require an uninterrupted hospitalization lasting at least one week;
- Trips made against medical advice or when the Trip is not authorized by the transporters;
- Insolvency of the Insured Person;
- delay due to traffic disturbances and other incidents;
- delay on the inward or Home Bound Trip due to a strike, industrial action, adverse weather conditions, mechanical breakdown or defect or overbooking which affects the aircraft, vessel or other licensed passenger carrying transport;
- The Insurer will not be liable for administrative, visa and other similar costs.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

4.1. Required actions

- The Insured Person having sustained an injury authorizes his doctor to provide any information to the Insurer's medical examiner.
- The Insured Person undertakes to undergo, at the Insurer's request, a medical examination for which the fees will be borne by the Insurer.
- In the event of death, the Insurer is entitled to request that a post mortem be carried out prior to approving the claim, for which the fees will be borne by the Insurer.

4.2. Required proof of loss

All medical certificates, accounts, receipts and information required by Insurer shall be furnished in such forms as the Insurer may require and at the expense of the claimant.

Any other document the Insurer would require to handle the claim.

DELAYED FLIGHT/MISSED CONNECTION & MISSED DEPARTURE

Terms & Conditions

1. DEFINITIONS

TRIP: means any Trip of maximum 90 consecutive days Abroad or inside the country of residence subject to minimum 2 nights booking in advance.

PUBLIC TRANSPORT: means all kinds of licensed passenger conveyance by regular line.

Chartered flights and shuttle services are considered as Public Transport if the aircraft has been chartered by a travel agency or a tour operator.

The following are not covered:

Airplanes hired by an **Insured Person** for private or business purposes, except for Insured Persons holding a professional licence to fly and who hire an airplane for use during the period covered. Coaches are covered if chartered by a travel agency or a tour operator.

2. COVERAGE

2.1. Benefit

a) Delayed Flight/Missed Connection

Purpose of the coverage is to reimburse the Insured Person for reasonable expenses of essential purchases in the event that the travel is delayed more than 4 hours when travelling on a Trip. Cover applicable in country on outbound flights and abroad.

b) Missed Departure

Purpose of the coverage is to reimburse the Insured Person for reasonable expenses of essential purchases in the event that the Insured Person arrives at the airport, port or rail terminal too late to commence the journey.

Cover applicable in country on outbound flights and abroad.

2.2. Insured Person

The following persons shall be eligible as Insured Persons:

The Cardholders and all persons travelling with Cardholder by prior arrangement, but only if and while travelling together with the principal Cardholder.

2.3. Insured Amount

a) Delayed Flight/Missed Connection

Reimbursement is made to the Cardholder for reasonable expenses up to £250 for essential purchases

paid with the Card for meals, refreshments, additional travel and/or accommodation expenses, if the delay exceeds more than 4 hours in the journey or the connection due to:

- delay or cancellation of his booked and confirmed journey;
- involuntary denial of boarding due to overbooking on his booked and confirmed journey;
- late arrival of his connecting journey causing him to miss his onward journey connection;
- late arrival (more than 1 hour) of Public Transport, causing him to miss the flight or other transit and when the Insured Person would have had sufficient time to arrive & check in had the delay not occurred.

The coverage is granted per group up to a maximum of £500 per claim. Reimbursement is made per group of Insured Persons that are travelling together on a Trip.

All amounts are only for real expenses in excess of any compensation paid by the carrier.

b) Missed Departure

Reimbursement is made per group of Insured Persons for reasonable expenses up to £500 for essential purchases paid with the Card for meals, refreshments, additional travel and/or accommodation expenses, if the Insured Person arrives at the airport, port or rail terminal too late to commence the journey (inland or international), as a result of:

- breakdown or accident involving the car or the public conveyance in which the Insured is travelling;
- cancellation or curtailment of Public Transport due to adverse weather conditions, strike or industrial action or mechanical breakdown, failure or accident.

2.4. Excess

No excess applicable.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

No claim will be covered:

- if comparable alternative transport has been made available within 4 hours after scheduled departure time or within 4 hours of an actual connecting flight arrival time;
- if the Insured Person fails to check-in according to the itinerary supplied, unless it is due to an unexpected strike;
- if the delay is due to a strike or industrial action existing or announced 24 hours before the start of journey;
- if the delay is due to withdrawal of the vessel or vehicle from service by any civil authority of which notice had been given 24 hours before the start of the journey;
- for journeys from and to work or place of residence;
- any other delay than listed in 2.3. 'Insured Amount' are excluded.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

4.1. Required actions

Notification of claim must be made within 21 days following the return in country;

4.2. Required proof of loss

Following proofs of loss documents shall be communicated to the Insurer:

- original written statement from the carrier confirming the delay or overbooking or late arrival;
- original receipts that sums the costs for the expenses made;
- If the Insured Card could not be used for the essential purchases, the till receipt for these purchases must be retained.

DELAYED LOST LUGGAGE

Terms & Conditions

1. DEFINITIONS

CONTRACT OF CARRIAGE: a contract between a carrier of passengers and the passenger, which defines the rights, duties and liabilities of parties to the contract. The purchase of a travel ticket is the basis of a contract of carriage.

DELAYED LUGGAGE: registered luggage entrusted to a carrier in the framework of a contract of carriage that can not be made available to the Insured after a delay of more than 4 hours.

LOST LUGGAGE: registered luggage entrusted to a carrier in the framework of a contract of carriage that can not be made available to the Insured after a delay of more than 48 hours.

TRIP: means any Trip of maximum 90 consecutive days Abroad or inside the country of residence subject to minimum 2 nights booking in advance.

2. COVERAGE

2.1. Benefit

Purpose of the coverage is to reimburse the Insured Person in the event that the luggage is delayed more than 4 hours, or lost for more than 48 hours when travelling on a Trip.

Cover applicable in country on outbound flights and abroad.

2.2. Insured Person

The following persons shall be eligible as Insured Persons:

The Cardholders and all persons travelling with Cardholder by prior arrangement, but only if and while travelling together with the principal Cardholder.

2.3. Insured Amount

Reimbursement is made per group of Insured Person, for the costs of emergency purchases preferably paid with the Card of necessary replacement clothing and toiletries on basis of the receipts (i.e. not a lump sum) if Cardholder's luggage fails to arrive **within 4 hours (delayed)** after arrival at destination.

There is an **additional extended amount** per group of Insured Persons, if luggage fails to arrive within **48 hours (lost)** for purchases of essential clothing and toiletries only if such purchases are made within 4 days of actual arrival at destination and are preferably charged to the Card.

The coverage is granted per group up to a maximum of:

- Delayed Luggage for more than 4 hours: £350 per claim.
- Lost Luggage after 48 hours: additional £2,500 per claim (with a maximum per claim of £2,850).

Reimbursement is made per group of Insured Persons that are travelling together on a Trip. All amounts are only for real expenses in excess of any compensation paid by the carrier. Reasonable measures must have been taken to recover baggage by the Insured and any accompanying Insured Persons.

2.4. Excess

No excess applicable.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

No purchase will be reimbursed:

- if the Insured Person can not give evidence of purchases that have been made;
- that was made after the luggage being returned;
- that was made after 4 days of actual arrival at destination.
- In case of confiscation, seizure or destruction of luggage at the instruction of an administrative authority;
- in case of luggage delayed/lost on the inward or Home-bound Trip of the Insured Person;
- in case of luggage delayed/lost on Trips from and to work or place of residence.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

An expert or an investigator can be appointed by the Insurer to assess the circumstances of the claim and amount which the Insured person is entitled to under the Policy.

4.1. Required actions

Notification of claim must be made within 21 days following the return in country.

4.2. Required proof of loss

Following proofs of loss documents shall be communicated to the Insurer:

- original report from the carrier;
- original receipts that sums the costs for the emergency purchases made (clothing and toiletries);
- if the Insured Card could not be used for the emergency purchases, the till receipt for these purchases must be retained.

PERSONAL EFFECTS

Terms & Conditions

1. DEFINITIONS

PERSONAL EFFECTS: items usually carried or worn by travellers for the individual use during a Trip.

THEFT: any action committed by a third party with the dishonest intention to deprive the Insured Person of his personal property.

TRIP: means any Trip of maximum 90 consecutive days Abroad or inside the country of residence subject to minimum 2 nights booking in advance.

VALUABLES:

- Photographic material, camera, video, DVD and audio equipment;
- Telescopes, binoculars;
- Jewellery, goods partially or entirely made of precious metal, precious stones, pearls;
- Furs;
- Portable computers;
- Hardware and software;
- Mobile phone;
- In general objects with a purchase value of over £1,750 incl. VAT.

2. COVERAGE

2.1. Benefit

Luggage:

Purpose of the coverage is to reimburse the Insured Person during a Trip and 72 hours before departure on a Trip in case of:

- loss, Theft or deterioration, whether partial or total, of both the Luggage and Personal Effects of the Insured Person, up to a limit of £2,250.
- Theft of money, cheques and credit cards is covered up to £750.

Valuables:

In case of Theft only, the Insurer will reimburse the Insured Person for the loss of his Valuables, to a limit of 30% (thirty per cent) of their initial value, subject to the single item limit of £500.

Wear and tear:

In the first year after purchase, the reimbursement value will be calculated at 75% (seventy-five per cent) of the purchase price. From the second year after purchase, the value will be reduced by 10% (ten per cent) per year.

2.2. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children).

The Cardholder's Spouse and Children are covered even when travelling without the cardholder.

Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

2.3. Insured Amount

The coverage is granted per group up to a maximum of £3,000 per Trip with a limit of:

- £2,250 for the personal Luggage and Valuables, subject to limit of £500 per single item. (A pair or a set will be considered as one single item).
- £750 for personal Money.

2.4. Excess

An excess of £85 per claim will apply.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

Are excluded claims resulting from:

- loss or Theft of the following items: prostheses, dental or otherwise, personal papers, commercial documents and administrative documents, airlines tickets, transport warrants and vouchers;
- the losses and damages from normal wear and tear, decay or a defective feature of the object itself;
- the deterioration caused by moths or by a cleaning, reparation or restoration process;
- the mishandling of the object in question by the Insured Person or by anyone else;
- damages resulting from the confiscation, seizure or destruction of the property in question by an administrative authority;
- disappearance of Personal Effects or personal money;
- forgetfulness of the Insured Person;
- loss or damage as a result of uncontrolled leaving, forgetting and losing of objects; leaking liquids, fats, corrosives and colouring products belonging to the luggage;
- every damage of or by fragile objects in the luggage.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

An expert or an investigator can be appointed by the Insurer to assess the circumstances of the claim and amount.

4.1. Required actions

In case of loss or Theft, this Insured Person shall:

- immediately file a complaint with the local Police Authorities within 12 hours maximum and a police report must be obtained;
- notify the claim to the Insurer.

In case of damage:

- a report must be provided by the responsible carrier and a copy must be obtained.

4.2. Required proof of loss

Following proofs of loss documents shall be communicated to the Insurer:

- original of the Police report, stating among others the location, date and precise time of the Theft;
- original of the medical certificate or a witness testimony stating the circumstances of the Theft, dated and signed, with the full name of the witness, date and place of birth, address and employment, together with an official document justifying the witness' identity and signature, such as passport or driving licence.

The Insured Person must state in all cases:

- the purchase date and purchase price of the goods;
- Valuables must be evidenced through original purchase or guarantee certificates;
- Other goods must be evidenced through proof of purchase such as: bank statement, credit card invoice, original receipt, delivery receipt, etc.;

The Insurer may request that damaged objects are inspected.

THIRD PARTY LIABILITY

Terms & Conditions

1. DEFINITIONS

BODILY INJURY: any physical injury suffered by a person.

MATERIAL DAMAGE: any alteration, deterioration, loss and/or destruction of an object or substance including any physical injury to animals.

THIRD PARTY: any person other than the **Insured Person**, his **Spouse** or common-law partner, civil partner, children, step children or parents.

TRIP: means any Trip of maximum 90 consecutive days Abroad.

2. COVERAGE

2.1. Benefit

Provides coverage for the financial consequences of public liability while travelling on a Trip abroad if the Insured Person causes injuries or damage to a Third Party.

2.2. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children).

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

2.3. Insured Amount

The Insurer will indemnify the Insured Person up to the limit of £2,000,000 (Bodily Injury and Material Damage combined) in respect of any actual financial liability incurred by the Insured Person under any applicable law in force from time to time regarding Bodily Injuries and Material Damages to Third parties by the Insured Person during a Trip.

2.4. Excess

No excess applicable.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

The Policy does not cover any Third Party liability caused by or resulting from:

1. any automobile liability or aviation exposure;
2. Bodily Injury or Material Damage which arises out of the transmission of a communicable disease by an Insured Person;
3. any contract or agreement with an Insured Person;
4. non-material damage incurred or claimed in consequence of the provision by the Insured Person of a professional service or professional advice (whether or not in return for payment, and whether such service or advice was solicited, or offered other than in the course of the Insured Person's ordinary business, or otherwise);
5. damages intentionally caused or provoked by the Insured Person, or with his complicity, or by

- the Insured Person's representatives;
6. accidents caused to the Insured Person, his ascendants or descendants or any person living with him;
 7. accidents occurring while using motorcars or motor driven machines, sailing or motor boats, aircraft or animals which the Insured Person, or any person in respect of whom he would otherwise be liable under this Section 2.6, owns, drives or keeps guard of;
 8. accidents caused by the Insured Person competing in a competitive sport;
 9. Material Damages resulting from a fire or explosion but excluding any damage occurring in premises which the Insured Person owns or rents on a long-term basis (being a lease of more than 6 month's duration);
 10. sickness or accidents caused intentionally by the Insured Person;
 11. use of drugs, narcotics, overdoses of alcohol, and medicines which have not been prescribed by a medical practitioner;
 12. active participation of the Insured Person in mass demonstrations, strikes, riots, murder attempts or acts of terrorism;
 13. any claim that happened in the country of residence of the Insured.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

4.1. Required actions

As soon as the claim occurs, the Insured shall:

- notify the claim to the Insurer.

4.2. Required proof of loss

In order to be covered by the Insurer, following proofs of loss documents shall be communicated to the Insurer:

- copy of correspondence with Third Party;
- copy of declaration to local authorities, if available;
- any other document the Insurer would require to handle the claim.

WINTER SPORTS

Terms & Conditions

1. DEFINITIONS

ACCIDENTAL DAMAGE: any alternation, deterioration, loss and/or destruction of an object or substance.

PERILOUS ACT: act (sports or activity) dangerous to human life or property or the conditions of your health.

PUBLIC CONVEYANCE: means all kinds of licensed passenger conveyance by regular line. Chartered flights and shuttle services are considered as Public Transport if the aircraft has been chartered by a travel agency or a tour operator.

The following are not covered:

Airplanes hired by an Insured Person for private or business purposes, except for Insured Persons

holding a professional licence to fly and who hire an airplane for use during the period covered. Coaches are covered if chartered by a travel agency or a tour operator.

SKI PACK: means pre-paid lift pass, ski school and equipment hire fees or a combination of these items.

THEFT: any action committed by a third party with the dishonest intention to deprive the Insured Person of his personal property.

2. COVERAGE

A. Ski Pack

A.1. Benefit

The insurer will pay for the unused portion of the Insured Person's Ski Pack costs paid for or contracted to pay for before the Insured Person's trip commences, where the Insured Person does not curtail the trip, but are certified by a medical practitioner in the resort as being unable to use these facilities because of serious injury or illness occurring during the period of the trip and where there is confirmation that no refund is available for the unused items.

A.2. What is not Covered

The insurer shall not pay any claims that are not confirmed as medically necessary and where a medical certificate has not been obtained from the attending medical practitioner in the resort confirming the Insured Persons are unable to ski. (general exclusions stated in point 3 EXCLUSIONS)

A.3. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children).

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

A.4. Insured Amount

The maximum amount payable in respect of each Insured Person shall not exceed £85 per week.

A.5. Excess

No excess applicable.

A.6. Territory

Cover applies worldwide.

B. Loss Damage to Ski Equipment

B.1. Benefit

If during the period of the trip the Insured Persons suffer financial loss as a result of:

- Theft of the Insured Person's ski equipment;
- Loss or Accidental Damage to the Insured Person's ski equipment caused by an accident;
- Theft of ski equipment hired by the Insured Persons;
- Loss or Accidental Damage to the ski equipment hired by the Insured Persons caused by an accident.

Special conditions:

- a) Damaged ski equipment belonging to the Insured Person must be returned to the home address for inspection.
- b) The Insured Person must, at all times, take reasonable precautions to ensure the safety and supervision of his own or hired ski equipment. If it is lost or damaged while in the care of a transport company, authority or hotel he must report to them, in writing where practical, the details of the loss/damage. If the Insured Person's own or hired ski equipment is lost or damaged by a Public Conveyance he must:
 - obtain an incident report;
 - give formal written notice of the claim to the airline within three days of the loss and retain a copy;
 - keep all travel tickets and baggage tags for submission if a claim is to be made under this policy.
- c) The Insured Person must take all practical steps to recover any articles lost or stolen.
- d) The Insured Person must report any loss of ski equipment to the police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the police report.

B.2. What is not Covered

Any claim arising from or in connection with:

- 1) loss or damage to the Insured Person's own ski equipment which is more than 3 years old;
- 2) hired equipment not verified by an official receipt from the ski equipment hire shop;
- 3) the Insured Person's deliberate, wilful or malicious damage;
- 4) the Insured Person's carelessness or neglect;
- 5) the Insured Person's damaged skis which have not been returned to the home address for inspection by the authorised loss adjuster;
- 6) wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes;
- 7) losses from motor vehicles;
- 8) losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery of loss and where a copy of the police report is not obtained;
- 9) delay, detention, seizure or confiscation by Customs or other officials;
- 10) loss caused by any process of cleaning, repairing, dyeing or restoring.

(general exclusions stated in point 3 EXCLUSIONS)

B.3. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

- The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children);
- The Cardholder's Spouse and Children are covered even when travelling without the Cardholder;
- Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

B.4. Insured Amount

The maximum amount payable in respect of each Insured Person is £1,000.

B.5. Excess

An excess of £55 per claim and per Insured Person will be applied.

B.6. Territory

Cover applies worldwide.

C. Replacing Ski Equipment/Cost of Hired Skis

C.1. Benefit

The insurer will pay the cost of the Insured Person's hiring ski equipment for the remaining period of the trip as a result of loss, Theft or Accidental Damage to the Insured's own or hired ski equipment occurring during the period of the Trip.

C.2. What is not Covered

Any claim arising from or in connection with:

- 1) the Insured Person's carelessness or neglect.
- 2) losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery of loss and where a copy of the police report is not obtained.
- 3) losses not reported to the relevant transport company, authority or hotel within 7 days of discovery of the loss, if the Insured Person's ski equipment is lost or damaged whilst in their care. The Insured Person must also obtain a written report of the incident from them. In the case of an airline, this will be an incident report.
- 4) delay, detention, seizure or confiscation by Customs or other officials.
- 5) wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating cause.
- 6) losses from motor vehicles.
- 7) losses caused by any process of cleaning, repairing, dyeing or restoring.
- 8) hired equipment not verified as lost or damaged by an official receipt from the ski equipment hire shop.

(general exclusions stated in point 3 EXCLUSIONS)

C.3. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children).

The Cardholder's Spouse and Children are covered even when travelling without the Cardholder.

Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

C.4. Insured Amount

The maximum amount payable in respect of each Insured Person shall not exceed £225.

C.5. Excess

No excess applicable.

C.6. Territory

Cover applies worldwide.

D. Piste Closure

D.1. Benefit

If due to lack of, or too much, snow, the skiing facilities in the resort, which the Insured Person has pre-booked to travel, are closed in their entirety and it is not possible for him to ski.

D.2. What is not Covered

- 1) any European winter sports holiday commencing on or after 1 May and before 1 December annually.
- 2) claims where the Insured Person has not obtained written confirmation of closure from the local representative.
- 3) claims where not all skiing facilities are closed.
- 4) claims where the skiing conditions are known or are public knowledge at the time of booking the Insured Person's trip.

(*general exclusions stated in point 3 EXCLUSIONS)

D.3. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

- The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children);
- The Cardholder's Spouse and Children are covered even when travelling without the Cardholder;
- Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

D.4. Insured Amount

One or a combination of the benefits are payable for as long as such conditions prevail at the Insured Person's resort, but in any case not exceeding the period of the trip:

- a) up to a maximum of £10 per day for the cost of the Insured Person's transportation organised by the tour operator to an alternative site.
- b) in the event that there are no alternative sites available, compensation shall be payable at a rate of £25 per day.

D.5. Excess

No excess applicable.

D.6. Territory

Cover applies worldwide.

E. Avalanche Closure

E.1. Benefit

The Insurer will pay the Insured Person's additional accommodation and journey expenses incurred due to avalanche, landslide or landslip causing delay to the Insured Person's arrival at or departure from the booked resort.

E.2. What is not Covered

Any European winter sports holiday commencing on or after 1 May and before 1 December annually. (*general exclusions stated in point 3 EXCLUSIONS)

E.3. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder and the persons domiciled at the Cardholder's address (Spouse and Children). The Cardholder's Spouse and Children are covered even when travelling without the Cardholder. Maximum 5 guests per Cardholder, whom have been invited by the Cardholder to the same journey with the same purpose as the Cardholder, but only if and while travelling together with the principal Cardholder.

E.4. Insured Amount

The maximum amount payable in respect of each Insured Person shall not exceed £165.

E.5. Excess

No excess applicable.

E.6. Territory

Cover applies worldwide.

3. EXCLUSIONS

This policy excludes any claim arising from:

- a) Any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- b) Whether directly or indirectly caused by:
 - ionisation, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
 - pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- c) Death, injury, illness or disablement resulting from suicide, attempted suicide or willful exposure to danger (except in an attempt to save human life).
- d) Injury, illness or disablement resulting from a sexually transmitted disease.
- e) The participation, whether as a professional or under paid contract, at any sport or competition, as well as the training.
- f) Death, injury, illness or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
- g) Bankruptcy/liquidation of any tour operator, travel agent or transportation company.
- h) Consequential loss of any kind, e.g. loss of earnings where an injury has been sustained unless the particular loss is included and specified under the relevant section heading.
- i) The Insured Person's unlawful act.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

LOST KEYS

Terms & Conditions

1. DEFINITIONS

RESIDENCE: means the Insured Person's primary residence in the Country as well as his other residences hired for a minimum of 6 months.

VEHICLE: means a car, truck, jeep, motorcycle, recreational vehicle, camper or trailer owned by the Insured Person.

2. COVERAGE

2.1. Benefit

Payment for the cost of replacing any key of the Insured Persons' Vehicle and/or Residence which is lost or stolen.

Key Replacement

The Insurer will reimburse the Insured Person for the cost of replacing his Residence keys and/or Vehicle keys which are lost or stolen.

Break-in Protection

The Insurer will reimburse the Insured Person in the event his Residence or Vehicle is broken into due to the loss or theft of the Insured Person's keys.

Lock Change Reimbursement

The Insurer will reimburse the Insured Person for the cost of changing the locks on his Residence or Vehicle due to the loss or theft of the Insured Person's keys.

Lock Out Reimbursement

The Insurer will reimburse the Insured Person for the cost of obtaining a locksmith in the event that the Insured Person is locked out of his Residence or Vehicle due to the loss or theft of the Insured Person's keys.

2.2. Insured Person

The Cardholder:

- in the United Kingdom and **Abroad** for vehicles (owned Vehicle);
- in the Country of primary residence only, and for other residences hired for a minimum of 6 months.

2.3. Insured Amount

The Insurer's liability is subject to the following maximum limits:

For owned Vehicle and Residence:

Key replacement owned Vehicle	Max. £200 per claim;
Break in protection	Max. £200 per claim;
Lock change reimbursement	Max. £200 per claim;
Lock out reimbursement	Max. £200 per claim.

If the replacement of the lost or stolen Vehicle keys will take longer than 24 hours, the Insurer will provide a daily amount to rent a car of £75 per day, with a maximum of £750 per claim.

2.4. Insured Item

Insured Keys: keys to the Insured Person's main private house and Vehicle.

2.5. Excess

An excess of £20 per claim will apply.

3. EXCLUSIONS

This policy excludes any claim arising from:

- 1) Expenses reimbursed or benefits payable by the Insured Person's own insurance provider, employer or employer's insurance;
- 2) Residences other than the Insured Person's primary or second or other Residence hired by the Insured Person for a period of less than six months;

- 3) automobile not owned by the Insured Person or an immediate family member residing with the Insured Person;
- 4) conveyances other than cars, trucks, jeeps, motorcycles, recreational vehicles, campers or trailers;
- 5) any expenses incurred that are not the result of this loss or theft of keys belonging to the Insured Person or an immediate member as defined;
- 6) wear, tear, gradual deterioration, inherent fault or damage.

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

An expert or an investigator can be appointed by the Insurer to assess the circumstances of the claim and amount which the Insured Person is entitled to under the Policy.

4.1. Required actions

As soon as he notices his Insured Card has been stolen, the Insured shall:

- in case of theft, file a notification with the Police Authorities within 12 hours (or any other local usage or obligation),
- notify the claim to the Insurer.

4.2. Required proof of loss

In order to be covered by the Insurer, following proofs of loss documents shall to be communicated to the Insurer:

- copy of the Police report in case of theft of the keys;
- original of the locksmith's bill to replace keys and locks;
- any other document required by the claims examiner.

CDW – RENTAL CAR EXCESS INSURANCE

Terms & Conditions

1. DEFINITIONS

CERTIFIED MEDICAL DOCTOR: doctor of medicine and/or a member of a medical association, legally authorised to practice medicine in the country where the loss and/or the treatment thereof occurs.

COVERED RENTAL TRIP: means the hire of a **Rental Vehicle** where the entire cost of the **Rental Agreement** has been paid for with the **Insured Card** and the period of hire are shown in the **Rental Agreement** for 31 consecutive days or less.

DAMAGE: sudden event during the duration of the contract, the cause or one of the causes of which, is beyond the control of the **Insured Person** and causes material damage to the **Rental Vehicle** of the **Insured Person**.

EXCESS: means the part of the claim for which the **Insured Person** remains financially responsible in the **Rental Agreement**, in cases where the **Insured Person** declined to accept the **Rental Company** insurance policies.

GEOGRAPHICAL SCOPE: means Worldwide including country of domicile.

RENTAL AGREEMENT: means the contract of hire between the **Rental Company** and the **Insured Person**.

RENTAL COMPANY: means a professional company or agency fully licensed with the regulatory authority of the country, state or local authority to rent vehicles where the **Rental Vehicle** is collected.

RENTAL VEHICLE: means any automobile rented under a **Rental Agreement** on a daily or weekly basis from a **Rental Company** within the **Geographical Scope** of this Insurance and which is collected from the **Rental Company** within the **Geographical Scope** of this Insurance.

THIRD PARTY: any person other than the **Insured Person**, his **Spouse** or common-law partner, civil partner, children, step Children or parents.

UNREDEEMABLE EXCESS: means the irreducible excess established in the **Rental Agreement** when the **Insured Person** has accepted or been obliged to accept the **Rental Company's** insurance.

2. COVERAGE

2.1. Benefit

Provides coverage for Cardholder's liability in case of Damage or Theft of a rental car (when the rental car company covers damages to the vehicles over and above the Excess by means of another contract) for a total period not exceeding 31 days, for which the cost has been paid with the card, as described below:

The insurer will indemnify the Insured Person for losses incurred during a Covered Rental Trip, as a result of material Damage or theft of the Rental Vehicle, with or without an identified Third Party, liable or otherwise, for the costs of repairing or reconditioning the Rental Vehicle to its original condition up to:

- the amount of the Excess (higher amount) provided for in the Rental Agreement when the Insured Person has not accepted the Rental Company's insurance (in English CDW for collision insurance, LOW for Loss Damage Waiver for Third Party damages and TP or TPC for Theft Protection Cover), when the Rental Company covers Damage to Rental Vehicles over and above this Excess by means of another contract; OR
- the amount of the Irredeemable Excess (lower amount) provided for in the Rental Agreement when the Insured Person has accepted the Rental Company's insurance (in English CDW for collision insurance, LDW for Damage, TP or TPC for theft insurance), when the Rental Company covers Damage to Rental Vehicles over and above this Excess by means of another contract;

2.2. Insured Person

The following persons shall be eligible as Insured Persons hereunder:

The Cardholder without any formality and to the persons travelling with him who drive the Rental Vehicle, on the condition that their names be entered onto the rental contract beforehand.

2.3. Insured Amount

The coverage is limited to a maximum of £35,000 per claim & per insured year (or the equivalent in local currency). Losses are limited to the costs which would have been waived had the Insured Person paid for the Loss Damage Waiver cover or similar provision offered by the Rental Company.

Min claim value of £55 per claim.

Cover is subject to the Insured Person:

- meeting the terms and conditions imposed by the Rental Company as well as the local laws and jurisdictions;

- driving the Rental Vehicle in accordance with the clauses of the Rental Agreement signed with the Rental Company;
- must be legibly mentioned in the Rental Agreement;
- having complied with all the terms and conditions of this Policy.

2.4. Excess

No Excess applicable.

The minimum claim value is £55.

2.5. Territory

Cover applies worldwide.

3. EXCLUSIONS

The Insurer will not pay for liability directly or indirectly resulting from, occasioned by, arising from, or in consequence of:

- 1) any fraudulent, dishonest or criminal act committed by the Insured Person or anyone which they are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated;
- 2) operation of the Rental Vehicle in violation of the terms of the Rental Agreement;
- 3) driving by persons who are not named on the Rental Agreement;
- 4) driving by persons who do not have a valid driving licence;
- 5) the rental of vehicles, luxury or sports cars, with a retail purchase price higher than £35,000 (or local currency equivalent);
- 6) vehicles which are over 20 years old or are of a type which have not been manufactured for 10 years or more at the time of the rental;
- 7) the rental of all makes and models of limousine;
- 8) the rental of vehicles not licensed for road use including but not limited to motorbikes, off-road vehicles, and recreational vehicles;
- 9) the rental of vehicles of more than 3.5 tonnes total permissible unladen weight or vehicles of more than 8 cubic meters load volume;
- 10) the rental of trailers, caravans, trucks, motorcycles, mopeds, scooters, and motor homes;
- 11) use of the Rental Vehicle in, or training for, racing competitions, trials, rallies or speed testing;
- 12) self-inflicted injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Certified Medical Doctor, but not for the treatment of drug addiction) or self exposure to needless peril (except in an attempt to save human life);
- 13) the Insured Person driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs;
- 14) a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- 15) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of or Damage to property by or under the order of any government or public or local authority;

- 16) driving by anybody under the age of 21, or anyone who is not an Insured Person;
- 17) the amount of indemnity the Insured Person is entitled to claim from any other insurance whether or not the insurer refuses the claim or fails to settle for any reason whatsoever;
- 18) damage to the Rental Vehicle's contents (including but not limited to burns caused by smokers or animals owned by the Insured Person or in their charge);
- 19) operation of the Rental Vehicle by any person other than authorised drivers specified in the Rental Agreement;
- 20) benefits payable under, any uninsured or underinsured motorist law, first party benefit law or no-fault law, or law similar to the foregoing, in any state or territory;
- 21) fines, penalties, exemplary or punitive damages or any other type or kind of judgment or award which does not compensate the party benefiting from the award or judgment for any actual loss or Damage sustained;
- 22) Damage to material property transported by the Insured Person or while in Insured Person's care, custody or control;
- 23) bodily injury or Damage to material property arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
- 24) wear and tear, gradual deterioration, insect or vermin, inherent vice or Damage;
- 25) automobiles or other vehicles which are not a Rental Vehicle;
- 26) vehicles hired for a period of more than 31 consecutive days, irrespective of the date on which the incident giving rise to the claim took place;
- 27) simultaneous hire of more than one vehicle;
- 28) regular rental of utility vehicles for use in deliveries;
- 29) expenses not attached to repair or replacement of the vehicle (with the exception of any towing costs invoiced).

4. IN CASE OF CLAIM

If you need to make a claim, please contact the NatWest Black Card Personal Assistant Service on 0845 602 5225 (24 hours) to ask for a claim form. Any request for Information or any Loss notification must be exclusively sent to the address mentioned on the claim form.

An expert or an investigator can be appointed by the Insurer to assess the circumstances of the claim and amount which the Insured Person is entitled to under the Policy.

4.1. Required actions

- A report must be made to the local police authority where the claim occurred, within 12 hours;
- The Insured Person shall notify the claim to the Insurer within 5 business days of the accident;
- Claims or incidents that may give rise to a claim should be notified directly in writing to the Claims Office within 31 days of the end of a Covered Rental Trip;
- Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers;
- Expenses reimbursed by the Insured Person's employers' insurer will not be paid;
- No sum payable under this Policy shall carry interest unless payment has been unreasonably delayed following the insurer's receipt of all the required information, documents or other evidence necessary to support the claim;
- Losses will not be paid in respect of any property or expenses more specifically insured or any claim which but for the existence of this Insurance should be recoverable under any other Insurance.

4.2. Required proof of loss

In order to be covered by the Insurer, following proofs of documents shall be communicated to the Insurer:

- copy of the original accident report or police report, stating among others the location, date and precise time of the Accident.

MASTERCARD TRAVEL ASSISTANCE PROGRAMME

WORLD SIGNIA - SERVICE DESCRIPTION

PLEASE READ IT VERY CAREFULLY AND KEEP IT ALWAYS AVAILABLE.

THE COVERED PERSON IS INVITED TO REFER TO THE FULL SERVICE DESCRIPTIONS OF THIS PROGRAMME LISTED WITHIN THIS DOCUMENT.

TO COMPLY WITH THE SERVICE DESCRIPTIONS AND IN ORDER TO RECEIVE BENEFITS UNDER THIS PROGRAMME, THE COVERED PERSON MUST CONTACT THE ASSISTANCE SERVICE PROVIDER VIA THE NUMBER BELOW AS SOON AS A CLAIM OR POTENTIAL CLAIM OCCURS. IN ANY EVENT, THE COVERED PERSON MUST CONTACT THE ASSISTANCE SERVICE PROVIDER FOR INCURRING EXPENSES OVER £175 OR AS SOON AS PHYSICALLY POSSIBLE, IN ORDER TO OBTAIN PRIOR AUTHORISATION BY THE ASSISTANCE SERVICE PROVIDER.

In a medical emergency please call: 0845 602 5225

Giving the Covered Person's name, World Signia MasterCard Card number and as much other information as possible. Please give the Assistance Service Provider a telephone, fax or text number where he/she can be contacted.

All emergency services are open 24 hours a day, 365 days a year.

1. DEFINITIONS

In this Programme the following expressions shall have the following meanings (for the purpose of this Programme, the use of the masculine gender always includes the use of the feminine gender):

ABROAD: Outside your Country of residence;

ASSISTANCE SERVICE PROVIDER: AXA Assistance Services UK;

CARDHOLDER: The Black cardholder, spouse or common law partner, and all wholly dependent children under 25 years of age, living in the Country;

CLOSE RELATIVE: Husband, Spouse or common law partner, mother, father, mother-in-law, father-in-law, daughter, son (including adopted daughter or son), grandfather, grandmother, grandson, granddaughter, brother, sister, brother-in-law, sister-in-law or fiancé (e) of the Covered Person;

COVERED PERSON: The Cardholder and his spouse or her husband or common law partner, his fiscally dependent children under 25 years of age, living in the Country;

COUNTRY: The country where the MasterCard Card has been issued;

HOME: The principal place of residence in the Country;

MEDICAL TEAM: The medical structure appropriate to the medical event as determined by the Assistance Service Provider's Chief Medical officer;

MEDICAL TREATMENT: A surgical or medical procedure, the sole aim of which is the treatment of acute illness or injury.

2. GENERAL TERMS AND CONDITIONS

2.1 VALIDITY OF THE CARD

The benefits of this Programme will be denied if the validity of the Card is rightly contested by the Issuer.

2.2 BEHAVIOUR OF THE COVERED PERSON

The Covered Person should take all the necessary steps to avoid claims having to be made or in order to keep them to a minimum.

2.3 PROCEDURE OBLIGATION TO INFORM THE ASSISTANCE SERVICE PROVIDER.

In order to receive benefits under the Programme, the Covered Person must contact the Assistance Service Provider (on page 1 of this document) as soon as a claim or potential claim occurs. In any event, the Covered Person must contact the Assistance Service Provider for incurring expenses over £175 or as soon as physically possible, in order to obtain prior authorisation by the Assistance Service Provider.

2.4 COVERAGE

Every Covered Person is covered even if travelling separately. The Covered Person is covered world-wide, during an unlimited number of private or business trips Abroad, each of maximum 90 consecutive days, starting and ending in the Country. The coverage is however limited to a total of 183 days spent outside the country of residence in any period of 12 months.

2.5 LIMITATIONS

The use of duplicate or multiple Cards will not obligate the Covered Person, the Issuer or the Assistance Service Provider for an amount in excess of the highest limit applicable to any of the Covered person's Cards for expenses incurred by any Covered Person as the result of any individual incident which is covered under the terms and conditions of the insurance provided for the Cards.

2.6 PERIOD OF COVERAGE

The coverage under the Programme starts from the date given in the letter in which the Issuer approves the request for the Card until the moment when the Card, for whatever reason, is terminated.

2.7 COMMITMENT OF THE ASSISTANCE SERVICE PROVIDER

The Assistance Service Provider will make every effort to provide the full range of services in all the circumstances here prescribed. Remote geographical locations or unforeseen adverse circumstances may preclude the provision of the usual level of assistance, but in all cases in which such difficulties occur, the full money benefits will apply, subject to the terms and condition of the Programme.

2.8. SUBROGATION

The Assistance Service Provider is entitled to take over the rights of the Covered Person in defence of settlement of a claim or in order to take steps against another party, for his own benefit. In such matters, the Assistance Service Provider will have complete freedom to act as he sees fit. The Assistance Service Provider can at all times pay the Covered Person the full sum for which he is liable, in accordance with the Programme, after which the Assistance Service Provider will have no further liability in respect of, or as a result of, such action.

2.9. DISPOSAL OF UNUSED TRAVEL TICKETS

In the event of repatriation of the Covered Person, any possible unused travel tickets will be put at the disposal of the Assistance Service Provider upon its request.

2.10. EXCLUSION OF THE COVERED PERSON

Any fraud, forgery or false evidence on the part of the Covered Person shall automatically end the obligations of the Assistance Service Provider to provide that Covered Person with the Services on that particular occasion.

2.11. REIMBURSEMENT – CHARGES

In all the situations in which the Assistance Service Provider advances money on behalf of the Covered Person, the Assistance Service Provider shall be entitled to charge said advances directly to the Covered Person's Card account. The Assistance Service Provider is entitled to add an administrative charge of 3% with a minimum of £10 to each advance processed. In any circumstances, the Covered Person will be obliged to reimburse costs for which the Assistance Service Provider is not responsible, within one month of being requested to do so.

2.12. MEDICAL EMERGENCY

A physical injury sustained, or sudden and unforeseen illness suffered, by the Covered Person whilst travelling outside the country of issuing which results in immediate in-patient or out-patient treatment being deemed necessary by a recognised medical practitioner.

2.13. GOVERNING LAW AND JURISDICTION

The Programme will be governed by and clarified in accordance with the Law of Belgium as the law of the country of the Assistance Service Provider. All disputes shall be submitted to the exclusive jurisdiction of the Courts of Brussels, Belgium.

3. BENEFITS UNDER THE PROGRAMME

3.1. TRAVEL ASSISTANCE

3.1.1 PRE-TRAVEL INFORMATION.

Upon request by the Covered Person, the Assistance Service Provider will provide information prior to the Covered Person's trip about the following items:

- Information for preparing a journey
- Information on visas, passports
- Information on inoculation requirements for foreign travel
- Information on customs and duty regulations
- Information on foreign exchange rates and value added taxes
- Referrals to Embassies or Consulates.

3.1.2 UNEXPECTED RETURN TO THE COUNTRY

In the event of severe damage to the Covered Person's Home, or in case of serious medical conditions or death of a Close Relative in the Country, requiring the unscheduled return of the Covered Person, the Assistance Service Provider will organise and bears the costs of for such unscheduled return, if the original ticket held by the Covered Person is not valid for that purpose.

If necessary and upon request by the Covered Person, the Assistance Service Provider will liaise with the Covered Person's health or travel insurer, if any, so as to allow a direct settlement of the expenses by such health insurer.

3.1.3 REPLACEMENT OF THE COVERED PERSON

In case of illness or physical injury which, in the opinion of the Medical Team, prevents the Covered Person to continue his duties i.e. the original reasons for a planned business trip Abroad, the Assistance Service Provider will organise and bear the costs for a return ticket for a colleague of the Covered Person who will take over the tasks originally assigned to the Covered Person.

If necessary and upon request by the Covered Person, the Assistance Service Provider will liaise with the Covered Person's health or travel insurer, if any, so as to allow a direct settlement of the expenses by such health insurer.

3.1.4 TRANSMISSION OF URGENT MESSAGES

Upon request by the Covered Person, the Assistance Service Provider will transmit to any person named by the Covered Person any urgent message related to any emergency occurring during a trip Abroad.

3.1.5 ADMINISTRATIVE ASSISTANCE

In case of loss or theft of essential travel documents such as passport, entry visa, Airline ticket, the Assistance Service Provider will provide the Covered Person with the necessary information and assist him with regards to the formalities to be fulfilled with appropriate local authorities in order to obtain the replacement of such lost or stolen documents.

3.1.6 ADVANCE OF FUNDS

The Assistance Service Provider will advance or guarantee payment up to £1,400 on behalf of the Covered Person, in order to cover immediate expenses in an unexpected emergency situation where the Card cannot be used for payment, following a loss or theft duly reported to the appropriate public authorities and the Issuer or the person assigned by the Issuer. If necessary, the above-mentioned limit shall be extended with the prior authorisation by the Issuer. In any case, the Covered Person or any person acting on his behalf shall sign an IOU (I owe You) prior to any advance or guarantee by the Assistance Service Provider.

The Assistance Service Provider shall be entitled to ask for the reimbursement of the sums advanced, subject to article 2.11, as soon as the Covered Person returns to his Country and within a maximum of 3 months from the date of advance or guarantee by the Assistance Service Provider.

3.1.7 RETRIEVAL AND RE-ROUTING OF LUGGAGE

In the event of loss or misrouting of the Covered Person's luggage by a common carrier, the Assistance Service Provider will liaise with the relevant entity, such as an airline company, and will organise the dispatch of such luggage, if recovered, to a place where the Covered Person is staying. Costs of dispatch, if any, shall be borne by the Covered Person without prejudice of its possible claims against the responsible and/or the travel agent.

3.1.8 DISPATCH OF REPLACEMENT PERSONAL ITEMS

Following damages to, loss or theft of the Covered Person's personal items, including forgotten items, that are essential to the continuation of the journey, such as but not limited to contact lenses, glasses...and with the continuation of any documents whether private or business related, the Assistance Service Provider will organise and pay for the dispatch of such replacement items to the place where the Covered Person is staying.

This service will be provided upon the condition that either the Assistance Service Provider is permitted and given access to such replacement items or, that such replacement items are delivered to the Assistance Provider's office as indicated by the Assistance Service Provider to the Covered Person or his representative.

3.2 MEDICAL ASSISTANCE

3.2.1 EMERGENCY MEDICAL REFERRAL

The Medical Team will provide the initial response to a Covered Person's request for medical assistance. The Medical Team will record the Covered Person's request and will advise the Covered Person regarding the immediate steps the Covered Person should take. The Medical Team will not make a diagnosis but, at the Covered Person's request and expense, will arrange for an appropriate diagnosis by a personal visit with a physician, with payment by the Covered Person at the time of such visit, or by making an appointment for the Covered Person with an appropriate medical facility, with payment by the Covered Person.

3.2.2 ADVANCE OF MEDICAL EXPENSES COVERAGE OUTSIDE THE COUNTRY OF RESIDENCE

In case of hospital admission following illness or physical injury or outpatient medical treatment while travelling Abroad, the Assistance Service Provider will advance medical expenses up to the amount covered by the Covered Persons travel insurance, if indeed it covers hospitalisation. (Subject to terms and conditions issued by the insurer of such benefit.)

Should the coverage be denied and/or should any exclusion prevent the other insurer to cover any hospitalisation benefit, the Assistance Service provider shall advance and pay directly any healthcare provider as part of the Advance of Fund benefit as described in 3.1.6.

3.2.3 MEDICAL EVACUATION/REPATRIATION

Should the Covered Person suffer physical injury or illness such that the Medical Team and the attending physician recommend hospitalisation, the Assistance Service provider will arrange for:

- a. - The transfer of the Covered Person into one of the nearest hospitals, and
- b. - If necessary on medical grounds,
 - i. The transfer of the Covered Person to a hospital more appropriately equipped for the particular injury or illness, or
 - ii. The direct repatriation, to an appropriate hospital or other health care facility near his Home, if his medical condition permits such repatriation.

The Assistance Service Provider's Medical Team and attending physician will determine whether the Covered Person's medical conditions permit repatriation as a regular passenger or whether other arrangements are necessary under the circumstances.

Payment of this benefit should be covered by the Insurer underwriting the hospitalisation benefits under the Covered Persons travel insurance policy (subject to terms and conditions issued by the insurer of such benefit). Should the coverage be denied and/or should any exclusion prevent the other insurer to cover such benefit, the Assistance Service provider shall

advance all costs associated with this benefit as part of the Advance of Fund benefit as described in 3.1.6.

3.2.4 REPATRIATION AFTER MEDICAL TREATMENT

Upon the Covered Person's discharge from the local hospital where he had been admitted, the Assistance Service Provider shall arrange and bear the costs for the repatriation of the Covered Person to his Home as a regular passenger when such travel is possible, according to the medical opinion of both the treating physician and the Assistance Service Provider's Medical Team. The Assistance Service Provider shall make such other arrangements as may be necessary according to the Covered Person's medical condition.

If necessary and upon request by the Covered Person, the Assistance Service Provider will liaise with the Covered Person's health or travel insurer, if any, so as to allow a direct settlement of the expenses by such health insurer.

3.2.5 EMERGENCY VISIT

Should the Covered Person be hospitalised as a result of a physical injury or illness and if recommended based on medical grounds by the Medical team, the Assistance Service Provider will organise and bear the costs for a return ticket ("economy" class, starting in the Country) as well as reasonable accommodation for any person requested by the Covered Person and residing in the Country.

3.2.6 HOTEL ROOM FOR CONVALESCENCE

The Assistance Service Provider will organise accommodation for the Covered Person for the sole purpose of convalescence immediately following his discharge from the hospital and if deemed medically necessary by both the treating physician and the Medical Team. The daily rate is limited to £140. The Medical Team shall determine the duration required for the convalescence with the local attending physician.

If necessary and upon request by the Covered Person, the Assistance Service Provider will liaise with the Covered Person's health or travel insurer, if any, so as to allow a direct settlement of the expenses by such health insurer.

3.2.7 REPATRIATION OF MORTAL REMAINS

Upon the death of a Covered Person, the Assistance Service Provider will make all the necessary arrangements (including any activities necessary to meet official formalities), for the repatriation of the Covered Person's body or ashes to the place of burial in the Country, with the exclusion of funeral and burial expenses.

Payment of this benefit is covered by the Insurer underwriting the hospitalisation benefits under the Covered Persons travel insurance policy (subject to terms and conditions issued by the insurer of such benefit). Should the coverage be denied and/or should any exclusion prevent the other insurer to cover such benefit, the Assistance Service Provider shall advance all costs associated with this benefit as part of the Advance of Fund benefit as described in 3.1.6.

3.2.8 RETURN OF CHILDREN LEFT UNATTENDED

Following the Covered Person's hospitalisation and/or transportation as stated in 3.2.3 and 3.2.6, the Assistance Service Provider will organise and bear the costs of the return to the Country of any child under the age of 15 (fifteen) years who was travelling with the Covered Person, provided that the original ticket held by the said child is not valid for that purpose.

If necessary and upon request by the Covered Person, the Assistance Service Provider will liaise with the Covered Person's health or travel insurer, if any, so as to allow a direct settlement of the expenses by such health insurer.

3.2.9 MEDICAL MONITORING OF THE COVERED PERSON'S CLOSE RELATIVE

In case of an illness or a bodily injury affecting a Covered Person's Close Relative residing in the Country, the Medical Team will monitor the condition of the said Close Relative and keep the Covered Person informed.

3.2.10 DISPATCH OF ESSENTIAL MEDICINE

In case of medical necessity duly ascertained by the Medical Team, the Assistance Service Provider will dispatch essential medicine duly prescribed to the Covered Person and locally unavailable, or will determine, prescribe, obtain, and dispatch an equivalent medicine available locally. The Assistance Service Provider will bear the costs for dispatching.

In any case, the cost of such medicine will be borne by the Covered Person.

The transportation of the medicines remains subject in any case to the regulations at the time imposed by the airline companies or any other transportation company, as well as local and/or international law.

3.2.11 SPECIFIC EXCLUSIONS REGARDING THE MEDICAL ASSISTANCE

The Programme does not offer any coverage with regard to:

- a. Claims arising from trips undertaken by the Covered Person against the advice of a medical practitioner or with the aim of undergoing medical treatment Abroad.
- b. Claims arising directly or indirectly from a medical condition which already existed within six months preceding the trip, unless a practitioner has given specific written confirmation of the Covered Person's fitness to travel, before his departure.
- c. Claims arising from a medical condition for which the Covered Person has received in-patient treatment in the last 12 months, or for which the Covered Person is on a hospital waiting list, or for which he has received a terminal prognosis unless a practitioner has given specific written confirmation of the Covered Person's fitness to travel, before his departure.
- d. Claims arising directly or indirectly from medical treatment Abroad, planned or known about in advance.

3.3. LEGAL ASSISTANCE

3.3.1 LEGAL FEES

In the event of an accident occurring while travelling Abroad, the Assistance Service Provider will:

- a. Provide for the defence of the Covered Person in legal proceedings against him for civil liability in force in the country, and
- b. Conduct proceedings in order to obtain an indemnity from an identified third party for the Covered Person following personal injury and/or damages to his personal belongings if such damages are estimated to be in excess of Three Hundred Euro (€210).

In all such cases, the counsel and/or lawyer appointed by the Assistance Service Provider shall act in a legal capacity for the Covered Person without any recourse to, responsibility of, indemnification by the Assistance Service Provider by reason of its appointment of counsel and/or lawyer.

The Assistance Service Provider up to a limit of Nine Thousand Euro (£6,270) will settle the counsel and/or lawyer's fees.

3.3.2 ADVANCE OF BAILBOND

The Assistance Service Provider will deposit up to Forty Thousand Euro (£27,835) on behalf of the Covered Person, as security required from him in order to guarantee:

- a. The payment of the fees for the procedures, with exclusion of the deposits required for covering the civil liabilities, fines or personal indemnities to be paid by the Covered Person, and/or
- b. The release of the Covered Person in the event of his being detained following a road accident.

Such deposit shall be considered as a loan made by the Assistance Service Provider to the Covered Person who shall refund the Assistance Service Provider, subject to article 2.9, of the total amount advanced as soon as reimbursed to him in case of no suit or acquittal, or within 15 days from the decision of the court condemning the Covered Person and, in any case, within 3 months from the date of deposit by the Assistance Service Provider.

The Assistance Service Provider shall advance the amounts associated with this benefit as part of the Advance of Fund benefit as described in 3.1.6.

4. GENERAL EXCLUSIONS

There will be no Benefits paid under this Programme in respect of/or for:

- 4.1 Claims arising from circumstances, which were known, to the Covered Person before the commencement of the trip.
- 4.2 Losses, damage or costs which, at the time when they occur, are insured under another existing certificate, or which would have been insured under it if the Programme had not existed.
- 4.3 Costs that would have been payable if the incident, which is the subject of the claim, had not occurred.
- 4.4 Consequential losses, of any sort, other than those, which are expressly mentioned in the terms and conditions of the Programme.
- 4.5 Any wilful act on the part of the Covered Person.
- 4.6 Suicide or insanity on the part of the Covered Person, wilful self-harm, alcoholism, drugs addiction, or the use of solvents or being under the influence of alcohol or drugs.
- 4.7 Loss, damage, death, injury, illness, invalidity or costs brought about by war, invasion, the actions of a foreign enemy, hostilities (whether war has been declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, military or usurped power, or participation in internal commotion or riot, of any sort.
- 4.8 Legal liability, of any sort, caused directly or indirectly by or arising from:
 - i) Ionising radiation or contamination by radioactivity from other radioactive waste from the combustion of nuclear fuel.
 - ii) The radioactive, poisonous, explosive, or other dangerous properties of an explosive nuclear assembly or a component thereof.

This Travel Assistance Programme is Supplied by:

INTER PARTNER ASSISTANCE S.A., AXA Travel Insurance Limited and Inter Partner Assistance Irish Branch, 10/11 Mary Street, Dublin 1, Ireland, which is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium under registration number 0487 and regulated by the Financial Services Authority for the conduct of UK business. All are member companies of the Global AXA Group.

The address for complaints is as follows:

The Quality Manager
Inter Partner Assistance S.A.
PO Box 57325
London E1W 1XX
UNITED KINGDOM.

