

Everyday Extra Current Account

At a glance

The **co-operative** bank

Hello, and welcome

With your new Everyday Extra Current Account, you'll enjoy all the usual benefits of banking with us, plus a great range of extras too – all designed to make your life easier. We've already activated your new account, so you can start enjoying these extras immediately.

Worldwide Travel Insurance

Buying travel insurance every time you go away can really add up – especially if you need cover for the whole family. But now you don't have to worry.

- Covers you, your partner, and all dependent children who are 22 years of age or under. The partner is only covered when travelling with the account holder. Please refer to the policy document for full definitions.
- Cover is until age 79 (64 for Winter Sports).
- There are a number of sports activities and Winter Sports activities that are excluded. Please refer to the policy document.
- Covers trips of up to 45 continuous days (trips involving Winter Sports activities are limited to 21 days in total in any 12-month period).
- Dependent children are covered when travelling independently of the account holder(s).
- For joint account holders who are not spouses or partners, cover is not provided for the spouse or partner of either account holder.
- No excesses are payable on claims.

Provided by AXA Travel Insurance. See policy document for full terms and conditions. Exclusions and limitations apply.

IMPORTANT! Existing medical conditions

As part of your Everyday Extra account application, you will have already completed a Medical Health Declaration.

If you or any person travelling under this insurance has any changes in health or prescribed medication, AXA Travel Insurance must be notified immediately by contacting 0344 249 9981* (option 2, then option 2 for medical assessment). Please refer to pages 3-4 of the policy document.

AXA Travel Insurance will advise if AXA can cover any pre-existing medical condition(s), if certain restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If the cover is subject to the payment of an additional premium, cover will commence when AXA Travel Insurance have received full payment and provided written confirmation.

Failure to declare pre-existing medical conditions, that are relevant to this insurance, to AXA Travel Insurance Medical Assessment Helpline may invalidate your claim.

Mobile Phone Insurance

A lost, stolen or damaged mobile phone can be a nightmare if you're not insured. But as an Everyday Extra customer, we've got you covered.

- Covers one mobile phone per account holder up to the value of £1,500.
- Covers the cost of repair or replacement in the event of theft, loss, damage and breakdown (including faults) occurring anywhere in the world.
- Includes any accessories for your mobile phone if they are lost, stolen or damaged at the same time as your mobile phone; you are covered for these up to a value of £350 (including VAT). That's cases, headphones, Bluetooth headsets and other similar items.
- Worldwide cover means you do not need to worry about losing a phone whilst abroad. Repair or replacement will be arranged upon return to the UK.
- No need to register the mobile phone.
- You may need to provide proof of purchase to claim.
- Cover under this policy is limited to up to a maximum of two successful claims during any 12-month period per account holder.
- A £75 excess is payable on claims.

Provided by Lifestyle Services Group Limited. See policy document for full terms and conditions. Exclusions and limitations apply.

UK & European Breakdown Cover

There's never a good time for your vehicle to break down. But if it does, you can enjoy extra peace of mind, knowing that help is just a phone call away.

- Personal-based breakdown cover for the named account holder(s) not the vehicle.
- Roadside assistance to repair your vehicle.
- Recovery for up to eight people and your vehicle to any destination within the UK.
- Breakdown assistance at your home.
- Replacement car for up to one day whilst your vehicle is being fixed, or overnight accommodation or alternative form of transport.

Provided by RAC. See policy document for full terms and conditions. Exclusions and limitations apply.

Contact us

There is just one telephone number for emergency assistance, claims and policy queries.



0344 249 9981*

(Lines are open 24/7)

When calling from outside the UK, please phone:

+44 (0) 344 249 9981*

Keep your policy documents handy

Put the breakdown cover policy document in your glove compartment and store the emergency assistance number in your mobile.

Please call 03457 212 212* (8am to 6pm Monday to Friday and 9am to 5pm Saturday and Sunday) If you would like to receive this information in an alternative format such as large print, audio or Braille.

To hold an Everyday Extra Current Account you must be 18 or over and a UK resident. The key terms and exclusions applicable to any part of the account benefits are set out in this Welcome Guide. Please refer to the policy documents for the terms & conditions and all exclusions and limitations applicable to each insurance benefit. Policy and supplier terms and exclusions apply.

The subscription fee for the Everyday Extra Current Account is £15 debited from the account on the first working day of each month. By paying the monthly subscription fee for your Everyday Extra account, The Co-operative Bank p.l.c will collect the monthly premium payable for the insurance policy as agent for the insurer. It will not hold any other money on the insurer's behalf – for example it will not hold any money which may be due to you following a claim.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 01, 02 and 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes. Information correct as at 01/2024.