

**Black Account**

**Insurance Product**

**Information**

**Documents**

Throughout this Insurance Product Information Document, “Black Account” refers to Black Accounts and Reward Black accounts.

The Black Account comes with a range of insurance policies that could cover you, your family, your home and much more.

#### Insurance Product Information Documents

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# Black Account Insurance

**Important Information – Please review the Insurance Product Information Documents in this booklet to ensure our policies fully meet your needs and the cover is right for you.**

Please read this document carefully. This document does not form part of a contract between us.

For full details of cover, including terms and conditions, please refer to the Black Account Benefit Terms and Black Account Travel Insurance Terms documents.

## **Total Price to be Paid**

There is no separate charge for these insurance policies. The monthly account fee for the Black Account is inclusive of Insurance Premium Tax, where applicable, at the current rate.

The monthly account fee will not be adjusted if you do not use the insurance products.

## **Tax**

Benefits under the account are free of all personal taxes under current law, but this may change in the future. Other taxes may exist that are not paid via the underwriting Insurer and/or Royal Bank of Scotland Plc or imposed by them or us.

## **Communications**

This document and all future communications with you will be in English.

## **Complaints**

If you need to make a complaint, please refer to the Black Account Benefit Terms and Black Account Travel Insurance Terms documents on how you can do this.

## **Minicom Users**

If you are a Minicom user, you can contact us on 0370 600 0856.

# Travel Insurance

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Royal Bank of Scotland Black Account Travel Insurance

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the RBS Black Account Travel Insurance terms document. If you purchase optional upgrades or extensions to your cover from the insurer, details will be included in the documentation sent to you.

### What is this type of insurance?

Black Worldwide Travel Insurance is designed to offer you and your immediate family worldwide and UK multi-trip cover. It meets the demands and needs of those who want to make sure they cover in place for unexpected events while on trips made anywhere in the world, including the UK.

This policy includes cover for emergency medical and travel expenses, cancellation or cutting short your journey, delayed or missed departures, lost, stolen or damaged belongings and personal liability cover in case you injure someone.



### What is insured?

All limits are per insured person unless otherwise stated  
Please note limitations and exclusions apply, please see the policy terms and conditions for further information.

- ✓ Emergency medical expenses abroad including cover to bring you home up to £10,000,000
- ✓ Cancellation or cutting short your trip up to £10,000
- ✓ Delayed departure up to £250
- ✓ Missed departure up to £1,000
- ✓ Baggage cover up to £2,500 (£400 limit per single item £1000 total valuables limit)
- ✓ Money cover up to £500
- ✓ Legal expenses up to £50,000
- ✓ Personal accident up to £100,000
- ✓ Personal liability up to £2,000,000
- ✓ Obtaining emergency travel documents up to £750
- ✓ Winter sports cover

Optional upgrades and extensions available to be purchased from the insurer

- Medical conditions – cover is available for some pre-existing medical conditions
- Age extension – cover is only available for anyone aged 70 or older if an age extension upgrade is purchased
- Trip extension – extend your cover beyond 90 days for longer trips
- Cancellation extension – extend the amount of cover for cancellation for trips costing more than £10,000 per insured person
- Hazardous activities – extend cover for some specialist activities
- Wedding cover
- Golf cover
- Business cover
- Guest cover



### What is not insured?

Any claim resulting from a pre-existing medical condition, unless you had already told us about the condition and we had agreed to cover it in writing.

- ✗ Any claim for cancelling or cutting short your trip because of a medical condition of a close relative or travelling companion who has been or is waiting for treatment as an in-patient, has been diagnosed with cancer or given a terminal prognosis in the last 12 months
- ✗ Any expenses that you can recover from elsewhere
- ✗ Any claim resulting from you not wanting to travel or enjoying your trip
- ✗ Any claim for cancellation that happens when you do not have the correct passport or visa for your trip
- ✗ Any claim resulting from the failure of your travel provider
- ✗ Any claim for compensation as a result of a travel delay
- ✗ Any claim made as a result of you drinking so much that your judgment is seriously affected
- ✗ Any claim for belongings where you have not taken steps to prevent loss
- ✗ Any trips to a country or areas where the Foreign & Commonwealth Office has advised against 'all travel'
- ✗ Any claim made as a result of you putting yourself in needless danger
- ✗ Any claim where you don't report the loss and provide reasonable evidence you have done so

### Are there any restrictions on cover?

- ! You must be a resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man
- ! Trips are limited to 90 days (unless you purchase a trip extension)
- ! Dependent children must be under 18 at the start of the journey or under 23 if in full time education, living at the home address or with their other parent, and are unmarried and not entered into a civil partnership
- ! Customers aged 70 or older must purchase an age extension in order to benefit from cover
- ! UK trips must be for 3 or more consecutive days, staying at pre-booked accommodation
- ! An excess may be payable and amounts may differ depending on the type of claim you make
- ! Trips must start and end in the United Kingdom
- ! We will not pay a claim where you no longer have a valid bank account under which you are entitled to receive the benefit of this policy
- ! Trips started before opening your account are not covered by this policy



### Where am I covered?

- ✓ You are covered for worldwide travel, including the UK



### What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



### When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.

Additional payments for any optional upgrades or extensions you purchase from the insurer can be made by credit or debit card or by account transfer.



### When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until RBS removes the cover as a benefit in accordance with your account terms.



### How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Black Account.

Any optional upgrades or extensions that you have purchased can be cancelled by contacting the insurer via Membership Services within the 14 day cooling off period. A refund will only be given if a claim has not been made and you are within the cooling off period.

# Home Emergency Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Royal Bank of Scotland Black Account Home Emergency Cover

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the RBS Black Account Benefit Terms document.

### What is this type of insurance?

#### Home Emergency Service

This product meets the demands and needs of those who wish to ensure that they have cover for emergencies in their home.

We will cover you 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

This includes emergency cover relating to electrical wiring, plumbing and drainage, security, and heating.



#### What is insured?

- ✓ Call-out fees, parts, labour and materials up to £750 (inc. VAT) per call-out for emergencies

Cover includes emergencies relating to:

- ✓ The permanent electrical supply system in the home
- ✓ Internal and external plumbing of the home that you are responsible for
- ✓ The external locks, doors and windows of the home
- ✓ The main source of heating in the home
- ✓ Vermin such as rats, mice or wasps nests
- ✓ The arrangement and costs of overnight accommodation if the property becomes uninhabitable, up to £250, including VAT



#### What is not insured?

- ✗ 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 loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment
- ✗ Internal locks, doors, glass, or the locks, doors and windows to detached garages and outbuildings
- ✗ Vermin outside the home e.g. in garages and sheds
- ✗ Loss or damage arising from circumstances known to you prior to the start date of the period of membership
- ✗ Claims arising after the home have been left unoccupied for more than 60 consecutive days
- ✗ Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, or the use of defective materials
- ✗ Cost of replacement parts due to natural wear and tear or gradual deterioration or from failure to carry out reasonable maintenance in accordance with any manufacturers instructions
- ✗ Loss or damage due to the interruption or disconnection of the gas, water or electricity services to your home



#### Are there any restrictions on cover?

- ! We only cover boilers with a maximum output up to 75kw
- ! We only cover boilers up to 10 years old
- ! Cover is not available if your home is located in Northern Ireland, the Channel Islands, the Scilly Isles or the Isle of Man

Continued overleaf



### **Where am I covered?**

Your home, provided it is located in England, (including the Isle of Wight but excluding the Scilly Isles), Wales or Scotland only.



### **What are my obligations?**

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



### **When and how do I pay?**

The cost of this insurance is included in the monthly fee for your Black Account.



### **When does the cover start and end?**

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until RBS removes the cover as a benefit in accordance with your account terms.



### **How do I cancel the contract?**

To cancel this insurance you'll need to close or downgrade your Black Account.

# Mobile Phone Insurance

## Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Royal Bank of Scotland Black Account Mobile Phone Insurance

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the RBS Black Account Benefit Terms document.

### What is this type of insurance?

Black Mobile Phone Insurance is designed to offer protection in the event of unexpected incidents. It meets the demands and needs of those who want to insure their mobile phone in the event of loss, theft or damage – or breakdown after the manufacturer's warranty has expired.

We settle claims by replacing the phone. Our replacement phones are refurbished using genuine manufacturer parts and will be in an 'as new' condition with a 12-month warranty from Carphone Warehouse.



### What is insured?

- ✓ Loss
- ✓ Theft
- ✓ Damage
- ✓ Breakdown (after the manufacturer's warranty has expired)
- ✓ Standard accessories (such as case, charger, screen protector and/or memory card) that are lost, stolen or damaged at the same time as your phone, up to £250
- ✓ Costs of unauthorised use following a valid claim for theft or loss, up to £2,500 for monthly contracts and up to £100 for pay-as-you-go



### What is not insured?

- ✗ Phones that are owned by your employer
- ✗ Theft or loss if you have deliberately put the phone at risk
- ✗ Theft from an unattended vehicle – unless the vehicle was locked and the phone was concealed from view
- ✗ Cosmetic enhancements to your phone, such as plating or embellishment with precious metals, stones or crystals
- ✗ Cosmetic damage to the surface of the phone – such as scratches and dents, that don't affect how the phone works
- ✗ There is no cover for mobile phones with a screen size of 7 inches or greater (measured diagonally)



### Are there any restrictions on cover?

- ! Only the phones used on a daily basis by you, your partner (who lives with you in a domestic relationship) and/or your children under 18 years old who live at home with you (or under 23 years old if they are still in full-time education and live at home with you outside term time) are covered
- ! A £100 excess applies to each successful claim
- ! You can't make more than four successful claims in any 12-month period
- ! You must be a UK resident





### Where am I covered?

- ✓ This policy will cover you anywhere in the world – but if you're abroad when you claim, we can only provide a replacement phone when you're back in the UK



### What are my obligations?

- You must do what you can to prevent your phone from being stolen
- We may ask you to provide documents, receipts or other information to verify your claim
- All instances of loss or theft must be reported to the network provider so they can block your phone – if you want to claim for unauthorised use, you must notify your network provider within 24 hours (48 hours if you're abroad)
- If your phone has been stolen, you should report it to the police and request a crime reference number
- We won't pay any claim if you don't provide the IMEI number (or if the IMEI belongs to a phone that has been previously reported as lost or stolen)



### When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.



### When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until RBS removes the cover as a benefit in accordance with your account terms.



### How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Black Account.

# Breakdown Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Royal Bank of Scotland Black Account Car Breakdown Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the RBS Black Account Benefit Terms document.

### What is this type of insurance?

Black Account Car Breakdown cover is designed to meet the demands and needs of those who wish to ensure that they have assistance if their vehicle breaks down in the UK or Europe.

The cover provides help anywhere in the UK including long distance recovery to your home or a suitable repairer where necessary and provides help at the roadside if your vehicle is broken down in Europe.



### What is insured?

- ✓ You are covered at the roadside, day or night
- ✓ No call out charges
- ✓ Cover at your home address
- ✓ Cover to drain fuel from your car following a mis-fuel
- ✓ Vehicle and passengers recovered to preferred destination in the UK
- ✓ Choice of hire car/cost of alternative transport/overnight accommodation
- ✓ Cost of single standard rail fare to collect your car
- ✓ Cover in Europe
  - Up to 90 days cover in Europe per year includes:
  - Help at the roadside and local recovery
  - Pre-departure protection up to £1,500
  - Onward travel options if you can't use your car
  - The cost of bringing you, your passengers and your vehicle back home
  - Cost of an emergency driver if the only driver falls ill



### What is not insured?

- ✗ Faults that you previously called us out for that haven't been fixed
- ✗ Damage to the vehicle caused by putting wrong fuel in
- ✗ Costs not immediately to do with getting your car on the road such as loss of earnings
- ✗ Costs incurred where you didn't contact us when you broke down
- ✗ If your car fails to meet any legal requirements and driving laws that apply
- ✗ Vehicles used for transporting fare paying passengers or to carry goods for commercial purposes
- ✗ Costs once the vehicle has been transported to a garage or repairer
- ✗ Breakdowns where we can't get to the vehicle or where it's being used for motor racing, off road driving, rallies, track days, duration or speed tests



### Are there any restrictions on cover?

- ! Maximum of 5 call outs in a 12 month period
- ! If in the UK we can't fix your vehicle on the same day instead of national recovery you have the choice of:
  - You hiring a self drive hire car while your vehicle is awaiting repairs up to £250; OR
  - Alternative transport up to £250; OR
  - Overnight accommodation up to £150 per person and up to £900 per breakdown including cost of breakfast



### Where am I covered?

✓ You are covered in the UK and Europe. Countries are listed in the RBS Black Account Benefit Terms document



### What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



### When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black account.



### When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until RBS removes the cover as a benefit in accordance with your account terms.



### How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Black account.



## Braille, large print or audio format?

If you would like this information in another format, call us on **03457 24 24 24** (Minicom **0800 404 6160**).

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

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

For further information about the compensation provided by the FSCS, refer to the FSCS website **[www.FSCS.org.uk](http://www.FSCS.org.uk)**

Our main business is banking and financial services. We will provide you with banking services in accordance with the terms which apply to your account. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered on the Financial Services Register and our registration number is 114724.

Calls may be recorded.

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