

Gold Card

Insurance Guide



This booklet explains the insurance benefits available with your Coutts Gold Card and supersedes all previous copies issued by Coutts & Co. Information contained in this Insurance Guide is correct at 15 September 2010, but is subject to change as specified in this booklet.

This Insurance Guide contains details of the various insurance policies available with your Coutts Gold Card. Each policy is provided by a different insurance provider, details of which can be found in the corresponding insurance policy.

*Please be aware that, although the different insurance policies contain the same or similar terminology, each policy should be read on its own as the meaning of such terminology may differ with every policy. For example, in the insurance policies, each insurer refers to themselves as **we, us** and in some circumstances **the company**.*

Contents

	Page
Travel Insurance	5
<i>Insurer – UK Insurance Limited</i>	5
<i>After booking but before you travel</i>	5
<i>New journeys following diagnosis</i>	5
<i>Assistance services</i>	6
<i>What to do in the event of a medical emergency</i>	6
<i>Services provided by our assistance services</i>	7
<i>Our promise of service</i>	8
<i>Your right to cancel</i>	8
<i>Schedule of insured persons</i>	8
<i>General provisions</i>	9
<i>Law applicable to the policy</i>	9
<i>Sharing of claims and underwriting information</i>	9
<i>Emergency medical cover</i>	9
<i>How to make a claim</i>	10
<i>Medical expenses</i>	11
<i>How to qualify for cover</i>	11
<i>Charging your Coutts Gold Card</i>	12
<i>Using Courtesy of Coutts Points</i>	12
<i>Using AirMiles</i>	12
<i>Complaints procedure</i>	13
<i>Operator of cover</i>	14
<i>Medical Statements</i>	14
<i>Definitions</i>	15
<i>Important information</i>	19
<i>Summary of benefits</i>	20
<i>Cover provided</i>	21
<i>Part A – Benefits at no extra cost</i>	21
<i>1 Baggage</i>	21
<i>2 Personal money</i>	23
<i>3 Loss of essential documents</i>	24
<i>4 Cancellation and curtailment</i>	25
<i>5 Travel delay</i>	27
<i>6 Missed connections</i>	28
<i>7 Failure of public transport</i>	28
<i>8 Medical and emergency expenses</i>	29
<i>9 Personal accident</i>	31
<i>10 Hospital benefit</i>	33
<i>11 Personal liability</i>	33
<i>12 Legal costs</i>	34
<i>13 Ski pack</i>	36

14 Loss/Damage to ski equipment	36
15 Costs of hired skis	37
16 Piste closure	38
17 Winter Sports delay	38
18 Physiotherapy following a skiing accident	39
19 Pet care	39
20 Hijack	39
21 Withdrawal of services	40
22 Business cover	40
Part A – Section 1 Baggage	40
Part A – Section 8 Medical and emergency expenses	41
23 Golf cover	41
Part A – Section 1 Baggage	41
Part A – Section 4 Cancellation and curtailment	42
Part A – Section 5 Travel delay	42
Part A – Section 8 Medical and emergency expenses	42
24 Travel, accommodation and other end supplier failure cover	42
25 Claims Procedure	44
Part B – Hazardous activities*	45
Extensions of the period of the trip	46
General exclusions which apply to the whole policy	46
Conditions which apply to the whole policy	47
Your information	49
PURCHASE PROTECTION INSURANCE	51
Insurer – Royal & Sun Alliance Insurance plc	51
Definitions	51
Choice of law	51
Cover	51
General conditions	53
How to claim	53
Claims conditions	53
Fraud	54
Sharing information	55
Complaints procedure	55
Compensation	57
SENTINEL® CARD PROTECTION	
TERMS AND CONDITIONS	57
Definitions	58
Part A – The insurance cover provided by Allianz Insurance plc	59
Part B – The services provided by SCP	60
Additional information	63

*There is an additional charge for this cover.

Travel Insurance: UK Insurance Limited

Policy number: PA11607685

This is **your** travel insurance policy. Please keep it in a safe place and carry it with **you** when **you** go on a **trip**.

This policy wording confirms who is eligible for cover under the master policy number PA11607685, issued to Coutts & Co by UK Insurance Limited and gives the full terms, exclusions and conditions of the policy.

It is recommended that **you** read this Insurance Guide carefully before travelling and carry it with **you**. While all the words are important, **you** should pay particular attention to all the definitions, conditions and exclusions. It also specifies what **you** need to do if **you** want to make a claim.

Please note that if a member of **your immediate family**, a travelling companion or close business associate (whether they are travelling or not) has been a hospital inpatient or has been put on a waiting list for hospital treatment for a medical condition, in the 12 months prior to **you** booking the **journey** then this policy will not cover **you** for the subsequent cancellation of the **journey** if the claim for cancellation arises from such medical conditions.

After booking but before you travel

If **you** are diagnosed with a medical condition after **you** book a **journey** but before **you** travel on that **journey** and **you** are advised by a **medical practitioner** that **you** are fit to do so, this policy will provide **you** with cover for that **journey**.

New journeys following diagnosis

Please call us on 0870 609 1218 to tell **us** about **your** new condition before **you** book any new journeys. More details are on page 14.

The cover provided by **your** travel insurance policy begins as soon as **you** receive **your** Coutts Gold Card. Cover continues automatically as long as **you** remain a Coutts Gold **cardholder** and the insurance continues to be placed with UK Insurance Limited by Coutts.

Cover can be arranged for an additional premium, for **guests** travelling with **you**, for both the standard insurance and the optional extra cover packages. Winter sports cover is also available for **your** guests or if **you** require an extension to the 28 days provided by **your** Coutts Gold Travel Insurance. For details of the charges, please call **our** assistance services on 0870 609 1218.

Assistance services

Our assistance services is a 24 hour emergency travel service which provides a medical assistance and personal travel referral service to **insured persons** travelling on holiday or business anywhere in the world outside their **country of residence**. This invaluable facility is available to all **cardholders**, their **partners** and **dependent children**. Details of the cover provided are summarised below.

- 24 hour worldwide emergency service.
- Pre-travel advice.
- Medical advice.
- Money advice.
- Message line.
- Document care.
- Luggage care.
- Property emergency service.
- Port/airport assistance.

What to do in the event of a medical emergency

Contact **our** assistance services as quickly as possible in the event of illness or accident (other than minor problems eg, simple consultation with a doctor or trip to a pharmacy) involving any **insured person** whilst **abroad** by:

Telephone: 01252 740 448

From abroad: +44 1252 740 448

and state that **you** are a Coutts Gold **cardholder**, **your** policy number (PA11607685) and details of the problem.

An experienced co-ordinator in the **UK** will deal with **your** enquiry to ensure, that where necessary:

- a) hospitals are contacted and payment of necessary fees guaranteed;
- b) medical advisers are consulted at the outset for their views on the possibility of arranging repatriation and the best transportation method to be adopted. Specially equipped air ambulances are available for certain cases on the recommendation of **our** assistance services Medical Officer. Alternative air services will be used when an air ambulance is not necessary. When needed, a patient will be escorted by a medical attendant;
- c) assistance upon arrival in **your country of residence** is provided where medically necessary.

Assistance co-ordinators are, in most cases, multi-lingual and able to converse with doctors and hospitals **abroad** in their own language.

You may also call **our** assistance services for information relating to emergency health matters when travelling outside **your country of residence**.

Services provided by our assistance services

With the exception of pre-travel advice and port/airport assistance, the following services are only available while **you** are outside the **UK** or **your country of residence**.

Pre-travel advice

Prior to departure a **cardholder** may call **our** assistance services for travel information relating to:

- Customs regulations.
- Currency – limits and rules.
- Banking procedures and hours.
- Health, inoculation requirements, epidemics, Aids risks and availability of specified medicines.
- Visa requirements and procedures.

This service is available 24 hours a day.

Medical advice

- Names and addresses of suitable doctors, hospitals, clinics and dentists when a consultation or minor treatment is required.
- Arranging for a doctor to call and, if necessary, hospitalisation.
- Continued medical monitoring of the patient's condition by **our** assistance services Medical Officer.
- If special drugs are unobtainable locally, help will be given to obtain them and despatch them to the patient.

Money advance

A cash advance of up to £500 can be arranged, if needed for a genuine emergency, and **you** are unable to obtain sufficient funds locally. A guarantee of repayment to cover the amount will be required.

Message line

Emergency message relay to pass on two messages to relatives or business associates if medical or travel problems disrupt the travel schedule.

Document care

Help with the replacement of lost and stolen tickets and travel documents and referral to suitable travel offices.

Luggage care

To help search for, find and deliver lost luggage when the usual channels have failed. The baggage tag number must be available.

Property emergency service

Access is provided to the Domestic Line, which is a 24 hour a day emergency service where **our** assistance services will arrange for a tradesman to effect repairs

to a **cardholder's** home in the **UK** should damage occur rendering it unsafe, insecure or resulting in unreasonable discomfort to the occupants. The **cardholder** will be responsible for all charges associated with effecting the repair.

Port/airport assistance

If the **cardholder** is delayed en route to the departure port or airport and there is a possibility of missing the flight or crossing, **our** assistance services will liaise with the carrier to advise of the **cardholder's** late arrival and, if necessary, and with the **cardholder's** permission, make alternative flight or crossing arrangements.

You will be responsible for all charges associated with the alternative flight or crossing arrangements.

Our promise of service

Our aim is to provide the insurance cover and the insurance service that **you** require. Please read this Insurance Guide carefully to make sure **you** know what cover is provided. **We** do not wish **you** to discover after an incident has occurred that **you** are not insured.

We have not provided **you** with a personal recommendation as to whether the policy is suitable for **your** specific needs and it is **your** responsibility to make sure that the policy is right for **you**. This product meets the demands and needs of Coutts Gold clients who wish to ensure that travel insurance cover exists when on holiday.

We recommend that all items with a value in excess of £1,000 are insured under **your** household contents insurance policy.

Your right to cancel

You have the right to cancel this **policy**. You have a statutory period of 14 days within which to cancel this **policy** starting on the day **you** receive **your** Coutts Gold Card. As Coutts does not charge a premium for this insurance, **you** will not receive a refund should **you** wish to cancel.

To cancel this insurance please call Coutts Card Services on 020 7309 0045 (within UK) or +44 20 7309 0045 (outside UK) or write to Coutts & Co, Card Services, 440 Strand, London WC2R 0QS.

Schedule of insured persons

1. The **cardholder**.
2. The **cardholder's partner**.
3. The **cardholder's dependent children**.
4. Any **guest** who is a resident of the same country as **you** and for whom the appropriate additional premium has been paid.

To apply for additional cover for **guests**, please call **our** assistance services on 0870 609 1218.

General provisions

The policy is evidence of the contract between **you** and **us**. The policy and any endorsements are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears.

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that claims will not be admitted under this policy.

From time to time, it may be necessary to alter **your** policy, other than when **you** have requested a change of cover. When this situation arises, **you** will be advised accordingly. Any such alteration will only apply to **trips** booked by **you** from the time of receipt of that advice or some other future specified date.

Please note that upon surrender, termination or cancellation of **your** Coutts Gold Card, the benefits under this policy will no longer be available to **you**.

Coutts Gold Travel Insurance is underwritten by UK Insurance Limited (UKI), which is authorised and regulated by the Financial Services Authority. Registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980, England. UKI is a Royal Bank of Scotland Group company.

Law applicable to the policy

Under European Law, **you** and **we** may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise.

Sharing of claims and underwriting information

We exchange information with other insurers through various databases to help **us** check the information provided and also to prevent fraudulent claims. In the event of a claim, the information **you** have supplied on **your** application form, together with the information **you** supply on a claim form and other information relating to a claim, will be put on record and made available to other insurers.

Emergency medical cover

Medical and associated expenses and hospital benefit are available under the travel insurance (subject to policy terms and conditions) to meet the unexpected cost of emergency medical, surgical and dental treatment after **you** have left **your country of residence** and until **you** return. The maximum period of any **trip** is limited to 93 days.

In the event of a serious medical emergency, **you** must notify **our** assistance services as quickly as possible (other than minor problems eg, a simple consultation with a doctor or a visit to a pharmacy) on +44 (0)1252 740 448. Please state that **you** are

a Coutts Gold **cardholder** and also provide **your** policy number (PAI 1607685) and details of the problem.

Calls may be recorded.

Our assistance services will ensure that where necessary:

- a) hospitals are contacted and payment of necessary fees is guaranteed
- b) medical advisers are consulted at the outset for their views on the possibility of arranging **your** return home and the best transportation method to be adopted. Specially equipped air ambulances are available for certain cases on the recommendation of **our** assistance services Medical Officer. Alternative air services will be used when an air ambulance is not necessary. When needed, a patient will be escorted by a medical attendant.
- c) assistance upon arrival in **your country of residence** is provided where medically necessary.

How to make a claim

If at the time of any incident, which results in a claim under this policy, the **cardholder** maintains another policy which covers the same loss, **we** reserve the right to seek a contribution from the other insurer(s) where appropriate.

To register **your** claim in the first instance please call 0870 609 1207 (within UK) or +44 20 7309 0045 (outside UK). Alternatively, please write to Coutts Card Services, 440 Strand, London WC2R 0QS.

You should complete a claim form fully, enclosing all requested information or specified supporting documentation, and return to **us** at the address that will be provided.

If an event happens that may give rise to a claim, **you** must take the following actions to obtain supporting evidence:

Cancellation/Curtailment

If your **trip** is cancelled or **curtailed** for medical reasons, obtain a medical certificate from the treating **medical practitioner** confirming the reason for cancellation or **curtailment**.

Delayed departure

Obtain a letter from the carrier, confirming the reason for the delay and detailing the scheduled and actual departure/arrival times.

Baggage

- For all loss or damage in transit claims, report the matter immediately and obtain a written report from the carrier.
- For all other losses, report the matter to the local police authorities within 24 hours of discovery and obtain a written report from them. Such losses should also be reported to **your** tour operator representative and hotel/apartment manager where appropriate.
- Provide receipts where replacement items are purchased.

Personal money

All losses must be reported to the local police authorities within 24 hours of discovery and a written report obtained. Such losses should also be reported to **your** tour operator representative and hotel/apartment manager where appropriate.

Medical expenses

- Costs for hospital or clinic treatment will be guaranteed provided **our** assistance services is contacted prior to the provision of such treatment. Please refer to the instructions in this Insurance Guide.
- Costs incurred in relation to minor illness or injury should be paid by **you** and claimed on **your** return from **your trip**. Receipts will be required for all expenses incurred.

Personal accident

- Obtain a medical certificate from the treating **medical practitioner**.
- In the event of death, sight of the original Death Certificate will be required.

Personal liability

Obtain all available supporting evidence.

Legal costs

- Obtain a Doctor's Certificate in respect of accidental personal injury or a Death Certificate in respect of accidental death.
- Obtain any independent witness statements.
- Obtain any available supporting documentary evidence (including photographs if possible).

Loss of passport

Obtain a report from the Consular Representative confirming the date of loss, date of notification of loss and date upon which a replacement passport was obtained.

Piste closure

Obtain written confirmation from **your** tour operator representative of the date(s) of piste closure.

How to qualify for cover

There are two ways in which **you** may qualify for the Travel Insurance, which includes emergency medical cover. **You** may either charge the costs of **your trip** to **your** Coutts Gold Card or **you** may use AirMiles collected with **your** Coutts or NatWest Gold Card. Please see below for details.

Cover does not apply if the **period of the trip** exceeds 93 days in duration, except where the **trip** involves winter sports where the maximum duration allowable is 28 days. **We** may be able to insure such **trips** for an additional premium. Please telephone our assistance services on 0870 609 1218 for more details.

Charging your Coutts Gold Card

You must charge at least one of the following to **your** Coutts Gold Card, prior to departure from **your country of residence**:

- a) the full cost of a package holiday;
- b) the full cost of return flights;
- c) all accommodation costs;
- d) the total cost of return ferry crossing or Eurostar return ticket.

Where obtaining cover by using b), c) or d), the cancellation and **curtailment** benefit is limited to the amount charged to **your** Coutts Gold Card. Similarly, claims for travel delay, missed connections and failure of public transport will be considered when costs have been charged to **your** Coutts Gold Card. Please refer to Sections 5, 6 and 7 of the policy document for more details.

Using Courtesy of Coutts Points

You may use Courtesy of Coutts Points either in full or in part, provided that any balance is paid using **your** Coutts Gold Card.

Cancellation and **curtailment** claims involving the loss of Courtesy of Coutts Points will be settled by crediting the number of Points lost back into **your** Points account. Any Points refund will be forfeited if **your** Courtesy of Coutts Points account has been closed (eg, as a result of closing **your** Coutts Gold Card Account).

If **you** are unable to charge all **your** costs to **your** Coutts Gold Card and/or by using Courtesy of Coutts Points, **your trip** can still be included upon repayment of an additional premium. For example, **you** may have paid for the return flights on **your** Coutts Gold Card and/or by using Courtesy of Coutts Points, but had to pay for a holiday villa by cheque. Section 4 Cancellation and **curtailment** restricts cover to the amount charged to **your** Coutts Gold Card and/or the Courtesy of Coutts Points used, so in this instance **you** would not be covered for the cost of the villa if **you** had to cancel or **curtail your trip**. However, full cover can be arranged upon payment of an additional premium.

Cover under Section 22 – Business cover, Section 23 – Golf cover and Part B – Hazardous activities only applies if the appropriate additional premium(s) has been paid.

Using AirMiles

AirMiles can no longer be earned on the Coutts Gold Card although you may use your existing AirMiles either in full or in part, provided that the number of AirMiles redeemed to pay for the travel is no greater than the accumulated number collected using **your** Coutts Gold Card or NatWest Gold Card and any balance is paid for using **your** Coutts Gold Card.

It is **your** responsibility to confirm the number of AirMiles collected on **your** Coutts Gold Card or NatWest Gold Card at the time of booking. **You** can do this by telephoning AirMiles on 0870 55 777 11.

Cancellation and **curtailment** claims involving the loss of AirMiles will be settled on a cash basis, the value of the AirMiles being calculated at the current market rate.

If **you** are unable to charge all **your** costs to **your** Coutts Gold Card and/or AirMiles collected on **your** Coutts Gold Card or NatWest Gold Card, **your trip** can still be included upon payment of an additional premium. For example, **you** may have paid for the return flights on **your** Coutts Gold Card and/or by using AirMiles collected on **your** Coutts Gold Card or NatWest Gold Card, but had to pay for a holiday villa by cheque. Section 4 Cancellation and **curtailment** restricts cover to the amount charged to **your** Coutts Gold Card and/or to AirMiles collected on **your** Coutts Gold Card or NatWest Gold Card, so in this instance **you** would not be covered for the cost of the villa if **you** had to cancel or **curtail your trip**. However, full cover can be arranged upon payment of an additional premium.

Cover under Section 22 – Business cover, Section 23 – Golf cover and Part B – Hazardous activities only applies if the appropriate additional premium(s) has been paid.

To arrange full cover if **you** are unable to charge all **your** costs to **your** Coutts Gold Card and/or AirMiles accumulated on Coutts Gold Card or NatWest Gold Card, for one or more of the cover upgrades and/or for **guests**, please telephone **our** assistance services on 0870 609 1218.

AirMiles and the Flying Boat logo are the registered trademarks of AIRMILES International Trading B.V. AirMiles are held and issued for use subject to AIRMILES Customer and Booking Terms and Conditions.

Complaints procedure

We will always be fair and reasonable whenever **you** need the protection of this policy and **we** will act quickly to provide that protection. Should there ever be an occasion when **you** feel that **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.

If **you** have a complaint about a claim, please call **your** claims handler on 0870 609 1207. For all other complaints, please phone 0870 609 1218.

If **you** prefer to write and **your** complaint is about a claim, write to UK Insurance Claims Services, Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

Please send all other complaints to UK Insurance Customer Services, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

This will help **us** deal with the complaint quickly.

Our staff will try to deal with **your** complaint immediately. If this is not possible, **we** will acknowledge **your** complaint within five business days of receiving it. If **we** cannot resolve **your** complaint within four weeks of receiving it, **we** will write and let **you** know the reasons why and the actions **we** will take.

If **we** cannot resolve **our** differences with **you**, **we** will send **you** a 'final response' letter. **You** can then take **your** complaint to the Financial Ombudsman Service (FOS), who will liaise with **us** for **you** and tell **you** their decisions. Contacting the FOS does not affect **your** legal right to take action against **us**. Their address is Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Please note that **you** will need to request a final decision letter from **us** before referring **your** complaint to the FOS.

A copy of **our** complaints procedure is available upon request.

Operation of cover

The insurance under Part A (other than Part A – Section 4 paragraph a)) applies during the **period of the trip**, providing that this does not exceed 93 days, except where the **trip** involves winter sports where the maximum duration allowable is 28 days.

Cover under Part B – Hazardous activities only applies if the appropriate additional premium(s) has been paid.

Medical Statements

Call **us** on 0870 609 1218 to talk about **your** medical circumstances.

At the time of opening the account or before you book a journey

At the time of opening the account and before **you** book a **journey**, **you** can call **us** at any time to tell **us** about a medical condition. **We** will tell **you** if **we** can cover that condition at no charge to **you**, if **you** need to pay **us** an extra premium or if **we** cannot cover the condition and **we** will write to **you** to confirm what **we** tell **you** over the phone.

You have to contact us before you book a journey if you:

1. Are receiving in-patient treatment or are waiting to receive treatment;
2. Have been diagnosed or treated with a heart or cancer related condition in the past 12 months;
3. Have been given a terminal prognosis;
4. Are aware of a reason why **you** may not be able to go on the **journey** or continue with it;
5. Are diagnosed with any of the medical conditions below:
 - a circulatory condition (problems with blood flow, but not high blood pressure) or a breathing condition (excluding asthma);
 - any gastrointestinal (stomach) condition; or
 - diabetes.

When **you** contact us **we** can talk to **you** about **your** medical condition(s) and work out whether or not **we** are able to cover them at no charge to **you**, for an additional premium or if **we** cannot cover **your** medical conditions. Note that if **you** do not contact **us** in this way, **your** cover may not be valid if **you** make a claim.

If **we** are unable to cover **your** condition, then **we** will not pay claims that are directly related to the excluded medical condition.

After you book a journey but before you leave

If **you** are diagnosed with a new condition, this insurance will cover **you** to:

- a) Cancel the **journey** if due to **your** newly diagnosed condition, **you** are unable to travel;
- b) Continue with the **journey**, as long as **you** are not travelling against medical advice.

At any time you have this policy

This policy will not cover **you** to:

- a) Travel to obtain medical treatment;
- b) Travel against medical advice.

When **you** call us, **we** will talk to **you** about **your** medical condition(s) and work out whether or not **we** are able to cover them for free, for an additional premium or if **we** cannot cover **your** conditions. Please note that if **you** do not contact us in this way, **your** cover may not be valid if **you** make a claim other than for cancellation.

After you have called us

Where **we** either agree to cover or decline to cover medical conditions, **we** will usually apply those terms for a 12 month period and at the end of this period **we** will send **you** a letter asking **you** to contact **us** again, so that **we** can make a further assessment of the cover for **your** medical condition(s).

Our medical risk assessment system is updated frequently and **we** reserve the right to amend **our** medical risk assessment outcomes, so **you** may find that one year **we** might be unable to cover **your** medical condition(s) but at a later date **we** might be able to or that the additional premium charged may change.

Definitions

Any word defined below will carry the same meaning wherever it appears in the policy in **bold** print.

Abroad means outside **your country of residence**.

Anticipated event means any event or occurrence which **you** or **your immediate family** knew would occur or could have been reasonably expected to occur during **your trip** and which **you** or **your immediate family** were aware of at the time of booking the **trip**.

Baggage means clothing, personal effects (including **valuables**) and suitcases (or similar luggage carriers), taken on or acquired during the **trip**.

Bodily injury means injury resulting solely and directly from accidental outward violent and visible means (including direct exposure to the elements).

Business address means where **you** work in **your country of residence**.

Cardholder means any individual who holds a Coutts Gold Card.

Country of residence means the country in which **you** reside, and have resided (or have made formal arrangements to reside) for six consecutive months (or longer) in any one calendar year.

Note: For the purposes of this insurance, England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands are considered as one country.

Curtailement/curtail means cutting short **your trip** after its commencement to return to **your home address** or **business address**.

Dependent children means all unmarried children (including legally adopted, foster and step children) of the **cardholder** who at the time of the incident are under 18 years of age and living at home or up to 23 years of age if in full time education. This also includes 'gap years' where children aged up to 23 have applied for a university or college placement. It does not apply to children aged between 18 and 23 who have left education and cannot provide evidence that they have applied for a university or college placement.

Endorsement(s) are statements issued by **us** to record any agreed alterations to the contract as originally completed.

Guest means any individual while travelling with a **cardholder** during the **period of the trip** and for whom the appropriate additional premium has been paid in advance of commencing the **trip**.

Hazardous activity means:

- a) flying, hang-gliding/paragliding, ballooning, parachuting, parasailing or other aerial activities except whilst travelling in a fixed wing aircraft or helicopter as a passenger, not as a pilot or aircrew, nor for the purpose of undertaking any trade or technical operation in or on the aircraft
- b) Quadbiking. Motorcycling on machines exceeding 125cc unless **you** have held a full clean motorcycle licence for at least three years, and are accident and conviction free. It will be necessary to contact Coutts Card Services to register **your** qualification
- c) canyoning, mountaineering or cliff or rock climbing necessitating the use of ropes or guides, potholing, engaging in or practising for speed or time trials, sprints or racing of any kind, and bungee jumping
- d) white water rafting, canoeing or sailing beyond three miles from land, unless undertaken under suitably qualified supervision as a pre-paid element of the **trip**
- e) SCUBA diving unless **you** are a qualified diver and **you** are accompanied at all times by another qualified diver or, if **you** do not hold a SCUBA diving certificate, **you** are accompanied at all times by a qualified diving instructor.

- SCUBA diving when diving beyond a depth of 30 metres
- f) ski-racing in major events, ski jumping, ice-hockey, use of bobsleighs and skeletons, snowboarding off-piste, skiing off-piste unless accompanied by a qualified ski instructor
 - g) **manual work** of any kind.

Home address means where **you** live in **your country of residence**.

Homeward travel means travelling to **your home/business address** from **your trip** destination.

Immediate family means **your** partner, Fiancé, Fiancée, Parents, Parents-in-law, Step-parents, Son, Son-in-law, Daughter, Daughter-in-law, Brother, Brother-in-law, Sister, Sister-in-law, Step-children, Legal Guardian, Grandparents, Grandchildren, Uncle, Aunt, Niece or Nephew.

Insured person means any person named in the Schedule of insured persons.

Interconnecting flights means any flights which are either internal in another country or external from any country outside **your country of residence** that are not directly related to **you** arriving at a single **journey** destination or returning to **your country of residence**.

Journey means travelling by licensed passenger carrying transport including walking between different forms of transport where a connection is being made.

Legal costs means the professional fees and expenses reasonably and necessarily charged by **your solicitor** in proportion to the value and complexity of **your** claim. **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. The most **we** will pay will be £25,000 per **insured person** for any claim or claims arising from any one incident, up to a total of £50,000 where two or more **insured persons** are involved. This includes **your** costs and **your** opponent's costs.

Manual work is any work which involves:

- Using, installing or maintaining equipment or machinery;
- Building or construction work;
- Work relating to the care of children in any capacity.

Medical practitioner means a person, other than **you** or a member of **your** family, or anyone travelling with **you**, who is qualified and registered as such by a competent and recognised authority.

Outward travel means travelling from **your home/business address** to **your trip** destination including flights which are booked prior to **you** leaving **your country of residence** which are directly related to the outbound **journey**.

Partner means a person in a relationship with the **cardholder** that has been continuous for at least six months, and where financial interdependence can be shown.

Period of the trip means from the time of leaving **your home/business address**, to undertake a **trip**, until **your** return thereto from **your trip**, both of which must be in **your country of residence**.

Personal money means bank and currency notes, cash, cheques, travel tickets, lift passes, postal and money orders, current postage stamps and travellers cheques, all held for personal purpose and includes the wallet or purse in which personal money is carried.

Pre-existing medical condition is when, at the time of booking the **journey** or opening the account, **you** are unable to comply with the Medical Statements on page 14 of this policy.

Redundant/redundancy means any person being declared involuntarily redundant, who is under 65 years, and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski equipment means skis (including bindings), snowboards, boots and poles.

Solicitor means any suitably qualified person acting for **you** to pursue a claim under section 12.

Terrorism/a terrorist act means an act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes intended to influence any government or to frighten the public or any section of it. An 'act' or 'action' here means:

- violence against a person;
- damage to property;
- putting a person's life in danger;
- creating a health risk to the public or a section of it; or
- interfering with or seriously disrupting electronic systems or transport services.

Trip means a temporary absence from **your home address** or **business address**:

- a) outside **your country of residence**, or
- b) within **your country of residence** provided that the **trip** involves pre-booked overnight accommodation, or it is a day trip (but not commuting) by public transport.

The maximum duration allowable under this policy for any one **trip** is 93 days, except where the **trip** involves winter sports where the maximum duration allowable is 28 days.

United Kingdom/UK means England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables means jewellery, furs, precious and semi-precious metal/stones and precious and semi-precious metal/stone articles, watches, binoculars, audio equipment and accessories and photographic/video equipment and accessories.

We/our/us/the company means UK Insurance Limited (UKI), which is authorised and regulated by the Financial Services Authority. Registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered Number 1179980, England.

You/your means the **insured persons** as stated in the Schedule of insured persons.

Important information

Your right to cancel

You can cancel this policy at any time, however, this insurance is included as an integral benefit within **your** Coutts Gold Card account. **You** do not therefore, pay a separate premium and would not receive a refund as a consequence of cancelling the policy. Nevertheless, should **you** wish to cancel, please call Coutts Card Services on 020 7309 0045 (within UK) or +44 20 7309 0045 (outside UK). Alternatively, **you** can write to Coutts & Co, Card Services, 440 Strand, London WC2R 0QS.

Details about our regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register/home.do, or the Financial Services Authority can be contacted on 0845 606 1234. The FSA registered number is 202810.

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.

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

Summary of benefits

The tables below show maximum limits for each insured person.

Part A – Benefits at no extra cost

Section 1	Baggage Delayed baggage	Up to £10,000† Up to £500	£50 excess Nil excess
Section 2	Personal money	Up to £500	£50 excess
Section 3	Loss of essential documents	Up to £750	£50 excess
Section 4	Cancellation and curtailment	Up to £15,000	£50 excess
Section 5	Travel delay	Up to £500	Nil excess
Section 6	Missed connections	Up to £250	Nil excess
Section 7	Failure of public transport	Up to £1,000	Nil excess
Section 8	Medical and emergency expenses	Up to £20,000,000	£50 excess
Section 9	Personal accident	Up to £100,000*	Nil excess
Section 10	Hospital benefit	Up to £1,000	Nil excess
Section 11	Personal liability	Up to £2,000,000	Nil excess
Section 12	Legal costs	Up to £25,000	Nil excess
Section 13	Ski pack	Up to £250 per week	Nil excess
Section 14	Loss/Damage to ski equipment	Up to £1,000	£50 excess
Section 15	Costs of hired skis	Up to £750 (maximum £50 per day)	Nil excess
Section 16	Piste closure	Up to £50 per day	Nil excess
Section 17	Winter Sports delay	Up to £500	Nil excess
Section 18	Physiotherapy following a skiing accident	Up to £350	Nil excess
Section 19	Pet Care	Up to £500	Nil excess
Section 20	Hijack	Up to £300	Nil excess`
Section 21	Withdrawal of Services	Up to £1,000	Nil excess

†Subject to a limit of £1,000 in respect of any single article, pair or set of articles and £1,000 overall in respect of **valuables**.

*Applicable where the **insured person** is aged 23 and over. Please refer to conditions 3 and 4 in Special conditions applying to Section 9.

Section 22 – Business Cover		
Loss/Damage to business equipment	Up to £3,000	£50 excess
Loss/Damage to business samples	Up to £3,000	£50 excess
Extra delayed baggage cover	Up to £500	Nil excess
Hire of business equipment	Up to £500	Nil excess
Replacement business colleague	Up to £1,500	£50 excess
Extension of trip	Up to £1,500	£50 excess
Section 23 – Golf cover		
Loss/Damage to golf clubs	Up to £1,500	£50 excess
Hire of golf clubs	Up to £400	£50 excess
Cancellation and curtailment	Up to £15,000	£50 excess
Reimbursement of green fees	Up to £300	£50 excess
Section 24 – Travel Accommodation and other end supplier failure cover		
	Up to £5,000	Nil excess
Part B – Hazardous activities		

We are working with the Foreign and Commonwealth Office (FCO) to do all that we can to help British travellers stay safe overseas. Before you go overseas, please check the FCO website at www.fco.gov.uk/knowbeforeyougo. It contains essential travel advice and tips, and up to date country specific information.

Cover provided

Part A – Benefits at no extra cost

Cover under Sections 1-24 only applies if you comply with the qualification criteria specified under the heading Operation of cover.

Please refer to Extensions of the period of the trip, General exclusions which apply to the whole policy and General conditions which apply to the whole policy, which can be found on pages 46 and 47.

Section 1 – Baggage

For each insured person, we will pay:

- a) the cost of repair, if economical, or otherwise the cost of replacement of items as new, less deductions for wear, tear or depreciation, if your baggage is lost, damaged or stolen during the period of the trip

- b) the purchase of essential replacement items if **your baggage** is temporarily lost in transit on **your outward travel** and not restored to **you** within:
- (i) 4 hours after arrival at **your** destination up to a maximum of £100
 - (ii) 12 hours after arrival at **your** destination up to a maximum of £200
 - (iii) 48 hours after arrival at **your** destination up to an additional £200 per **insured person** in any one **period of the trip**.

Any amount paid will be deducted from the final settlement, should the items prove to be permanently lost.

You must obtain written confirmation from the carrier of the number of hours delay. If the **baggage** proves to be permanently lost, the overall **baggage** limit of amount payable shall apply.

Limit of amount payable

The total amount payable in respect of each **insured person** is £10,000 subject to a maximum limit of:

- a) £1,000 in respect of any single article, pair or set of articles
- b) £1,000 overall in respect of **valuables**.

Special conditions applying to Section I

1. **You** must, at all times, take reasonable precautions to ensure the safety and supervision of **your baggage**. If it is lost or damaged while in the care of a transport company, authority or hotel **you** must report to them, in writing where practical, details of the loss or damage.

If **your baggage** is lost or damaged by an airline **you** must:

- a) obtain a Property Irregularity Report
 - b) give formal written notice of the claim to the airline, within three days of the loss and retain a copy
 - c) keep all travel tickets and baggage tags for submission if a claim is to be made under this policy.
2. **You** should take all practical steps to recover any articles lost or stolen.
3. **You** must report any loss of **baggage** to the police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the police report.
4. When it is not possible for the **cardholder** to use the Coutts Gold Card to pay for additional expenditure under this section of the policy, receipts, invoices etc, must be provided to substantiate **your** claim.

What is not covered

1. The first £50 of each and every claim per **insured person** except in respect of temporary loss of **baggage** on **your outward travel**.

2. Any claim arising from or in connection with:
- a) cracking, scratching, or breaking of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china, marble, earthenware or tortoiseshell, or breakage of bulbs or valves, unless occasioned by fire, theft or attempted theft or accident to a means of conveyance
 - b) contact lenses
 - c) wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes
 - d) breakage of sports equipment while in use
 - e) **baggage** shipped as freight or under a bill of lading
 - f) loss of **valuables** in luggage while in transit by air and sea and outside the control of the **insured person**
 - g) losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery of loss and a copy of the police report is not obtained
 - h) loss or damage to **baggage** left unattended unless left:
 - in **your trip** accommodation, or
 - in a locked motor vehicle and evidence of physical and forcible entry is provided
 - i) loss or damage to **valuables** left in an unattended motor vehicle unless left in the locked boot, covered luggage area or glove compartment and evidence of physical and forcible entry is provided
 - j) delay, detention, seizure or confiscation by Customs or other officials
 - k) losses caused by any process of cleaning, repairing, dyeing or restoring
 - l) pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods
 - m) loss of money, bonds, negotiable instruments and securities of any kind
 - n) loss or damage to films, other than their value as unused material
 - o) delayed baggage under Section 1 part b) is excluded when **you** are travelling on interconnecting flights.

Note: Where a **baggage** claim under Section 1, a **personal money** claim under Section 2 and a loss of essential documents claim under Section 3 arise from the same incident, only one excess per **insured person** will apply.

Section 2 – Personal money

For each **insured person**, we will pay:

If during the **period of the trip**, or in the 72 hours prior to the **period of the trip**, **you** suffer financial loss solely as a result of **personal money** being lost or stolen.

Limit of amount payable

The maximum amount payable in respect of each **insured person** is £500.

Special conditions applying to Section 2

1. **You** must at all times take reasonable precautions to ensure the safety and supervision of **your personal money**.
2. **You** should take all practical steps to recover **personal money** lost or stolen.
3. **You** must report any loss to the police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the police report.
4. **You** must provide us with proof of ownership for the amount of money **you** are claiming for to substantiate **your** claim.

What is not covered

1. The first £50 of each and every claim per **insured person**.
2. Losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery and where a copy of the police report has not been obtained.
3. Loss or damage of **personal money**:
 - a) in luggage while in transit and outside **your** control
 - b) from an unattended motor vehicle unless secured in its locked boot, covered luggage area or glove compartment and evidence of physical and forcible entry is provided.
4. Shortages due to error, omission or depreciation in value.
5. Loss unless from **your** person or a locked container hidden from view.
6. Loss of travellers cheques where the banker provides a replacement service.
7. Confiscation or requisition by Customs or other officials or authorities.
8. Claims for any amount of **personal money** held other than for social and domestic use.

Section 3 – Loss of essential documents

Should **you** lose **your** passport, green card or travel tickets during the **trip**.

For each **insured person**, we will pay up to £750 for additional travel and accommodation expenses necessarily incurred as a direct result, to enable **you** to obtain a replacement.

What is not covered

1. The first £50 of each and every claim per **insured person**.
2. Losses not reported to the police authorities in the country where the loss occurred within 24 hours of discovery and where a copy of the police report has not been obtained.

3. Any claim resulting from loss of passport not accompanied by a report from the consular representative confirming:
 - a) the date of the loss
 - b) the date of notification of loss
 - c) the date on which a replacement passport was obtained.

Note: The total amount payable under Section 2 Personal money and Section 3 Loss of essential documents is £750. Where a **baggage** claim under Section 1, a **personal money** claim under Section 2 and a loss of essential documents claim under Section 3 arise from the same incident, only one excess per **insured person** will apply.

Section 4 – Cancellation and curtailment

If **you** are forced to:

- a) cancel **your trip** before your outward travel, or
- b) **curtail your trip** after departure as a direct and necessary result of any cause listed below:
 - (i) Death or serious injury or illness to **you**, a travelling companion, a member of **your immediate family**, a business partner, or a relative or friend in whose home **you** are staying or intending to stay. A medical certificate issued by a **medical practitioner** treating **you**, or the patient, will be required, to confirm cancellation or **curtailment** is necessary.
 - (ii) **You** or a travelling companion being required:
 - a) for jury service in **your country of residence**
 - b) as a witness in **your country of residence**
 - (iii) **You** being made **redundant**
 - (iv) **You** being required for unexpected emergency duty or posted overseas as a member of the armed forces, the police, ambulance/fire or nursing service during the intended **trip**.
 - (v) a **medical practitioner** advising **you** against travel for whatever reason.
- c) stay at home following a serious burglary, fire, storm or flood at **your home address** or usual place of business in **your country of residence**, which occurs during the seven days immediately prior to the **trip** starting.

We will refund

- (i) In the case of cancellation:
 - deposits and **trip** expenses (including interconnecting flights) which are not recoverable from any other source, or
- (ii) In the case of **curtailment**:
 - the cost of unused travel expenses (including interconnecting flights) which are not recoverable from any other source, and
 - a pro-rata refund of unused accommodation and other **trip** expenses (including interconnecting flights) which are not recoverable from any other source (refunds shall be calculated on the number of days lost, from arrival back in **your country of residence**), and

- in addition, the reasonable travel and accommodation expenses that **you** incur to return to **your home address** or **business address**. (Similar expenses will be paid for any one relative or friend who is required, on medical advice, to travel to or remain with or escort **you to your country of residence**.)

Limit of amount payable

The total amount payable in respect of each **insured person** is £15,000.

The following sections apply to **curtailment** only.

Part Two: Catastrophe cover

If, during your **trip**, you can no longer stay at **your** pre-booked and prepaid accommodation because of:

- fire;
- lightning;
- explosion;
- earthquake;
- tidal wave;
- storm;
- avalanche;
- hurricane;
- flood; or
- medical epidemic or pandemic.

We will pay the necessary extra travel and accommodation expenses to allow **you** to continue with **your trip**, or return to the **UK** if **you** cannot continue with **your trip**, up to a maximum of £5,000 per person.

Exclusions

In addition to the General Exclusions, **we** will not pay for any claim directly or indirectly resulting from:

- a) **You** changing **your** mind to travel or continue with **your trip** when the local or national authorities confirm that it is safe to stay; or
- b) Expenses **you** can recover from elsewhere.
- c) Claims for interconnecting flights when they were not booked prior to **you** leaving **your country of residence**.

Conditions

You must send us:

- a) The original booking invoices and travel documents showing the dates and times of travel; and
- b) Written confirmation of the disaster from the local or national authority of the area where it happened.

Special conditions applying to Section 4

1. In the event of any claim, any refund shall be based on the travel and accommodation expenses, which **you** have prepaid, or for which **you** are contracted to pay, at the time of the occurrence.
2. If any claim is as a result of accident, illness or a **medical practitioner** advising against travel, a medical certificate issued by a **medical practitioner** treating **you**, or the patient, will be required, to confirm that cancellation or

curtailment is necessary (**you** will be liable for obtaining the medical certificate and any costs involved).

In any case, **we** will require confirmation of booking from **your** travel provider.

What is not covered

1. The first £50 of each and every claim per **insured person**.
2. **We** shall not make any payment in respect of any claim arising from or in connection with:
 - a) operation of law, government regulation, criminal proceedings or act of currency restrictions
 - b) strikes or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**
 - c) **your** unemployment other than **redundancy**
 - d) **your** disinclination to travel or continue **your trip**
 - e) **your** financial circumstances
 - f) failure of the tour operator or any provider of transport or accommodation to fulfil the **trip** booking
 - g) adverse weather conditions
 - h) a **pre-existing medical condition**
 - i) an **anticipated event**
 - j) any claim under point 2 of Section 5 of this policy will prevent a claim being made under this section.
 - k) any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your medical practitioner**, prior to **you** booking or taking the **trip**, about whether or not it was appropriate for **you** to travel.
 - l) the transport operator or their agents refusing to transport **you** or a member of **your immediate family**, or a travelling companion, because they consider that **you** or they are not fit to travel.

Section 5 – Travel delay

If there is a delay in the departure of the ship, aircraft or train in which **you** are booked to make **your trip**.

Limit of amount payable

1. **We** will pay up to £500 per **insured person** for the first full four hours of delay in respect of reasonable expenses incurred for additional accommodation, travel expenses, meals, refreshments and in respect of telephone calls a maximum of £5, if **you** are delayed in departing **your outward travel**, or delay occurs at the point of departure on **your homeward travel**, or
2. **We** will refund non-recoverable deposits and other pre-paid **trip** costs up to a maximum of £15,000 if after 12 hours delayed departure of the **outward travel** from **your country of residence you** choose to cancel the **trip**.

The period of delay will be calculated from the date and time of the departure of the ship, aircraft or train specified in **your** travel itinerary. **You** must check in according to such itinerary and obtain written confirmation from the carrier or handling agents stating the actual date and time of departure and reason for such delay.

What is not covered

1. The first £50 of each and every claim per **insured person** under point 2 of the Limit of amount payable.
2. No payment shall be made under more than one item of this section.
3. No payment shall be made in respect of any claim arising from strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**.
4. Any claim under point 2 of the Limit of amount payable will prevent a claim being made under Section 4 of this policy.
5. No payment shall be made if **you** do not obtain written confirmation from the carrier or handling agent of the number of hours delay and the reason for the delay.
6. Any claim resulting from delays to interconnecting flights.

Section 6 – Missed connections

If **your** scheduled flight on which **you** are booked to make **your journey** is delayed and this causes **your** connecting flight to be missed and provided no alternative forward flight is provided within four hours, **we** will reimburse **you** reasonable expenses up to £250 per **insured person**, up to a maximum of £1,000 in total, charged to the **cardholder's** account in respect of additional accommodation, travel expenses, meals and refreshments.

What is not covered

1. Any claim arising in respect of strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**.
2. Any claim if **you** do not obtain written confirmation from the carrier or handling agent of the number of hours delay and the reason for the delay.
3. Any claim resulting from interconnecting flights.

Section 7 – Failure of public transport

We will pay any claims for additional accommodation, travel expenses, meals and refreshments necessarily incurred on **your outward/homeward travel** as a result of failure of public transport services or due to accident to or breakdown of **your** own vehicle in getting **you** to the departure port or airport by the time stated in **your** itinerary.

Limit of amount payable

The total amount payable in respect of each **insured person** is £1,000.

What is not covered

1. Any claim arising in respect of strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the **trip**.
2. Any event arising from **your** failure to have allowed sufficient time to reach the airport or departure port in accordance with the travel itinerary.
3. Any claim if **you** are not proceeding directly to the departure point.
4. Any claim resulting from interconnecting flights.

Section 8 – Medical and emergency expenses

Part One: Emergency Medical Expenses Abroad

If, during the **period of the trip**, **you** fall ill, sustain **bodily injury** or die **we** will indemnify **you** for reasonable and necessary costs in respect of:

- a) emergency: dental, medical, surgical or hospital treatment (including rescue service to take **you** to hospital) incurred outside **your country of residence**
- b) transporting **your** body or ashes to **your home address**, or of burial or cremation in the country in which death occurs outside **your country of residence**
- c) additional charges for paid accommodation if it is necessary for **you** to stay beyond the **period of the trip**
- d) **journey** expenses which **you** have to pay to get back to **your home address** if **you** cannot use **your** return ticket.

Points c) and d) include the same expenses for any one relative or friend who is required, on medical advice, to travel to, remain with or accompany **you**. This is extended up to two people if the **insured person** is under 18 years of age.

Limit of amount payable

The total amount payable in respect of each **insured person** shall not exceed £20,000,000.

In respect of point a), **we** shall only pay for the costs incurred while **you** are away from **your country of residence** during the **period of the trip** unless **your homeward** travel cannot be completed before the expiry of the **period of the trip**, in which case the Extensions of the period of the trip section automatically applies.

Part Two: Emergency Medication for Pre-existing Medical Conditions

If **we** have confirmed, in writing, cover for a **pre-existing medical condition**, **we** will pay up to £250 towards **any** expenses incurred in obtaining any associated medication, which **you** take on a **journey** that is lost or stolen (**we** will not pay claims where **you** forgot to take the medication with **you**).

Part Three: Emergency Expenses in the UK

If you die or are hospitalised due to a physical illness or a serious injury whilst on a **journey** in the UK, **we** will provide:

- a) Upon the advice of **our** medical adviser, up to £2,000 per **insured person** towards transport and accommodation expenses, including a daily allowance of £50 per **insured person** for meals, phone calls and travelling costs for one person, who is resident in the **UK** to travel to **you** and stay with **you**;
- b) Up to £1,000 per **insured person** towards transportation, to return **your** remains to **your** home in the **UK** following **your** death;
- c) Up to £2,000 per **insured person** towards the cost of an ambulance, to transfer **you** to a hospital nearer **your** home in the **UK**.

Special conditions applying to Section 8

1. Before liability will be accepted, **our** assistance services must be notified immediately or as soon as is reasonably possible after the incident and authorise the request for treatment.
2. **We** reserve the right to bring **you** home when, in the opinion of the **medical practitioner** in attendance and **our** medical advisers, **you** are fit to travel.

Note: For an **insured person** requiring inpatient treatment, **we** will not accept liability in connection with an injury or illness which necessitates admittance of the **insured person** to hospital as an inpatient unless **our** assistance services are notified as soon as possible after the incident arises and authorises the request for treatment.

What is not covered

1. The first £50 of each and every claim per **insured person**.
2. Any payment in respect of medical treatment in the **UK**.
3. Any payment in respect of any claim arising from:
 - a) a **pre-existing medical condition**
 - b) **your** participation in a **hazardous activity**.
4. Any claim for the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.
5. Any expenses incurred for illness, injury or treatment required in consequence of surgery or medical treatment which, in the opinion of the attending **medical practitioner** and **our** assistance services, can be reasonably delayed until **your** return to **your country of residence**.
6. Preventative treatment which can be delayed until **your** return to **your country of residence**.
7. Claims that are not confirmed as medically necessary by the attending **medical practitioner** and **our** assistance services.

8. Any additional hospital costs arising from single or private room accommodation unless medically necessary.
9. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centres, unless confirmed as medically necessary by the attending **medical practitioner** and **our** assistance services.
10. An **anticipated event**.
11. Any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your medical practitioner**, prior to **you** booking or taking the **trip**, about whether or not it was appropriate for **you** to travel.
12. For the cost of any phone calls, other than necessary calls to **our** assistance services.

Section 9 – Personal accident

For each **insured person**, we will pay:

If during the **period of the trip you** sustain **bodily injury**, resulting solely and independently of other causes, in death or disablement, the benefits shown below will be paid to **you** or **your** legal representative.

Special definitions applying to Section 9

Loss of limb means:

- In the case of an upper limb – the limb being permanently severed at or above the wrist or permanent and total loss of use of a complete hand or arm;
- In the case of a lower limb – the limb being permanently severed at or above the ankle or permanent and total loss of use of a complete foot or leg.

Loss of sight means if the degree of sight remaining in one eye, after correction, is 3/60 or less on the Snellen Scale (this means seeing at three feet what **you** should see at 60 feet), or in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Permanent total disablement means disability, which prevents **you** from doing any work of any kind which, after 12 months, is beyond reasonable hope of any improvement.

Benefits during the period of the trip		
Item 1	Death	£100,000
Item 2	Total and irrecoverable loss of sight in one eye or loss of one limb	£100,000
Item 3	Total and irrecoverable loss of sight in both eyes or loss of two or more limbs	£100,000
Item 4	Permanent total disablement (other than by loss of limbs/sight) which after 12 months from the date of injury prevents the insured person from following, engaging in or giving attention to, any occupation for the rest of his/her life	£100,000

Special conditions applying to Section 9

1. Death or disablement must occur within one year of injury.
2. Benefit shall not be payable under more than one of the items above and any such payment shall end this section of the policy in respect of the **insured person** concerned.
3. Benefit under Item 1 for those aged under 18 years is limited to £2,000.
4. Benefit under Item 1 for those aged between 18 and 23 years is limited to £12,500.
5. If, after a reasonable period of time has elapsed, **we**, having examined all the evidence available, have no reason to suppose other than that an accident has occurred, the disappearance of an **insured person** shall be considered as a claim under Item 1. If, at any time after a payment has been made, the **insured person** is found to be alive then the payment shall be refunded.
6. If **you** die and do not leave a will, **we** will not issue a settlement cheque until the executors have been appointed.

What is not covered

We shall not make any payment in respect of any claim resulting from or arising in connection with:

1. a **pre-existing medical condition**;
2. **your** participation in a **hazardous activity**;
3. **your** sickness or disease or any naturally occurring or degenerative condition.

Section 10 – Hospital benefit

If **we** pay for the cost of, or expenses relating to emergency medical treatment given or prescribed by a **medical practitioner** under Section 8, **we** will pay for inpatient hospital benefit if **you** are admitted to a hospital licensed for surgery outside **your country of residence** due to **your** accidental **bodily injury** or illness sustained during the **period of the trip** and in addition to any medical expenses incurred under Section 8.

Limit of amount payable

We will pay benefit of £50 for every complete day the **insured person** is hospitalised. The total amount payable in respect of each **insured person** is £1,000.

What is not covered

We shall not make any payment in respect of any claim resulting from or arising in connection with:

1. a **pre-existing medical condition**;
2. **your** participation in a **hazardous activity**.

Section 11 – Personal liability

All sums which **you** become legally liable to pay for in respect of accidents which result in:

1. death or **bodily injury** of any person;
2. loss of, or damage to, property occurring during the **period of the trip**.

Limit of amount payable

The total amount for all claims made against **you** arising from any one occurrence is £2,000,000. **We** will also pay any extra costs and expenses awarded against **you** or incurred by **you** with **our** written consent.

What is not covered

1. Any liability arising from:
 - a) death or **bodily injury** of the **insured person's** employees or members of their family permanently living with them;
 - b) loss of or damage to property which belongs to, or is under control of, the **insured person** or a member of their family or household or a person employed by them;
 - c) trade, business or profession of the **insured person**;
 - d) ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation, in which case the first £100 of each and every claim is excluded);
 - e) ownership, possession or use of animals (other than domestic animals), firearms (other than sporting guns), mechanically propelled vehicles, vessels (other than manually propelled watercraft) or aircraft of any description.

Section 12 – Legal costs

Legal Advisory Service

The 24 hour phone number for practical **UK** legal advice in connection with **your trip** and for reporting a **legal costs** claim is 0845 246 2070, (+44 845 246 2070 from abroad). Please quote PA11607685 and **your** Coutts Gold Card number.

We will pay

1. For **legal costs** to help **you** claim damages or compensation:
 - for injury, illness or death, which happens during **your journey**; or
 - following a dispute about an agreement **you** have for **your journey**.
2. Up to £250 for the first consultation that **you** arrange with a local **solicitor** if **you** are arrested or held by authorities during **your journey**.

We will only pay for legal costs if:

- Any legal proceedings are carried out by a court or other organisation that **we** agree to; and
- It is always more likely than not that **you** will be successful with **your** claim.

What is not covered

We will not pay:

1. To defend **your** legal rights in claims against **you**;
2. Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
3. For actions between **insured persons** (in other words, people insured on the same policy trying to make a claim against each other);
4. **Legal costs** and expenses that **you** have paid or will have to pay before **we** have agreed to them;
5. Claims reported more than 180 days after the date **you** knew or should have known about the incident leading to the claim;
6. **Legal costs** if **you** stop or settle a claim or withdraw instructions from the **solicitor** without good reason. If this applies, **you** will have to refund any costs and expenses **we** have paid or agreed to pay during **your** claim;
7. Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other organisation.

Conditions

If **you** do not keep to the following conditions, **we** may refuse any claim and withdraw from any current claim.

You must do the following:

- Give **us** full details of **your** claim and any other information that **we** or the **solicitor** ask **you** for;

- Tell **us** about any developments affecting **your** claim (**you** must pay any costs involved in providing this information);
- 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 costs that **we** have to pay, and return them to us;
- Get **our** agreement in writing before **you** try to negotiate or settle a claim and co-operate fully with the **solicitor** and **us**, and not do anything that might harm **your** claim. If **we** ask, **you** must tell the **solicitor** to give **us** any documents or information that they have or know about.

Appointing a solicitor

- If we accept **your** claim, **we** or a **solicitor** we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take **your** claim to court, or if there is a conflict of interests, **you** have the right to choose the **solicitor** who acts for **you**. Otherwise, **we** will appoint a **solicitor** to act for **you**.
- **We** or **you** will appoint a **solicitor** to act for **you** in line with **our** standard terms of appointment (**you** can ask **us** for a copy).
- **You** must not agree any 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**.

You must tell your solicitor to do the following:

- Get **our** written permission before instructing a barrister or an expert witness;
- Tell **us** immediately if it is no longer more likely than not that **you** will be successful with **your** claim.

We can do the following:

- Contact the **solicitor** at any time, and they must co-operate fully with **us** at all times;
- Decide to settle **your** claim by paying the amount in dispute. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim;
- Refuse to pay any more **legal costs** if **you** do not accept a reasonable offer to settle **your** claim;
- Refuse to pay any more **legal costs** if it is no longer more likely than not that **you** will be successful with **your** claim.

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 that **you** and **we** agree on. If **we** cannot agree, the arbitrator will be chosen

by the president of the Law Society (or another similar organisation) for that part of the **UK** or geographical region 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 can 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 13 for details of **our** complaints procedure.)

Section 13 – Ski pack

We will pay for the unused portion of **your ski pack** costs paid for or contracted to pay for before **your trip** commences, where **you** do 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.

Special definition applying to Section 13

Ski pack means pre-paid lift pass, ski school and equipment hire fees or combination of these items.

Limit of amount payable

The maximum amount payable in respect of each **insured person** shall not exceed £250 per week.

What is not covered

We shall not pay any claims that are not confirmed as medically necessary by **our** assistance services and where a medical certificate has not been obtained from the attending **medical practitioner** in the resort confirming **you** are unable to ski.

Section 14 – Loss/Damage to ski equipment

If during the **period of the trip**, **you** suffer financial loss as a result of:

- a) loss, theft, or accidental damage to **your ski equipment**;
- b) loss, theft, or damage to, **ski equipment** hired by **you**.

Limit of amount payable

The maximum amount payable in respect of each **insured person** is £1,000.

Special conditions applying to Section 14

1. Damaged ski equipment belonging to **you** must be returned to **your home address** for inspection.
2. **You** must, at all times, take reasonable precautions to ensure the safety and supervision of **your** own or hired **ski equipment**. If it is lost or damaged while in the care of a transport company, authority or hotel **you** must report to them, in writing where practical, details of the loss or damage.

If **your** own or hired **ski equipment** is lost or damaged by an airline **you** must:

- a) obtain a Property Irregularity Report;

- b) give formal written notice of the claim to the airline within three days of the loss and retain a copy;
 - c) keep all travel tickets and baggage tags for submission if a claim is to be made under this policy.
3. **You** must take all practical steps to recover any articles lost or stolen.
 4. **You** 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.

What is not covered

1. The first £50 of each and every claim per **insured person**.
2. Any claim arising from or in connection with:
 - a) loss or damage to **your** own **ski equipment** which is more than five years old;
 - b) hired equipment not verified by an official receipt from the **ski equipment** hire shop;
 - c) **your** deliberate, wilful or malicious damage;
 - d) **your** carelessness or neglect;
 - e) **your** damaged skis which have not been returned to **your home address** for inspection by the authorised loss adjuster;
 - f) wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes;
 - g) losses from motor vehicles;
 - h) 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;
 - i) delay, detention, seizure or confiscation by Customs or other officials;
 - j) losses caused by any process of cleaning, repairing, dyeing or restoring.

Section 15 – Costs of hired skis

We will pay the cost of **you** hiring **ski equipment** for the remaining **period of the trip** as a result of loss, theft or accidental damage to **your** own or hired **ski equipment** occurring during the **period of the trip**.

Limit of amount payable

The maximum amount payable in respect of each **insured person** shall not exceed £50 per day with a maximum limit of £750.

What is not covered

1. **Your** 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 seven days of discovery of the loss, if **your ski equipment** is lost or damaged

whilst in their care. **You** must also obtain a written report of the incident from them. In the case of an airline, this will be a Property Irregularity 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 causes.
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.

Section 16 – Piste closure

If due to lack of, or too much, snow the skiing facilities (excluding cross country skiing) in the resort, which **you** have pre-booked to travel, are closed in their entirety and it is not possible for **you** to ski, **we** will pay:

- a) up to a maximum of £50 per day for the cost of **your** 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 £50 per day.

Limit of amount payable

One or a combination of the benefits described above are payable for as long as such conditions prevail at **your** resort, but in any case not exceeding the **period of the trip**.

What is not covered

1. Any European winter sports holiday commencing on or after 1 May and before 1 December annually.
2. Claims where **you** have 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 **your trip**.

Section 17 – Winter Sports delay

Outbound

- a) **We** will pay **your** additional accommodation and **journey** expenses incurred due to avalanche, landslide or landslip causing delay to **your** arrival at the booked resort.

Limit of amount payable

The maximum amount payable in respect of each **insured person** shall not exceed £150.

What is not covered

Any European winter sports holiday commencing on or after 1 May and before 1 December annually.

Inbound

- b) Up to £500 (a maximum of £50 a day) for the cost of reasonable alternative accommodation and food if **your** departure is delayed as transport cannot reach **you** due to bad weather.
- c) **We** will also pay up to £500 for alternative return transport to the **UK** if **you** cannot change **your** return travel tickets to the **UK** and have to buy replacements.

Section 18 – Physiotherapy following a skiing accident

If **we** pay a claim under Section 8, medical and emergency expenses and this claim, is as a direct result of a ski accident, **we** will pay up to £350 towards physiotherapy which is recommended by a **medical practitioner** on **your** immediate return to **your country of residence**.

What is not covered

Any claim which has not been confirmed as being medically necessary.

Section 19 – Pet care

We will pay up to £500 if **your** return home is delayed and **you** incur extra costs in kennel or cattery fees as a result.

What is not covered

Any claim not supported by official confirmation of the length and cause of the delay from the transport provider.

Section 20 – Hijack

We will pay up to £300 for counselling once back in the **UK**.

What you are covered for

We will pay up to £300 for a consultation with a psychiatrist in the **UK** following **your** pre-arranged transport being hijacked for more than 24 hours. If injured during the hijack, **we** will also pay for **your** medical treatment under section 8 and £100 for each full 24-hour period **you** are held hostage.

What you are not covered for

Any claim where **you** fail to get an official report or letter from the transport provider/carrier or police confirming the length of time that **you** were delayed for due to the hijacking.

You are not covered for anything mentioned in the General exclusions.

Section 21 – Withdrawal of services

We will pay up to £1,000 if **your** pre-booked hotel, due to strike or industrial

action, completely withdraws the following:

- water or electrical facilities; or
- swimming pool facilities; or
- kitchen services to the extent that no food is available; or
- chambermaid facilities.

We will pay **you** the £50 for each complete 24 hours **you** are without these facilities.

You are not covered for

Any claim directly or indirectly resulting from:

- claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption;
- strike or industrial action, which was advised to **you** at the time **you** took out this policy;
- claims for services which were not available prior to any strike or industrial action.

Section 22 – Business cover

Please refer to Extensions of the period of the trip, General exclusions which apply to the whole policy and General conditions which apply to the whole policy.

The following section of cover will not apply to **trips** undertaken within **your country of residence**.

Important note

All conditions and exclusions included within Part A – Sections 1 and 8 also apply to this section.

Additions to what we will pay

Part A – Section 1 Baggage

If during a **trip** undertaken for business purposes, **we** will pay:

- a) The cost of repair if economical, or otherwise the cost of replacement of **business equipment** as new, less deductions for wear, tear or depreciation, if your **business equipment** is lost, damaged or stolen during the **period of the trip**.
- b) The cost of repair if economical, or otherwise the cost of replacement of **business samples** as new, less deductions for wear, tear or depreciation, if **your business samples** are lost, damaged or stolen during the **period of the trip**.

The total amount payable in respect of each **insured person** under points a) and b) is £3,000 subject to a maximum limit of £1,000 in respect of any single article, pair or set of articles.

- c) If **your baggage** is temporarily lost in transit on **your outward travel** and not restored to **you** within 12 hours after arrival at **your** destination, **we** will pay **you** up to £500 towards the cost of purchasing essential replacement items.

You must obtain written confirmation from the carrier of the number of hours delay. If the **business equipment** proves to be permanently lost, the overall limit insured as specified in point a) shall apply.

- d) If **your business equipment** is lost, damaged or stolen during the **period of the trip**, we will pay **you** up to £500 towards the cost of hiring replacement **business equipment** for the duration of the **trip** or until **your business equipment** is returned to **you**, whichever is the shorter period.

You must obtain receipts for the cost of hiring replacement **business equipment**.

Part A – Section 8 Medical and emergency expenses

- a) Up to £1,500 towards the cost of a return travel ticket, up to the same class of travel as that paid by **you** on **your outward travel**, to enable a business colleague where necessary, to replace **you** if you are hospitalised for more than three days, brought home by our assistance services or die.
- b) Up to £1,500 towards the cost of necessary and reasonable additional accommodation and travel expenses should **you** need to extend the **period of the trip** beyond the scheduled return date following **your bodily injury** or illness or due to adverse weather conditions at **your trip** destination.

Special definitions applying to Section 22 – Business cover

Business equipment means computer equipment, facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunication equipment, business books, stationery and office equipment all owned by, or the legal responsibility of, **you**.

Business samples means all business stock owned by, or the legal responsibility of, **you**.

Additional exclusion applying to Section 22 – Business cover

We will not pay any claim under Part A – Section 8, additional benefit b), for adverse weather conditions if **you** could have reasonably known of these conditions prior to booking **your trip**.

Section 23 – Golf cover

Please refer to Extensions of the period of the trip, General exclusions which apply to the whole policy and General conditions which apply to the whole policy.

The following section of cover will not apply to **trips** undertaken within **your country of residence**.

Important note

All conditions and exclusions included within Part A – Sections 1, 4, 5 and 8 also apply to this section.

Additions to what we will pay

Part A – Section 1 Baggage

- a) **We** will pay the cost of repair if economical, or otherwise the cost of replacement of **golf clubs** as new, less deductions for wear, tear or depreciation, if **your golf clubs** are lost, damaged or stolen during the **period of the trip** up to a maximum of £1,500.
- b) **We** will pay up to £400 towards the cost of hiring replacement **golf clubs** for

each pre-booked round of golf where **your golf clubs** were unavailable through being temporarily lost in transit on **your outward journey** and not restored to **you** within four hours after arrival at **your destination**.

You must obtain written confirmation from the carrier of the number of hours delay. If the **golf clubs** prove to be permanently lost, the overall limit insured as specified in point a) above shall apply. **You** must also obtain receipts for the cost of hiring replacement **golf clubs**.

Part A – Section 4 Cancellation and curtailment

If **you** are forced to cancel **your trip** after paying the deposit for the **trip** due to you sustaining a **bodily injury** or illness that as a direct result prevents **you** from playing golf, **we** will pay up to £15,000 under Part A – Section 4.

Please note that in the event of cancelling **your trip** as a result of **your bodily injury** or illness, confirmation must be obtained from a **medical practitioner** in **your country of residence** that **your bodily injury** or illness prevented **you** from playing golf.

Part A – Section 5 Travel delay

If there is a delay in the departure of the ship, train or aircraft in which **you** are booked to make **your trip**, and **you** are delayed for at least four hours, **we** will pay up to £300 for non-refundable pre-paid green fees **you** are unable to use as a direct result of the delay.

Part A – Section 8 Medical and emergency expenses

If **we** pay **you** for the cost of, or expenses relating to emergency medical treatment given or prescribed by a **medical practitioner** under Part A – Section 8 following **your bodily injury** or illness outside **your country of residence**, **we** will pay up to £300 for non-refundable pre-paid green fees **you** are unable to use as a direct result of **your bodily injury** or illness.

Special definition applying to Section 23 – Golf cover

Golf clubs means a complete set of clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

Section 24 – Travel, accommodation and other end supplier failure cover

This section is applicable for trips booked from 15 September 2010 onwards. This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ('IPP'), who are regulated and authorised by the FSA (FSA registration: 311958) and is underwritten by Groupama, Novae and Sagacor.

Additional definitions applying to this section of cover only:

Insurer: The panel of insurers who will indemnify losses under this section through IPP.

Panel of insurers:

Groupama Insurance Company Ltd
 Registered No: 995253
 FSA registration: 202124

Novae Syndicate 2007
 Registered No: 05673306
 FSA registration: 204888

Sagicor Syndicate 1206
 Registered No: 03043923
 FSA registration: 204947

End supplier: scheduled airlines, hotels, car ferries, overseas villas and cottages in the **UK**, railway journeys including Eurostar, coach journeys, cruises not bonded, car hire, caravan sites/campsites/mobile homes, camper rental, safaris, excursions, Eurotunnel and theme parks such as Disneyland Paris.

Bond: A financial obligation from the bond issuer against certain liabilities arising from bondholder's bankruptcy. For example the Civil Aviation Authority ('CAAs') Air Travel Organiser's Licence ('ATOL') requirement.

Booking agent or consolidator: A ticket distributor as opposed to an actual end supplier of the service.

Consumer Credit Act: Section 75 of this Act outlines that when **you** buy something using **your** credit card, your contract is with both the trader and the card issuer. The trader and the card issuer have equal liability for anything that goes wrong. **You** can therefore take action against either of them to get compensation. The legislation is restricted to goods sold for more than £100 and less than £3,000.

You are covered for:

The Insurer will pay up to £5,000 in total for each **insured person** named on the booking invoice for:

1. Irrecoverable sums paid in advance and prior to departure in the event of the insolvency of the travel, accommodation or other end supplier where such sums do not form part of an inclusive holiday; or
2. In the event of the insolvency of any travel, accommodation or other end supplier after departure:
 - a) additional proportionate costs **you** incur in replacing that part of the arrangements to a similar standard to that originally booked; or
 - b) the cost of return transportation to the **UK** of a similar standard to that originally booked if the cutting short of a **journey (curtailment)** is unavoidable.

PROVIDED THAT in the case of a) and b) above, where practicable **you** shall have obtained the approval of IPP prior to incurring the relevant costs by contacting IPP as set out in the claims procedure below.

What you are not covered for:

The Insurer will not pay for costs arising from:

- the insolvency of the travel, accommodation or other end supplier whose services were not booked from within the **UK**;
- the insolvency of:
 - a) any travel, accommodation or other end supplier where at the time of the booking or taking out of this insurance (whichever is later) **you** could have reasonably been expected to know of a reason why the service could not be provided due to the end supplier's insolvency. (For example, where there is significant media coverage in the **UK** about the provider's insolvency or where **you** find out about the insolvency prior to booking);
 - b) any travel, accommodation or other end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel, accommodation or the services of any other end supplier;
- any loss for which a third party is liable or which can be recovered by other legal means, for example under the Consumer Credit Act.

Claims Procedure

IPP claims only:

You should advise IPP as soon as reasonably practicable of any occurrence, which may give rise to a claim. The longer **you** wait before submitting **your** claim, the greater the risk that **your** claim will not be fully covered.

Please send the documentation by post to:

International Passenger Protection Claims Office
IPP House
22-26 Station Road
West Wickham
Kent BR4 0PR
United Kingdom

Or contact:

Telephone: 0845 246 0555
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk

Claim forms can be downloaded from the IPP website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure of the travel, accommodation or other end supplier.

Any claims submitted after the six month period will NOT be processed.

FOR ALL OTHER CLAIMS – PLEASE REFER TO PAGE 10 – HOW TO MAKE A CLAIM.

Complaints Procedure

For complaints regarding **your** claim; call 020 8776 3750 or write to:

International Passenger Protection Limited, IPP House, 22-26 Station Road,
West Wickham, Kent BR4 0PR or email: info@ipplondon.co.uk

It is IPP's policy to acknowledge any complaint, advise **you** of who is dealing with **your** concerns and attempt to address them, all within five working days.

If IPP's investigations take longer, a full response or an explanation of IPP's position with timescales for a full response, will be given within four weeks.

Having followed the above procedure, if **you** are not satisfied with the response **you** may write to the lead insurer on behalf of the Panel of insurers at:

Managing Director
Sagikor at Lloyd's, 1 Great Tower Street, London EC3R 5AA.

In addition, **you** have the right to contact the Financial Ombudsman Service at the following address:

Insurance Division, Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800
Email: enquiries@financialombudsman.org.uk

Please make sure that **you** always quote **your** policy number to help **your** enquiry be dealt with efficiently. Making a complaint will not affect **your** right to take legal action.

IPP DATA PROTECTION POLICY

This only applies to this section of cover

IPP's Data Protection Policy is in place so that IPP can ensure that **we** protect customer data as **we** are required to do as part of our FSA regulation obligations.

Customer data is any identifiable personal information about a customer held in any format, such as national insurance numbers, address, date of birth, family circumstances, bank details etc.

Customer data is a high valued commodity for fraudsters and securing it is IPP's responsibility. **We** have assessed the risk associated with the customer data kept by IPP as negligible, however, **we** have taken the following precautions to protect customer data.

Any customer data that is no longer required should be disposed of in a secure fashion.

Part B – Hazardous activities

Benefits at an additional cost

Cover under Part B only applies if the appropriate **hazardous activities** premium has been paid prior to commencing **your trip** and **you** comply with the qualification criteria specified under the heading Operation of cover.

To arrange this additional cover, please call **our** assistance services on 0870 609 1218.

Please refer to Extensions of the period of the **trip**, General exclusions which apply to the whole policy and General conditions which apply to the whole policy.

Cover is not available for **trips** taken within **your country of residence**.

Under this section, the following activities are covered when they have been pre-booked and paid for in **your country of residence** prior to departure and where tuition by experts holding recognised relevant qualifications is provided:

- Hang-gliding
- Paragliding
- Parascending
- Ballooning
- Parachuting
- Bungee jumping
- Use of bobsleighs or skeletons
- Heli-skiing
- Abseiling
- White water rafting.

Extensions of the period of the trip

If during the **period of the trip**, you are delayed through no fault of **your own**, and **your trip** is not completed before the expiry of the **period of the trip**, then the insurance will be extended without additional premium for as long as is reasonably necessary for the completion of the **trip**.

General exclusions which apply to the whole policy

This policy excludes any claim arising from:

1. 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
2. **terrorism/a terrorist act.** This section does not apply to Section 9 – Personal accident or to Section 8 – Medical and emergency expenses except where nuclear, chemical or biological weapons/agents are used
3. whether directly or indirectly caused by:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
 - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
4. death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life)
5. injury, illness or disablement resulting from a sexually transmitted disease
6. 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)
7. bankruptcy/liquidation of any tour operator, travel agent or transportation company
8. claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work

following injury or illness happening whilst on a **trip** or the cost of replacing locks in the event that keys are lost

9. **your** unlawful act

10. this exclusion applies to all sections of the policy except Part A – Sections 8, 9, 10 and 12.

The insurance does not cover claims directly or indirectly resulting from:

- a) equipment (whether **you** own it or not) failing, or being unable to recognise correctly data representing any date in such a way that it does not work properly or at all;
- b) the fear of equipment (whether **you** own it or not) failing, or being unable to recognise correctly data representing any date in such a way that it does not work properly or at all;
- c) computer viruses.

Equipment includes computers and anything else, which has a microchip in it.

Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.

Microchips include integrated circuits and microcontrollers.

Computer viruses include any program or software that prevents any operating system, computer program or software working properly or not at all.

General conditions which apply to the whole policy

1. **You** must tell **us** about any claim as soon as reasonably possible. Any increase in costs caused by **your** delay in telling **us** will not be covered by this policy. **You** must also inform **us** if **you** are aware of any court order to do or stop doing something, order to attend court or impending prosecution. Every communication relating to a claim must be sent to **us** without delay.
2. **You**, or any person acting for **you**, must not negotiate, admit or repudiate any claim without **our** written consent.
3. The expense of supplying all certificates, information and evidence which **we** may require will be borne by the **insured person** or their legal representative. When a claim for **bodily injury** or illness occurs, **we** may request and will pay for, any **insured person** to be medically examined on behalf of **us**. **We** may also request, and will pay for, a post mortem examination if an **insured person** dies.
4. If at the time of any incident which results in any other insurance covering the same costs, loss, damage or liability or any part of such, **we** will pay our share in proportion to the sum insured of the claim, except under Sections 9 and 10 where **we** will pay the full claim subject to the policy limits.

5. **We** are entitled to take over and conduct in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under the policy to anyone else.
6. In the event of a change of insurer, the sums insured stated in the Summary of benefits will be the maximum payable to each **insured person**.
7. In respect of Sections 1, 5, 6 and 7, invoices/receipts must be provided in the event of a claim for additional accommodation, travel expenses, meals and refreshments.
8. From time to time, it might be necessary to alter **your** policy. When this situation arises, **you** will be advised accordingly. Any such alteration will only apply to **trips** booked by **you** from the time of receipt of that advice.
9. If any claim is found to be fraudulent in any way, this policy will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims.
10. **We** may at any time pay to **you**, **our** full liability under the policy, after which no further payments will be made in any respect. **We** do not have to accept any items that are recovered or damaged beyond repair.
11. It is a condition of this insurance that all material facts which is anything that might alter, change or influence the continuation of this insurance cover on the same terms, such as **pre-existing medical conditions**, medical conditions diagnosed before booking **your journey**, criminal convictions and possible participation in **hazardous activities**, etc are disclosed to **us**. Failure to do so may invalidate this insurance leaving **you** no right to make a claim. **We** reserve the right to not extend the policy.
12. **You** must take all reasonable steps to prevent any loss, damage or accident. If **you** do not **we** may not pay **your** claim.

Your information

Who we are

Coutts Gold Card Insurance is arranged by UK Insurance Limited and underwritten by UK Insurance Limited. UK Insurance Limited is a member of The Royal Bank of Scotland Group (The Group).

In this information statement ‘**we**’, ‘**us**’ and ‘**our**’ refer to UK Insurance Limited 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 Textphone 0845 900 5960.

Your electronic information

If **you** contact **us** electronically, **we** may collect **your** electronic identifier eg 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 includes data about **your** transactions.

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 other companies who 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. If **we** do this, **we** will ensure that anyone to whom **we** pass it provides an adequate level of protection.

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 may be asked to agree to this when **you** contact **us** but please ensure that **you** only provide **us** with sensitive information about other people with their agreement.

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, UK Insurance Limited, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your claim reference. A fee may be payable.

Data Protection Act

The information that **you** supply to **us** will only be used by **us** to assess whether **we** will provide **you** with insurance cover or assessing any future claim **you** may make. Information may be passed to the **insurer** of **your** policy or the specified claims handler or emergency assistance service for the purpose of managing **your** claim.

The information **we** store will not be passed to any other third parties, and **you** have the right to access under the terms of the Data Protection Act.

PURCHASE PROTECTION INSURANCE:

Royal & Sun Alliance Insurance plc

The policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Coutts 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.

We will provide the cover set out in the policy wording for the period of insurance as set out in the schedule held by Coutts.

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.

This policy is a legal contract between **you** and **us**.

Definitions

All defined terms will be shown in bold. Each word is listed with the meaning explained below it and is printed in bold type whenever it appears in the policy.

You and **your** mean the principal cardholder and additional cardholder as specified in the Coutts Gold Card Agreement.

We, **our** and **us** means Royal & Sun Alliance Insurance plc. Registered No. 93792. Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Choice of law

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Cover

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

Limit of cover

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

What is not covered

- Any amount covered under any other insurance policy, guarantee or other agreement.
- Any amount not covered under any other insurance policy due to the application of an excess, where the excess is £100 or less.
- The first £50 of any claim.
- Travellers cheques, cash or any other financial documents, entitling the holder to payment, tickets of any kind, 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, medals, coin or stamp collections.
- 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 damage caused by any sort of war, invasion or revolution.
- Any loss or damage resulting from radiation and radioactive contamination, or any related event.
- Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:
 - a sudden unexpected incident, or
 - oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and which occurs during any insurance period.All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

- Any loss, 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** if **your** failure to observe those terms and conditions is connected in any way with the circumstances of **your** claim.
- **You** must be a Coutts Gold cardholder at the time **you** make a claim.
- **You** cannot make a claim if **your** rights under the Coutts Gold Card conditions of use have been terminated or **your** Coutts Gold Card has been withdrawn or suspended.
- **You** must provide **us** at **your** own expense, with such information and assistance as **we** reasonably require.
- **You** must take all reasonable steps to prevent loss or damage to any item covered by this insurance.

How to claim

In the event of a claim **you** should call Coutts Card Services on 020 7309 0045 (within UK) or +44 20 7309 0045 (outside UK). If an item is lost, damaged or stolen **you** must ask for a claim form and return it to RSA within 45 days of the incident.

You will be required to supply proof of purchase/card usage as part of the claims process.

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, or
 - 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 information 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 information, 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

- If false or inaccurate information is provided and fraud is identified, details will 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 details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
- Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

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.

You can ask **us** for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

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 sub-contractors.

The RSA Group of companies may pass **your** personal information 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 information, 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.

Complaints procedure

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:

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

We aim to address **your** concerns within 24 hours. Experience tells **us** that most difficulties can be resolved 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

Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service.

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within eight weeks of the date **we** received **your** complaint, **you** can refer **your** complaint to the Financial Ombudsman Service.

They can be contacted at:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within six 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 may be monitored.

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 against its policies. **You** may be entitled to compensation if **we** cannot meet **our** obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

SENTINEL® CARD PROTECTION TERMS AND CONDITIONS:

Sentinel® Card Protection & Allianz Insurance plc

This policy is made up of two parts – **your** schedule (sent to **you** by Sentinel®) and this policy wording. Please keep **your** schedule and this wording together and in a safe place.

You are entering into two contracts:

- a) The first is with Allianz Insurance plc, who underwrite the insured elements of **your** policy.
- b) The second is with Sentinel® Card Protection (SCP) who administer the service elements of this product.

The cover provided by this policy begins as soon as the **cardholder** receives their Coutts Gold Card. Cover continues automatically as long as the **cardholder** remains a Coutts Gold **cardholder** and the insurance continues to be placed with Affinion International Limited by Coutts and with Allianz Insurance plc by Affinion International Limited.

This insurance only applies to residents of the **UK**. The insurance is automatically cancelled if **you** move outside the **UK**.

Definitions

When a word has a special meaning, it will be shown in **bold** type and will have the same meaning wherever it appears.

Advance(s) means a payment made by **SCP** to a **cardholder**, in connection with an **incident**.

SCP means Sentinel® Card Protection and is a registered trademark and trading name of Affinon International Limited, Registered in England No. 1008797.

Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ, United Kingdom. Affinon International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.

Our authorisation can be confirmed by calling the FSA on 0845 606 1234 or by visiting www.fsa.gov.uk/pages/register. **Our** FSA registration number is 311584.

Cardholder(s) means the persons, including the **policyholder**, registered with SCP who permanently reside at the **policyholder's** permanent **UK** home address.

Communication costs means the costs which a **cardholder** necessarily incurs and has to pay in respect of telephone calls, faxes or similar types of communication in relation to an **incident** or retrieval of lost or stolen luggage or keys.

Incident means an event or series of connected events, which result in the loss or theft of a **cardholder's registered card(s)**.

Our/us/we means Allianz Insurance plc, Registered in England No. 84638.

Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Branch address: Allianz Insurance plc, PO Box 589, Great West House (GW2), Great West Road, Brentford TW8 1AH. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). **Our** authorisation can be confirmed by calling the FSA on 0845 606 1234 or by visiting

www.fsa.gov.uk/pages/register. **Our** FSA registration number is 121849. (ACS1567/1 04. 10)

You/your means the **policyholder**.

Personal money means cash owned by and used solely for a **cardholder's** personal use.

Registered card(s) means the credit and debit cards, including Post Office™ card accounts, charge cards, store cards and other similar payment cards, which a **cardholder** has registered with **SCP**. Membership and loyalty cards can also be registered and reported lost but **SCP** will not be able to inform the issuing company of **your** change of address, or treat the loss or theft of this card as an **incident**.

Policyholder means the principal **cardholder** of the Coutts Gold Card account.

Policy period means the period in which **you** are entitled to the insurance and services. This is shown on **your** schedule. It also includes any further period, which **you** may pay for or agree to pay for and for which **SCP** agrees to accept **your** application.

UK means the United Kingdom, Channel Islands and the Isle of Man.

Part A – The insurance cover provided by Allianz Insurance plc

This policy is based on information **you** supplied on **your** application form, or over the telephone, and on information subsequently provided.

You must comply with all of the terms and conditions set out in the policy.

If **you** do not, **we** may turn down a claim or cancel **your** cover.

The following conditions must be met:

- All **cardholders** must take all reasonable steps to avoid anything which may result in a claim under this policy.
- All **cardholders** must comply with the conditions of issue as stated by the issuing card company.
- Personal Identification Numbers (PINs) must not be kept with the **registered cards**, disclosed or made known to anyone other than an authorised user.

Cover following an incident

This part of the policy sets out the insurance cover provided following an **incident**.

Part A – Section I Unauthorised and fraudulent use

What is covered

Unauthorised and fraudulent use of **registered cards** for which the **cardholder** is legally responsible.

The limits

Up to a total of:

- (i) £1,500 per **incident** for losses which occur before a **cardholder** reports the **incident** to **SCP**.
- (ii) £75,000 per **incident** for losses that occur after a **cardholder** has told **SCP** that an **incident** has happened.
- (iii) £1,000,000 per policy in total for all **incidents** during any 12-month period.

What is not covered

- Losses incurred if the **incident** is not reported to the police and **SCP** within 24 hours of its discovery.
- A **cardholder** using a **registered card** in a way which is not authorised by the card issuer.
- More than £75,000 for any one **incident**.
- Loss due to fraudulent use by **you** or a **cardholder**, including disclosing the Personal Identification Number (PIN) to anyone, or keeping it, even in a coded format, with the **registered card**.

Part A – Section 2 Communication costs

What is covered

Communication costs when notifying **SCP** of an **incident**.

The limits

Up to a total of £100 per **incident**.

Part A – Section 3 Personal money

What is covered

Personal money lost or stolen in an **incident** whilst travelling outside of the **UK**.

The limits

Up to £200 per **incident** and in total for all **incidents** during any 12-month period.

What is not covered

Any **personal money** not reported lost at the same time as reporting the **incident**.

Part A – Section 4 Replacement costs

What is covered

Costs for replacing **your** or a **cardholder's** handbag, wallet, purse and/or briefcase containing the **registered cards** lost in an **incident**.

The limits

Up to £100 per policy during any 12-month period. A £15 excess per **incident** applies.

What is not covered

- Claims which do not include the necessary documentation.
- Loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the police at the same time as reporting the **incident**.

Part B – The services provided by SCP

This policy is based on information **you** supplied on **your** application form, or over the telephone, and on information subsequently provided.

Scope of service following an incident

This part of the policy sets out the services which are available to a **cardholder** in the event of an **incident**.

Part B – Section 1 Emergency advance

What is covered

An emergency cash **advance** available whilst stranded away from the **policyholder's** permanent place of residence, subject to status and availability.

The limits

Up to £1,000 per **incident**, limited to one request per **incident**. The minimum value for a **UK** cash advance is £100.

What is not covered

- Entitlement to an **advance** if the conditions relating to **advances** are not complied with. See 'Advances'.
- Entitlement to an **advance** in the UK if the **cardholder** is stranded within a 50 mile radius of the address registered with **SCP**.
- Entitlement to an **advance** if the incident is not reported to the police.

Part B – Section 2 Emergency advance for replacement tickets

What is covered

An emergency **advance** to pay for replacement travel tickets, whilst stranded away from the **UK**, subject to status and availability.

The limits

Up to £3,000 per **incident**, limited to one request per **incident**.

What is not covered

An **advance** for tickets of travelling companions who are not **cardholders** or **cardholders'** dependent children.

Part B – Section 3 Emergency advance for hotel bills

What is covered

An emergency **advance** to pay for hotel bills or other accommodation charges whilst stranded **away** from the **UK**, subject to status and availability.

The limits

Up to £3,000 per **incident**, limited to one request per **incident**.

What is not covered

An **advance** for hotel bills and accommodation charges of travelling companions who are not **cardholders** or **cardholders'** dependent children.

Part B – Section 4 Emergency advance for transport

What is covered

An emergency cash **advance** available whilst stranded away from the **UK**, to pay for transport charges that have to be paid to complete the journey. **Advances** are subject to status and availability.

The limits

Up to £750 per **incident**, limited to one request per **incident**.

What is not covered

An **advance** for additional transport charges of travelling companions who are not **cardholders** or **cardholders'** dependent children.

Advances

Advances will only be made to a **cardholder** when a **cardholder** has no other means of paying for services or obtaining cash following an **incident**.

The **advance** is made on the basis that the **cardholder** agrees to repay the **advance** to **SCP** within one calendar month. **SCP** may refuse to provide an **advance** to the **cardholder** if there is reason to believe that the **cardholder** may not be able to repay the **advance** within one calendar month.

You should be aware that if a **cardholder** does not repay the **advance** in full **you** are liable for the repayment of the **advance** in full.

How to make a claim for emergency advances

In order to collect the money transfer the **cardholder** will need to comply with such terms and conditions and procedures of the Western Union Money Transfer Service as are applicable at the relevant time. Copies of the relevant terms and conditions are available on the reverse of the To Receive Money form, which the **cardholder** will need to complete when seeking to collect the money transfer. Please note that Western Union and its agents reserve the right not to process or pay any money transfer if they think it may violate any applicable law or Western Union policy or procedure.

Cardholders will be advised by Western Union of the details required to complete the To Receive Money form and the necessity for the **cardholder** to provide satisfactory evidence of their identity. Typically, the information required will include that detailed below. However, please note that the information provided below is only a guideline and **cardholders** will need to check and comply with the relevant Western Union requirements and procedures applicable at the relevant time.

Subject to Western Union's current terms and conditions **cardholders** will need to confirm:

- their full name and current/permanent address in the **UK**
- the full name of the sender of the money transfer eg, Affinion International, Hampshire, **UK**
- the originating country of the transaction eg, Ireland
- the approximate amount of the money transfer
- satisfactory documentary evidence of identity as determined by Western Union. Western Union will advise **cardholders** which forms of identification will be acceptable.

If a **cardholder** has no identification due to it being lost or stolen they can collect a money transfer by providing a police report, not more than one month old, stating the identification that had been lost or stolen. The maximum amount that a **cardholder** would be able to receive in such circumstances would be £350.

Benefits regardless of suffering an incident

This part of the policy sets out the benefits provided whether a **cardholder** has suffered an **incident** or not.

- **Communication costs** a **cardholder** has incurred in looking for or getting back lost or stolen keys up to £50 per claim, limited to one claim during any 12-month period.

- **Communication costs** a **cardholder** has incurred in looking for or getting back lost or stolen luggage up to £100 per claim, limited to one claim during any 12-month period.
- The costs that a **cardholder** incurs in obtaining temporary travel documentation if a **cardholder's** passport is lost or stolen whilst travelling outside of the **UK**, up to a total of £100 per claim, limited to one claim during any 12-month period.
- **Communication costs** that are incurred in locating medical assistance, up to a total of £100 per claim.
- **Communication costs** which a **cardholder** has incurred in:
 - (i) getting documents back
 - (ii) assisting the police with their enquiries
 - (iii) making a claim on any personal insurance policy the **cardholder** has which provides cover for loss or theft, in respect of documents registered with **SCP**, up to a total of £100 per claim.

What is not provided

- Any costs that are not directly related to communication.
- The cost incurred in replacing any passport.
- Any costs incurred which have not been pre-authorized by **SCP**.
- Documents not registered with **SCP**.

Communication costs

Any claim for telecommunication costs must be supported by reasonable evidence (showing the telephone number of **SCP** where appropriate) eg, telephone, telex/fax bills. Claims for postage must be supported by postal receipts.

Additional information

Your schedule and covering letter

Your schedule contains important details including:

- details of the **registered cards**
- details of the **cardholders**.

When **you** receive **your** schedule, **you** should check that the details are correct and that the **registered card** numbers are valid.

Keeping details up to date and changing address

To ensure that **you** receive the full benefits provided by this product, **you** must keep **SCP** informed of any changes, additions or deletions to **your registered cards**, as only **registered cards** are insured under the policy. **You** must inform **SCP** of any change to **your** permanent address. Only the **policyholder** and **cardholders** at the new address will be covered under this policy and be entitled to receive the services. **You** must inform **SCP** of any **cardholders** who no longer reside at **your** permanent address. **Cardholders** who no longer live with the **policyholder** will need to apply for a new policy if they wish their cover to continue.

SCP will inform **your** issuing card company of **your** new address upon request. **SCP** will ask **you** to provide the security details **you** have registered in order to verify **your** identity. If **SCP** is not able to verify **your** identity, **SCP** reserves the right to ask for further proof of identity or refuse **your** request. Please note that **SCP** will require at least three weeks' notice and does not accept any liability for the issuing card company's non-receipt of or non-action on notification.

Security

You may be required to validate any request **you** make to **SCP** by providing the security details **you** have registered. Failure to provide such security details or other suitable validation will result in **SCP** refusing to act upon such a request. If **you** have not registered security details with **SCP** **you** should contact **SCP** as soon as possible to ensure **SCP** is able to provide **you** with the service to which **you** are entitled.

Notice to customers

You are advised that any telephone calls made to both **SCP** and **our** administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information exchanged between **SCP** customers, and **our** own staff. They may also be used to allow additional training to be provided to both **SCP** and **our** own staff or to prove that **SCP** and **our** own procedures comply with legal requirements. The staff are aware that conversations are monitored and recorded.

General exclusions

These exclusions apply to the policy and the services. Neither **SCP** nor **we** will pay for losses arising from:

- war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.

Fraud

- If the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, **we** retain the right to recover any sums paid by way of benefit under the policy. If **we** receive a claim under **your** policy **we** may ask **you** or any person covered under the policy to give written consent, during the claims process, for **us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the police release to **us**. Should **you** or any covered person decline to give such consent **we** may in turn decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **you** without their consent.

Data Protection Act

The details **you** and/or a **cardholder** supply will be stored and used by **SCP** and **us** to administer **your** product. **Your** personal details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all the principles of English law. **We** may exchange **your** details with other insurers through various databases to help **us** check information and also to prevent fraudulent claims. Information may be disclosed to regulatory bodies and/or **your** bank or card issuer. **Your** details will not be kept for longer than necessary.

Your right to cancel

You may cancel this policy at any time in writing or by telephone. The address and telephone number are shown on the covering letter of **your** schedule.

As Coutts does not charge a separate premium for this insurance **you** will not receive a refund should **you** wish to cancel. If **you** do not cancel, **your** policy will automatically renew.

We or **SCP** may cancel the policy by giving **you** 30 days' notice in writing.

This insurance is automatically cancelled without notice if:

- **you** submit a claim knowing it to be false, fraudulent or a misrepresentation
- **you** are no longer entitled to this product
- **you** no longer hold a qualifying account if it is offered as a benefit of account holding
- **you** live outside of the **UK**.

This product may only be altered, varied or its conditions relaxed by **SCP**, giving **you** 30 days' notice in writing.

What to do in the event of a claim

If the **cardholder** discovers that anything covered by the policy has been lost or stolen, the **cardholder** should contact **SCP** immediately and in any event within 24 hours of discovery at Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF. Tel: 0800 414 717. The **cardholder** must also report it to the police within 24 hours of discovering the loss and obtain a report from the police confirming the loss. Details including the crime reference number and the address and telephone number of the police station will be required to make a claim. If **you** make a claim under the insurance cover, in dealing with the claim **SCP** will be acting on behalf of Allianz Insurance plc. In all other cases, **SCP** will act on **your** behalf.

Any **personal money** lost and/or handbag, purse, wallet and/or briefcase lost must be reported at the same time as reporting the **incident**. A claim form will be sent to the **cardholder** and should be returned within 60 days of the **incident**. Claim forms must be returned with official documentation to prove prior possession of the money lost eg, bank/building society statement.

For handbags, wallets, purses and/or briefcases, the **cardholder** will need to supply:

- a description of the item(s)
- the receipt(s) for the replacement item(s)
- the police report detailing the item(s) lost.

The **cardholder** must give **SCP** all the information they are able to if **SCP** asks.

If the **cardholder** makes a claim under the policy for something which is also covered by any other insurance policy, the **cardholder** must provide **SCP** with full details of the other insurance policy. **We** will only pay for **our** share of any claim.

We have the right, if **we** choose, in the **cardholder's** name but at **our** expense to:

- (i) start legal action to get compensation from anyone else, and
- (ii) start legal action to get back from anyone else any payments that have already been made.

The **cardholder** must:

- provide **us** with all reasonable help to take legal action against anyone if **we** ask
- not settle, reject or negotiate any claim without **our** written permission.

Choice of law

Unless **we** agree otherwise:

- a) the language of the policy and all communications relating to it will be English, and
- b) all aspects of the policy, including negotiation and performance, are subject to English law and the decision of English courts.

Fraudulent use claims

Additional steps which should be taken in the event of fraudulent use, the **cardholder** should:

1. identify the suspected fraudulent charges on their **registered card** statement
2. send the statement to the fraud department of the issuing card company concerned, requesting that the suspected fraudulent charges be removed
3. should the card company be unable to remove the suspected fraudulent charges, the **cardholder** should obtain a letter from them which confirms the date, times and amount of the suspected fraudulent charges and an explanation of why they cannot be removed
4. attach the letter to the police report, along with any other evidence which can be supplied and send it by registered post to **SCP**.

Rates of exchange

If a loss arises under this product and such loss is incurred in a currency other than sterling, then the **cardholder** should be reimbursed at the rate of exchange prevailing at the date that the claim was notified to **SCP**.

How to make a complaint regarding the services provided by SCP

If **you** have a complaint about the service elements of this product, please contact **SCP** on 0800 414 717 or write to: The Customer Relations Manager, Sentinel® Card

Protection, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF quoting **your** policy number.

SCP will always respond to any written complaints within two working days and do their best to resolve the problem within 28 days. **SCP** will acknowledge and do their best to resolve all telephone complaints at the time of calling, otherwise within three weeks. If **SCP** cannot respond within these timescales they will let **you** know when an answer may be expected.

If **SCP** are unable to resolve **your** complaint within eight weeks from when **you** first contacted them or, **you** remain dissatisfied with the final response, then **you** may refer the matter to the Financial Ombudsman Service for an independent review of **your** complaint. Their contact details are: Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800. Website: www.financial-ombudsman.org.uk.

How to make a complaint regarding the insurance provided by Allianz Insurance plc

Our aim is to get it right, first time every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Please contact **us** at:

Customer Satisfaction Manager,
Allianz Schemes,
PO Box 589,
GW2 Great West House,
Great West Road,
Brentford
TW8 1AH
Telephone: 01483 260758
Email: schemescsm@allianz.co.uk

Using the complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

Copies of this document are available in Braille, audio cassette or large print on request.

Calls may be recorded.

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 **RBS**