

Silver Account

Insurance Product

Information Documents

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

The Silver Account comes with insurance policies that could cover you.

Silver 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 Silver Benefit Terms and Silver Travel Insurance Terms documents.

Total Price to be Paid

There is no separate charge for these insurance policies. The monthly account fee for the Silver 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 Silver Benefit Terms and Silver 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.

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Travel Insurance

Insurance Product Information Document

Company: U K Insurance Limited

Product: Royal Bank of Scotland Silver 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 Silver 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?

Silver European Travel Insurance is designed to offer you European and UK multi-trip cover. It meets the demands and needs of those who want to make sure they have cover in place for unexpected events while on trips anywhere in Europe, 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 £5,000
- ✓ Delayed departure up to £250
- ✓ Missed departure up to £1,000
- ✓ Baggage cover up to £1,500 (£300 limit per single item (£500 total valuables limit)
- ✓ Money cover up to £500
- ✓ Legal expenses up to £50,000
- ✓ Personal accident up to £25,000
- ✓ 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
- Hazardous activities – extend cover for some specialist activities
- Wedding cover
- Golf cover
- Business 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 22 days
- ! Only trips to Europe, including the UK are covered
- ! Cover is for account holders only
- ! 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 in Europe, including the UK. Countries are listed in the RBS Silver Account Travel Insurance terms document.



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 Silver 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 Silver 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 Silver 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.

Mobile Phone Insurance

Insurance Product Information Document

Company: American International Group UK Limited

Product: Royal Bank of Scotland Silver Account Mobile Phone Insurance

Administered by: Brightstar Insurance Services, B.V. Registered in the Netherlands: Company number 8522597496. Registered office in the UK: 11 Old Jewry, London, EC2R 8DU. Authorised and regulated by the Financial Conduct Authority (FRN 610709)

Underwritten by: American International Group UK Limited. Registered in the UK (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

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 Silver Account Benefit Terms document.

What is this type of insurance?

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

We will repair your phone, where possible. If you choose a walk-in or mobile repair, any repairs will use genuine manufacturer or manufacturer quality parts and include a 24-month limited warranty provided by the repair agent. If you mail your phone to us, it will be repaired by an original equipment manufacturer accredited repair agent and includes a 12-month limited warranty.

If we are unable to repair your phone, or it has been lost or stolen, we will provide you with a replacement phone. Our replacement phones are refurbished in 'as new' condition using genuine manufacturer parts and include a 12-month warranty.



What is insured?

The phone used on a daily basis by you or a joint account holder for:

- ✓ 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



What is not insured?

- ✗ Phones that are owned by your employer
- ✗ Phones with a screen size of 7 inches or greater (measured diagonally)
- ✗ 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 in an enclosed storage compartment, such as boot, luggage space or glove box
- ✗ 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
- ✗ Information stored on the phone such as photos, data, apps and music and/or the restoration of such data
- ✗ Any costs you have to pay due to unauthorised use of your phone, including any loss due to use of mobile payment or banking apps



Are there any restrictions on cover?

- ! Only the phone you use on a daily basis is covered. This includes the phone used on a daily basis by a joint account holder
- ! You won't be covered for phones used on a daily basis by family or friends – even if you pay the bill
- ! A £100 excess applies to when your phone is replaced
- ! A £50 excess applies when your phone is repaired if (i) you take your phone to our repair agent or (ii) our repair agent comes to your location to repair your phone
- ! A £100 excess applies when you mail your phone to us to be repaired
- ! You can't make more than one approved claims in any 12-month period – or if it is a joint account then each account holder can make one approved claims with a maximum of two per account
- ! 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 repair or replace your 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 as soon as is reasonably practicable after the event
- If your phone has been stolen, you must report it to the police and request a crime reference number
- We won't pay any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen
- If we replace your phone if it has been accidentally damaged or breaks down, it must be returned to Brightstar by handing it over when the replacement phone is delivered to you



When and how do I pay?

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



When does the cover start and end?

Cover will begin as soon as your Silver 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 Silver 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).

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**

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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