



Application

COUTTS TRAVEL PROTECTION

Coutts

STATEMENTS OF DEMANDS AND NEEDS

Coutts has not provided you with a personal recommendation as to whether these policies are suitable for your specific demands and needs, we will be representing you as our client. It is your responsibility to make sure that the policy is right for you.

Further details of the benefits of each insurance can be found in the relevant Insurance Product Information Document.

Cover

In order to apply for Coutts Travel Protection and remain eligible, you must be 18 years or over, a permanent resident in one of the following: UK, Cyprus, Gibraltar, Isle of Man, Italy, Jersey, Republic of Ireland and continue to hold a Coutts Current Account.

Travel Insurance

This travel insurance meets the demands and needs of those Coutts clients that have purchased Coutts Travel Protection (protected clients) who wish to insure themselves when travelling worldwide for emergency medical expenses, delayed or missed departures, cancelling or cutting short a trip, delayed baggage and lost or stolen possessions. For full cover details please see Insurance Policy guide.

Loss Damage Waiver

This Loss damage waiver insurance meets the demands and needs of those Coutts clients that have purchased Coutts Travel Protection (protected clients) who wish to insure themselves in order to waive their liability for any damage, fire, vandalism, theft or loss of use of a rental vehicle hired from a licensed rental agency for periods of up to 31 days and where the client has declined the rental agencies' own loss damage waiver insurance or similar cover. For full cover details please see Insurance Policy guide.

Fee/Remuneration Disclosure

Coutts Travel Protection has an annual fee of £300, which is deducted quarterly in arrears (£75) or waived if the average value of the combined assets and liabilities that are held in sole and joint accounts or within a Fee Family is in excess of £1,000,000. Coutts pass any fees collected to AWP P&C SA. We do not receive any commission for arranging the insurance, however, if AWP P&C SA generates a specific level of annual profit over the entire Coutts Travel portfolio underwritten by them, they are required to pay us a share.

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 Travel Protection Insurance Guide. If you cancel within 14 days you will not be charged.

To cancel this insurance please call Coutts 24 on +44 (0)20 7957 2424 or write to Coutts, 440 Strand, London WC2R 0QS.

If you do not exercise this cancellation right, the insurance policy will be binding on you.

ABOUT OUR INSURANCE SERVICES

Coutts & Co
440 Strand
London WC2R 0QS
Telephone +44 (0)20 7957 2424

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.
- We can only offer products from:
 - AWP P&C SA (for sections A1-A23) and Liberty Mutual Insurance Europe SE (for sections A24) for Travel Insurance for Coutts Travel Protection;
 - AWP P&C SA for Loss Damage Waiver for Coutts Travel Protection.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a personal recommendation from us for:
 - AWP P&C SA (for sections A1-A23) and Liberty Mutual Insurance Europe SE (for sections A24) for Travel Insurance for Coutts Travel Protection;
 - AWP P&C SA for Loss Damage Waiver for Coutts Travel Protection.

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

- An annual fee, charged quarterly in arrears for arranging:
 - AWP P&C SA (for sections A1-A23) and Liberty Mutual Insurance Europe SE (for sections A24) for Travel Insurance for Coutts Travel Protection;
 - AWP P&C SA for Loss Damage Waiver for Coutts Travel Protection.
- No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Coutts & Co, 440 Strand, London WC2R 0QS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 122287.

Our permitted business is arranging and advising on non-investment insurance.

You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

6. Ownership

The Royal Bank of Scotland Group plc, which is the parent undertaking of various brands in The Royal Bank of Scotland Group, indirectly wholly owns and controls Coutts & Co.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to Coutts, 440 Strand, London WC2R 0QS

...by phone Telephone +44 (0)20 7957 2424

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

ELIGIBILITY ASSESSMENT AND APPLICATION FORM

Instructions for completing this form Please ensure all areas in bold are completed.

There are a number of insurance benefits available with Coutts Travel Protection. We have set out the key conditions and exclusions which may affect your eligibility for these insurance benefits. However not all conditions, limitations and exclusions are included. **We recommend that you read the full terms and conditions which can be found at coutts.com**

The insurance benefits provided to you with your Coutts Travel Protection remain active for as long as you are a Coutts Current Account holder and have Coutts Travel Protection, or until you are no longer eligible for this benefit, whichever is earlier.

To be eligible for Coutts Travel Protection you must be:

- 18 years or over
- Resident in one of the following: UK, Cyprus, Gibraltar, Isle of Man, Italy, Jersey, Republic of Ireland

We recommend that you review your circumstances to check whether you meet these requirements. Coutts charges £300 per annum for Coutts Travel Protection which is charged quarterly in arrears. We will waive the fee if the average value of the combined assets and liabilities that you hold in sole and joint accounts or within a Fee Family is in excess of £1,000,000.

Do you or any other beneficiary intend to travel worldwide?

Yes No

If you have answered **yes** to the above question, then you may have a need for Coutts Travel Protection.

If you have answered **no** to the above question, then you may wish to consider if Coutts Travel Protection meets your needs.

If you have any questions or concerns, please discuss these with your private banker.

Travel Insurance – Sections A1-A23 AWP P&C SA and Section A24 Liberty Mutual Insurance Europe SE

Please read the medical questions below. If **you** or **any other beneficiary** answer **YES** to any of these questions, **you** must telephone the **insurer** to confirm eligibility of cover:

1. Are **you** or **any other beneficiary** receiving, or are waiting to receive, inpatient or outpatient treatment?
2. Have **you** or **any other beneficiary** been diagnosed or treated (including using ongoing medication) with a heart or cancer related condition in the past 12 months?
3. Have **you** or **any other beneficiary** been given a terminal prognosis?
4. Are **you** or **any other beneficiary** awaiting the results of any tests or investigations whether a condition has been diagnosed or not?
5. Have **you** or **any other beneficiary** been diagnosed with any of the medical conditions below?
 - a circulatory condition (problems with blood flow including but not limited to high cholesterol, **excluding** high blood pressure) or a breathing condition (**excluding** asthma);
 - any gastrointestinal (stomach) condition; or
 - diabetes.

Coutts Travel Protection

Please call on +44 (0)20 7126 7532 (Monday to Friday 9am to 6pm and Saturday 9am to 1pm) at which point you will be assessed to see if you are eligible to benefit from the Travel Insurance Policy, or whether an endorsement to the Travel Insurance Policy can be purchased for an additional premium to cover your condition or if unfortunately, the insurer cannot cover your medical condition at all. Please note that this does not necessarily affect your eligibility to benefit from other cover provided by the Travel Insurance Policy, but if we are unable to cover your medical condition, we will not pay claims that are related to the excluded medical condition or associated condition.

If your circumstances change whilst you hold this policy you must call us to be assessed. Failure to do so may mean that you are not covered for your medical condition or an associated condition.

Are you eligible?

- 1) Have you, or any beneficiary of this insurance, answered yes to any of the medical questions above?
 Yes No (*proceed to 3*)
- 2) If you answered **yes** – you are not eligible to claim for a medical condition for which you have answered yes until you have called +44 (0)20 7126 7532 to confirm eligibility of cover. This includes associated conditions. This does not affect the other cover provided for this policy.
Do you wish to proceed on this basis?
 Yes No
- 3) If you answered **no** – thank you for confirming that you (and any other beneficiaries of this policy) have no relevant medical history to declare. You are currently eligible for this policy, however, if your circumstances change, please ensure you call +44 (0)20 7126 7532.

Significant Conditions

1. The maximum duration allowable for any one trip is 93 days, except where the trip involves winter sports where the maximum duration allowable is 28 days.
2. The benefits of the Travel Insurance Policy are available to any individual who has Coutts Travel Protection, and their partner and dependent children (who are unmarried children, including legally adopted, foster and stepchildren, of the protected client 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).
3. No benefits are available when you travel to obtain medical treatment(s); or if you are travelling against medical advice.
4. Items lost or stolen can only be claimed for if reported lost to the police authorities in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and a police report is obtained.
5. Any costs over £500 regarding medical treatment may not be covered unless prior agreement has been obtained from the Assistance Helpline.

Loss Damage Waiver (when hiring a car) – AWP P&C SA.

Are you eligible?

Cover is not available to anyone under the age of 21 years or over the age of 84.

Are you aged between 21-84?

Yes No

If you answered **yes** – You are currently eligible for the Loss Damage Waiver Policy but will no longer be covered when you turn 85.

If you answered **no** – You are currently not eligible for the Loss Damage Waiver policy.

Significant Conditions

1. The insurance is only available for trips up to 31 days.
2. All insured drivers must hold a valid UK or internationally recognised driving licence.
3. Cover is only provided for the rental of one vehicle at any one time which may be driven and operated by those as detailed on the vehicle rental agreement, the lead name of which must be the protected client, their partner or one of their dependent children (aged between 21 and 23 years who are in full time education, during the trip duration).
4. Cover is not provided for the rental of any vehicle which at its first date of registration is more than 20 years old; and/or has a retail purchase price in excess of £55,000.
5. The rental vehicle must not be a: motorhome, camper van, trailer, caravan, truck, factory altered vehicle, commercial vehicle, van or vehicle with more than nine seats.

By signing this document I agree to the Coutts Travel Protection fee of £300 pa* (unless waived), charged quarterly in arrears, being debited from my Coutts Current Account and confirm the eligibility criteria and the key exclusions and conditions of each insurance policy have been drawn to my attention and that, on this basis, I wish to proceed with my application for Coutts Travel Protection.

If I cancel Coutts Travel Protection or close my Coutts Current Account during the first 6 months I will be liable to pay a minimum fee of £150 (unless waived).

Client name

Date of birth

In order to apply for Coutts Travel Protection and remain eligible, you must be a permanent resident of the UK or an eligible EEA or non-EEA country (list of eligible countries on previous page).

UK resident

Other (please specify)

Client signature

Date

If you are in the UK, please return to: Freepost CLIENT OPERATIONS
(Please note, this is a genuine freepost address.)

*We will waive the fee if the average value of the combined assets and liabilities that you hold in sole and joint accounts or within a Fee Family is in excess of £1,000,000.

