

The **co-operative** bank

Here for you for life

A Guide to Changes

For Co-operative Bank Credit Card Plus account holders

With effect from 6 January 2015

Summary of changes to the Insurance

New terms and conditions for Mobile Phone Insurance and Gadget Insurance

- Clearer terms about when and where your mobile phone and gadget are covered.
- The amount of time you have to register a mobile phone or gadget insurance claim has been increased from 7 days to 28 days.
- The excess payable for an accepted mobile phone insurance claim has increased to £75 for Apple handsets and to £50 for non-Apple handsets.

Changes to Worldwide Family Travel Insurance terms and conditions

- The maximum benefit amounts payable for travel delay and baggage have been increased.
- Clearer terms when making a claim for sports and winter sports activities.
- Wind surfing is now covered as a sports activity.
- Increase in the excess payable for a personal liability property claim.

1. Mobile Phone Insurance

The following Mobile Phone Insurance terms and conditions replace the existing Mobile Phone Insurance terms and conditions.

Your Mobile Phone Insurance Policy

In this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you; if you have any questions then visit co-operativebank.co.uk/benefits or call us on 0844 249 9981. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group.

Registering your mobile phone

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done through co-operativebank.co.uk/benefits or by calling 0844 249 9981.

You will need the following information when registering your handset:

- Make
- Model
- IMEI number. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you
- Telephone number

Who is this cover suitable for?

Summary

For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact wherever you are, it stores valuable memories and so much more.

We would advise that you regularly back up the contents of your phone as we are unable to retrieve or provide cover for anything stored on your phone.

It is important to note that mobile phone insurance is offered on the understanding that you will take care of your mobile phone.

Description

This policy is suitable if you have a mobile phone and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown, subject to an excess payment by you for every accepted claim. You should consider this excess (£75 for Apple handsets and £50 for non-Apple handsets) if you have a basic mobile phone to judge whether this policy is suitable for you.

You should consider any other insurance policies you have when deciding if this policy is suitable for you. Please be aware that if your phone is already covered under another policy you cannot make a claim on both policies for one incident.

Having insurance does not mean that you can take risks with your mobile phone, which you would not take if your mobile phone was not insured, as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

The cover you receive

Risks you are covered for

Your mobile phone and SIM card are covered up to a maximum value of £1,000 (including VAT) per claim and against:

- Loss
- Theft
- Damage
- Breakdown (including faults) occurring anywhere in the world.

If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These **unauthorised network charges** are covered up to a value of £2,000 (including VAT) if you have an airtime contract and £200 (including VAT) if you are on Pay As You Go.

If any **accessories** for your mobile phone 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.

Benefits you receive

Insurance cover for up to four mobile phones and SIM cards for each Co-operative Bank Credit Card Plus account (which must be owned by the account holder (you) or their family members. A family member is a relative living at the same address).

If your mobile phone is damaged or breaks down we will either:

- (1) repair the mobile phone (where possible) or
- (2) replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.

If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.

Replacements

- (1) Where we replace the mobile phone, the replacement may be a remanufactured (not brand new) device.
- (2) We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones.
- (3) Where we send you a replacement or repaired item, this will only be sent to a UK address.

If you are charged by your network for your replacement SIM card we will reimburse you.

In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between:

- The moment the loss or theft occurred until 24 hours after you discovered it missing.

For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:

- £2,000 (including VAT) for contract handsets.
- £200 (including VAT) for Pay As You Go.

If your accessories are lost, stolen or damaged at the same time as your mobile phone, we will replace them with accessories of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.

What you are NOT covered for

Summary

Description

Excess

You need to pay a contribution every time you make a successful claim of:

- Apple handsets - £75
- Non-Apple handsets - £50

This is the excess. **Your excess is payable for every accepted claim and must be paid before your claim will be settled.**

Loss, theft, damage or breakdown as a result of not taking care of your mobile phone

We know how important your mobile phone is to you and we expect that you will take care of it. If you don't take care of your mobile phone then we may not pay your claim.

Taking care of your mobile phone means:

- Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged. (Just think, would you leave your wallet or purse there?)
- If you need to leave your mobile phone somewhere then we expect you to **lock it away out of sight** if at all possible. If you cannot lock it away then you must leave it with **someone you trust or concealed out of sight in a safe place.**
- Making reasonable enquiries to find your phone if you think you have lost it.

If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen, we may not pay your claim.

We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.

If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of it, for example:

- in a cafe or pub you leave your mobile phone on the table when you go to the bar instead of taking it with you
- leaving your mobile phone on display in your car
- leaving your mobile phone in the care of someone you don't know well
- if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker
- intentionally damaging your phone.

All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.

Summary

Description

Cosmetic damage

We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent and your mobile phone still works as expected, then we will not repair or replace it.

We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your mobile phone

We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy – so make sure you back it up regularly.

There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly. If you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.

More than two accepted claims in any 12 months (per account holder)

We insure your mobile phone for up to two accepted claims in any 12-month period. If you make two accepted claims in any 12-month period, your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim. This is applicable for each account holder separately.

For example if you make a claim on 1 January and another on 1 May, you will not be able to make any further claims against this policy for incidents that happen prior to 1 January of the following year.

Other losses

Any cost or losses that can't be resolved by the repair or replacement of your mobile phone.

We don't cover any loss of profit, opportunity, goodwill or other similar losses. We just cover the mobile phone, unauthorised network charges and accessories.

Any device that is not a mobile phone

This policy is only for mobile phones, SIM cards and accessories. This means we only cover devices that are designed to make mobile phone calls.

This policy isn't for tablet computers.

Modifications

If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.

Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.

Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen as soon as you can	<p>As detailed in 'The cover you receive' section, we only pay for unauthorised network charges from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft.</p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill, showing the charges, and the bill for the month prior to the unauthorised network charges, or proof of your mobile phone's balance prior to the theft or loss.</p>
If your mobile phone is lost or stolen report it to the police	<p>Tell the police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the police reference number before we will pay any claim for loss and theft.</p> <p>If you have difficulty reporting your incident to the police please contact us and we can help to guide you.</p>
Report your claim to us as soon as you can but within 28 days	<p>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible and within 28 days of discovery of the loss, theft, breakdown or damage.</p> <p>If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online or by telephone, it is really simple.</p>
Report any loss or theft to the place you believe it has been lost or stolen from	<p>We expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.</p> <p>Often mobile phones are found and handed in to the place they were found. We expect you to report the loss or theft of your mobile phone to the place where you think it was lost or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and actions you have taken to try to recover it.</p>
Proof of ownership	<p>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you will need to provide some form of proof of ownership.</p> <p>You will need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.</p>

How to make a claim

Summary

Description

Step One:

Please make sure you have read the 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' section as this tells you what we may need from you in order to settle your claim.

Step Two:

You should tell us about your claim as soon as you can, and within 28 days of discovering the incident. You can do this by contacting us at **co-operativebank.co.uk/benefits** or by calling 0844 249 9981.

Step Three:

We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.

Step Four:

You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (we do not accept American Express or Diners Club cards).

Step Five:

We will either repair your mobile or send you a replacement.

What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products, which may contain parts which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones, accessories, parts and materials replaced by us, shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer.

What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your mobile phone please tell us so we can keep our records up to date; this can be done quickly and easily online via **co-operativebank.co.uk/benefits**

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airline providers to identify fraud and support prosecution where the appropriate evidence exists. Our fraud team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and other countries.

It is important that when applying for insurance, or submitting a claim, you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned.
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. 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 accounts or 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 us at 0844 249 9981 if you want to receive details of the relevant fraud prevention agencies.

Price of your insurance

This policy is provided as a benefit of you being a Co-operative Bank Credit Card Plus account holder. The cost is an inclusive part of your Credit Card Plus account monthly subscription.

Duration of this Policy

Your account will remain in place until you close your Co-operative Bank Credit Card Plus account.

Cancelling your insurance

You have the right to cancel your insurance at any time. If you or The Co-operative Bank close your account, or The Co-operative Bank terminates the cover provided through the account benefits package, cover will stop immediately unless you are moving from one qualifying account to another. No refund is due upon cancellation.

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on 0844 249 9981. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email:

lsg.customerrelations@lifestylegroup.co.uk or write to:

Customer Services
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

Lifestyle Services Group handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within six months of our final decision, refer your complaint for an independent assessment to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 / 0300 123 9123 Email: **complaint.info@financial-ombudsman.org.uk**

Web: www.financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons:

- To respond proportionately to changes in the law
- To respond to decisions of the Financial Ombudsman Service
- To meet regulatory requirements, industry guidance or codes of practice
- To proportionately reflect other increases or reductions associated with providing the cover
- To change the level of cover to reflect any changes in the mobile market

Financial Services Compensation Scheme (FSCS)

Lifestyle Services Group Limited and Assurant General Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 020 7741 4100 or 0800 678 1100 or by visiting their website at: www.fscs.org.uk

Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register no. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website: **www.fca.org.uk/register** or by phoning 0800 111 6768.

Contact details

Lifestyle Services Group Limited. Registered in England No. 5114385. Registered Office: Emerald Buildings, Westmere Drive, Crewe Business Park, Crewe CW1 6UN.

Assurant General Insurance Limited. Registered in England No. 2341082. Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire SL4 1EN.

How we handle your personal information.

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy for the purposes of effecting and administering this insurance policy. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you and the mobile phone will be shared with your bank and the Insurer. In order to prevent fraud we may share information with other insurers and fraud prevention agencies where this had been detected. We may contact you by post, mobile phone, text, fax, or email. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

The details of mobile phones reported lost or stolen will be submitted, where applicable, to the IMEI database to prevent further use.

We may co-operate with the police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please contact the Customer Helpline on 0844 249 9981 selecting the mobile phone insurance option. We are entitled by law to charge you a fee of £10 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful use, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.

2. Gadget Insurance

Once a year, you have the option to select an additional benefit out of three – Gadget, Safeguard or Traveller. If you have selected or do select Gadget Insurance, the following Gadget Insurance terms and conditions replace the existing Gadget Insurance terms and conditions.

Your Gadget Insurance Policy

This is your gadget cover insurance policy. In this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit co-operativebank.co.uk/benefits or call us on 0844 249 9981. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group to administer the Policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group.

Registering your gadget

You must register your gadget(s) to take advantage of this cover. Please go to co-operativebank.co.uk/benefits or call 0844 249 9981 and follow the procedure. You will need to provide the following information:

- your name and address
- the make, model, and serial number of the gadget(s)
- your Co-operative Bank Credit Card Plus account number
- your date of birth.

If you change the gadget or you wish to cover a different gadget to the one already registered, you must register the new details with us as soon as possible.

Who is this cover suitable for?

Summary

For many of us, gadgets are playing more of a role in our everyday lives and it is important to us that we ensure that we can continue to use them as frequently as we do.

It is important to note that gadget insurance is offered on the understanding that you will take care of your gadget.

Description

This policy is suitable if you have any gadget(s) that are not already covered under an insurance policy and you want to cover the cost of repairing or replacing your gadget(s) against theft, damage and breakdown (subject to an excess payment for every accepted claim).

The term gadget applies to a self-contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content.

More information on gadgets can be found in the 'What you are NOT covered for' section.

Please contact us if you are unsure as to whether your gadget(s) can be covered.

Having insurance does not mean that you can take risks with your gadget which you would not take if your gadget was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

The cover you receive

Risks you are covered for

Your gadget(s) are covered up to a maximum combined value of £1,200 (including VAT) against:

- **Theft**
- **Damage**
- **Breakdown (including faults)**

occurring anywhere in the world.

If any **accessories** for your gadget are stolen or damaged at the same time as your gadget you are covered for these up to a value of £50 (including VAT). That's a case, headphones and similar.

Benefits you receive

Insurance cover for registered gadgets which must be owned by the account holder or their family members; a family member is a relative living at the same address.

Each gadget must be no older than three years (from the original purchase date of the gadget when new) at the point of registration to be eligible for cover and no more than five years old (from the original purchase date of the gadget when new) at any point during the period of insurance.

If your gadget is damaged or breaks down we will either:

- (1) repair the gadget (where possible) or
- (2) replace it with a gadget of the same make, model and memory size (where relevant). If we cannot do this you will be given a choice of models with an equivalent specification.

If your gadget is stolen, we will replace it with a gadget of the same make, model and memory size (where relevant). If we cannot do this you will be given a choice of models with an equivalent specification.

Replacements

- (1) Where we replace the gadget the replacement may be a remanufactured (not brand new) device.
- (2) Where we send you a replacement or repaired item, this will only be sent to a UK address.

If we are unable to replace your gadget with the same make, model and memory size (where relevant), we will contact you to discuss an alternative claim settlement.

If your accessories are stolen or damaged at the same time as your gadget, we will replace them with accessories of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.

What you are NOT covered for

Summary

Description

Excess

You need to pay a contribution of every time you make a successful claim:

- Laptops and tablets - £50
- All other gadgets - £25

This is the excess. **Your excess is payable for every accepted claim and must be paid before your claim will be settled.**

Theft, damage or breakdown as a result of not taking care of your gadget

We know how important your gadget is to you and we expect that you will take care of your gadget. If you don't take care of your gadget then we may not pay your claim.

Taking care of your gadget means:

- Not knowingly leaving your gadget somewhere it is likely to be stolen or damaged.
- If you need to leave your gadget somewhere then we expect you to **lock it away out of sight** if at all possible. If you cannot lock it away, then you must leave it with **someone you trust** or **concealed out of sight in a safe place**.
- Making reasonable enquiries to find your gadget if you think you have lost it.

If you knowingly leave your gadget where others can see it but you cannot and your gadget is then stolen, we may not pay your claim.

We will always take into account where you are and what you are doing when we assess whether you have taken care of your gadget. If we believe you have not taken care of your gadget, and have knowingly taken a risk with it, we may decline your claim.

If you knowingly leave your gadget somewhere you can't see it but others can, we may decline your claim for not taking care of your gadget - for example:

- in a cafe or pub you leave your gadget on the table when you go to the bar to pick up your drink instead of taking it with you
- leaving your gadget on display in your car
- leaving your gadget in the care of someone you don't know well
- if you are at the gym and you leave your gadget on a bench in the changing rooms rather than taking it with you or locking it in a locker
- if you intentionally damage your gadget.

All of these examples increase the risk of it being stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.

What you are NOT covered for

Summary

Description

Cosmetic damage

We only cover damage if it stops the normal functioning of your gadget. If it is just a scratch or dent, and your gadget still works as expected, then we will not repair or replace it.

We know scratches and scrapes to your gadget aren't nice but we are here to fix your gadget when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your gadget

We only cover the gadget, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.

There are lots of ways to back up the contents of your gadget and we suggest you do this regularly so if you have a claim and you lose your gadget's contents as a result, you can load it on to your new gadget and be up and running again in no time.

More than two accepted claims in any 12 months (per account holder)

We insure your gadget for up to two accepted claims in any 12-month period. If you make two accepted claims in any 12-month period your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim. This is applicable for each account holder separately.

For example if you make a claim on 1 January and another on 1 May you will not be able to make any further claims against this policy for incidents that happen prior to 1 January of the following year.

Other losses

Any cost or losses that can't be resolved by the repair or replacement of your gadget.

We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the gadget and accessories.

What you are NOT covered for

Summary

Description

Any device that is not a gadget

This policy is only for gadgets and accessories.

A gadget is a self-contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content.

This Policy is designed to cover the following or similar devices:

- PDAs (Personal Digital Assistant), digital cameras, satellite navigation systems, laptops, tablets, portable camcorders (digital or otherwise), portable games consoles (e.g. PSP, Nintendo Gameboy, GP2X), portable sound and vision devices.

or

- A games console (e.g. Wii, Xbox, Playstation).

Please note we do not cover the screen used to view or play the content.

It does not cover:

- Televisions, monitors, mobile phones/telephones, fax machines, modems and karaoke machines, or similar items.

If you are unsure as to whether your gadget is covered, please contact us so we can let you know.

Modifications

If your gadget has been modified in any way, we will only replace the gadget, we do not cover the modifications that have been made.

Modifications are anything that changes the way your gadget looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes.

Actions you will need to take on theft, breakdown or damage to your gadget

Summary

Description

If your gadget is stolen, report it to the police

Tell the police about any stolen gadget as soon as you can; we will ask you to provide the police reference number before we will pay any claim for theft.

If you have difficulty reporting your incident to the police please contact us and we can help to guide you.

Report your claim to us as soon as you can but within 28 days

Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible and within 28 days of discovery of the theft, breakdown or damage.

If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your gadget if it is stolen or stop any further damage to your gadget.

You can log your claim online or by telephone, it is really simple.

Report any theft to the place you believe it has been stolen from

We expect you to report your gadget as stolen to the place you think it has been stolen from.

Often gadgets are found and handed in to the place they were found at. We expect you to report the theft of your gadget to the place you think it was stolen from or is most likely to be handed back to. We may ask you to provide the details of where your gadget was stolen from and any actions you have taken to try to recover it.

Proof of ownership

We need to know that the gadget and accessories you are claiming for are yours. Therefore you will need to provide some form of proof of ownership.

You will need to be able to tell us the make and model of your gadget. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, serial number and memory size (where relevant) of your gadget.

Proof of ownership could include a till receipt or documentation from any online purchase. If you don't have any proof of ownership we may decline your claim.

How to make a claim

Summary

Description

Step One:

Please make sure you have read the “Actions you will need to take on theft, breakdown or damage to your gadget” section as this tells you what we may need from you in order to settle your claim.

Step Two:

You should tell us about your claim as soon as you can, and within 28 days of discovering the incident. You can do this by contacting us at **co-operativebank.co.uk/benefits** or by calling 0844 249 9981.

Step Three:

We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.

Step Four:

You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (we do not accept American Express or Diners Club cards).

Step Five:

We will either repair your gadget or send you a replacement.

What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer’s warranty that applies to your gadget (“applicable manufacturer’s warranty”). Nothing in this policy is intended to affect your rights under the applicable manufacturer’s warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer’s warranty, we will repair or replace your gadget, as necessary, in accordance with the terms of the applicable manufacturer’s warranty for the unexpired period of the applicable manufacturer’s warranty.
- If we are unable to replace your gadget with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged gadgets and accessories, parts and materials replaced by us shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer.

What if your claim is rejected?

If you’re not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your gadget, please tell us so we can keep our records up to date and to ensure they are covered; this can be done quickly and easily online via **co-operativebank.co.uk/benefits**

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when applying for insurance, or submitting a claim, you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned.
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. 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 accounts or 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 us at 0844 249 9981 if you want to receive details of the relevant fraud prevention agencies.

Price of your insurance

This policy is provided as a benefit of you being a Co-operative Bank Credit Card Plus account holder. The cost is an inclusive part of your Credit Card Plus account monthly subscription.

Duration of this Policy

Your account will remain in place until you close your Co-operative Bank Credit Card Plus account.

Cancelling your insurance

You have the right to cancel your insurance at any time. No refund is due upon cancellation.

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on 0844 249 9981. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email:

lsg.customerrelations@lifestylegroup.co.uk or write to:

Customer Services
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

Lifestyle Services Group handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision, you can, within six months of our final decision, refer your complaint for an independent assessment to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 / 0300 123 9123, Email: **complaint.info@financial-ombudsman.org.uk**

Web: www.financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons:

- To respond proportionately to changes in the law
- To respond to decisions of the Financial Ombudsman Service
- To meet regulatory requirements, industry guidance or codes of practice
- To proportionately reflect other increases or reductions associated with providing the cover
- To change the level of cover to reflect any changes in the gadget market.

Financial Services Compensation Scheme (FSCS)

Lifestyle Services Group Limited and Assurant General Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 and online at fscs.org.uk

Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register no. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website **www.fca.org.uk/register** or by phoning 0800 111 6768.

Contact details

Lifestyle Services Group Limited. Registered in England No. 5114385. Registered Office: Emerald Buildings, Westmere Drive, Crewe Business Park, Crewe CW1 6UN.

Assurant General Insurance Limited. Registered in England No. 2341082. Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire SL4 1EN.

How we handle your personal information.

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy for the purposes of effecting and administering this Insurance Policy. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you and the gadget will be shared with your bank and the Insurer. In order to prevent fraud we may share information with other insurers and fraud prevention agencies where this had been detected. We may contact you by post, mobile phone, text, fax, or email. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

We may co-operate with the police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please contact the Customer Helpline on 0844 249 9981 selecting the gadget cover insurance option. We are entitled by law to charge you a fee of £10 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful use, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Please Note: Location of change page numbers relate to the most recent version of the welcome pack.

Location of change	Content																
<p>Page 9</p>	<p>Original wording</p> <p>General Exclusions</p> <p>There are a number of sports, activities, and winter sports that are excluded – please see General Exclusions of the policy wording</p> <p>New wording</p> <p>General Exclusions</p> <p>Claims arising from participation in any sports or other activities are excluded unless shown as covered under the Sports and Winter Sports Activities section of the policy. Under no circumstances will any claims arising from any unlisted activities (e.g. cliff jumping, quad biking, canyoning) be covered regardless of whether undertaken as part of an organised excursion or event.</p> <p>Additional wording</p> <p>Exclusions under Section I - Baggage, Baggage Delay, Personal Money and Passport</p> <p>Mobile phones</p>																
<p>Page 6/12</p>	<p>Additional wording</p> <p>Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each insured person, for each section, for each claim incident. The amount you have to pay is the excess.</p> <p>Original wording</p> <table border="0"> <tr> <td>Section C – Cancellation or Curtailment Charges</td> <td>Excess</td> </tr> <tr> <td>Cancellation or Curtailment</td> <td>£50</td> </tr> </table> <p>New wording</p> <table border="0"> <tr> <td>Section C – Cancellation or Curtailment Charges</td> <td>Excess</td> </tr> <tr> <td>Cancellation or Curtailment</td> <td>£50 (£25 for loss of deposit claims)</td> </tr> </table> <p>Original wording</p> <table border="0"> <tr> <td>Section D – Delayed Departure/Abandonment</td> <td>Benefit Amount</td> </tr> <tr> <td>Travel Delay, maximum</td> <td>£150</td> </tr> </table> <p>New wording</p> <table border="0"> <tr> <td>Section D – Delayed Departure/Abandonment</td> <td>Benefit Amount</td> </tr> <tr> <td>Travel Delay, maximum</td> <td>£250</td> </tr> </table>	Section C – Cancellation or Curtailment Charges	Excess	Cancellation or Curtailment	£50	Section C – Cancellation or Curtailment Charges	Excess	Cancellation or Curtailment	£50 (£25 for loss of deposit claims)	Section D – Delayed Departure/Abandonment	Benefit Amount	Travel Delay, maximum	£150	Section D – Delayed Departure/Abandonment	Benefit Amount	Travel Delay, maximum	£250
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3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change	Content
<p>Page 7/13</p>	<p>Original wording Section H – Hospital Benefit</p> <p>Hospital Benefit, maximum</p> <p>Benefit Amount £25 per day; maximum claim £600</p> <p>New wording Section H – Hospital Benefit</p> <p>Hospital Benefit</p> <p>Mugging Benefit</p> <p>Benefit Amount £25 per day; maximum claim £600 £50 per day; maximum claim £1,200</p>
<p>Page 13</p>	<p>Original wording Section I – Baggage, Baggage Delay, Personal Money and Passport Benefit Amount</p> <p>Baggage (maximum)</p> <p>Benefit Amount £1,500</p> <p>New wording Section I – Baggage, Baggage Delay, Personal Money and Passport Benefit Amount</p> <p>Baggage (maximum)</p> <p>Benefit Amount £2,500</p>
<p>Page 7/14</p>	<p>Original wording Section K – Personal Liability</p> <p>Excess Nil or £100</p> <p>New wording Section K – Personal Liability</p> <p>Excess £100 (£250 for property claims)</p> <p>Original wording Section M – Winter Sports</p> <p>Ski Equipment Owned</p> <p>Ski Equipment Hired</p> <p>Benefit Amount up to £400 up to £400</p> <p>New wording Section M – Winter Sports</p> <p>Ski Equipment Owned</p> <p>Ski Equipment Hired</p> <p>Benefit Amount up to £500 up to £500</p>

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change	Content
Page 5/16	<p>Original wording</p> <p>Insurer</p> <p>This policy is underwritten by Inter Partner Assistance SA (IPA), a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised in Belgium by l'Autorité des Services et Marchés Financiers, and has a branch office in Ireland regulated by the Central Bank of Ireland and is authorised and subject to limited regulation by the Financial Services Authority (FSA) in the United Kingdom. Details about the extent of the authorisation and regulation by the FSA are available from us on request. IPA's registered address in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006). Some of the services under this Policy will be provided by its agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.</p> <p>New wording</p> <p>Insurer</p> <p>This policy is underwritten by Inter Partner Assistance (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised by the National Bank of Belgium and is subject to limited regulation by the Financial Conduct Authority (FCA) in the United Kingdom. Details about the extent of its regulation by the FCA are available from us on request. Some of the services under the Policy will be provided by AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.</p>
Page 17	<p>Original wording</p> <p>AXA Assistance– the Assistance Service Provider, AXA Assistance Services Europe Limited, 10/11 Mary Street, Dublin 1, Ireland.</p> <p>New wording</p> <p>AXA Assistance– the Assistance Service Provider, AXA Travel Insurance, 10/11 Mary Street, Dublin 1, Ireland.</p> <p>Original wording</p> <p>Curtailement/curtail– cutting short your trip outside the United Kingdom by returning home due to an emergency authorised by us.</p> <p>New wording</p> <p>Curtailement/curtail– cutting short your trip by returning home due to an emergency authorised by us.</p>
Page 18	<p>Additional wording</p> <p>Mugging</p> <p>– a violent, threatening attack by an unknown third party causing actual bodily harm.</p>

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change

Content

Page 20

Original wording

Valuables– jewellery, gold, silver, precious metal or precious or semi-precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), laptops, notebooks and tablets, computer games and associated equipment, telescopes, binoculars, portable DVD players, iPod, MP3/4 players and E-readers.

New wording

Valuables– jewellery, gold, silver, precious metal or precious or semi-precious stone articles, watches, leather goods, cameras, camcorders, photographic, audio, video, television and telecommunications equipment (excluding mobile phones and associated equipment but including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), laptops, notebooks and tablets, computer games and associated equipment, telescopes, binoculars, portable DVD players, iPod, MP3/4 players and E-readers.

Page 20

Original wording

We/us/our

– AXA Travel Insurance and Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland, which is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium under registration number 0487 and regulated by the Financial Services Authority for the conduct of UK business. All are member companies of the AXA Assistance Group.

New wording

We/us/our

Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland and/or Inter Partner Assistance SA (IPA), Avenue Louise, 166 bte1, 1050, Brussels, Belgium and/or AXA Travel Insurance of the same Irish address. All companies are members of the AXA Assistance Group.

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change	Content
Page 27	<p>Original Wording</p> <p>Sports and Winter Sports Activities</p> <p>Please note: This insurance does not cover you whilst engaged in any organised team or contact sport and/or any sport or competition as a professional.</p> <p>You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question and you must use all appropriate precautions, equipment and eye protection. Disregarding such advice and precautions may invalidate any claim you make.</p> <p>New wording</p> <p>Sports and Winter Sports Activities</p> <p>You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question and you must use all appropriate precautions, equipment and eye protection. Disregarding such advice and precautions may invalidate any claim you make.</p> <p>Under no circumstances will any claims arising from any unlisted activities (e.g. cliff jumping, quad biking, canyoning) be covered regardless of whether it is undertaken as part of an organised excursion or event.</p>
Page 27	<p>Additional Wording – Under Sports Activities</p> <p>This policy covers you when you are engaging in the following sports and activities on a non-competitive and non-professional basis provided your participation is not the sole or main reason for your trip.</p>
Page 28	<p>Additional Wording – Under Winter Sports Activities</p> <p>This policy covers you when you are engaging in the following sports and activities on a non-competitive and non-professional basis.</p> <p>Additional wording – Additional winter sports activity covered</p> <p>Wind surfing</p>
Page 30	<p>Additional wording</p> <p>Section C. Cancellation or Curtailment Charges</p> <p>What IS Covered</p> <ol style="list-style-type: none">You having your passport or visa stolen in a burglary within 7 days of your scheduled departure date and you cannot obtain a replacement in time.Your pet dog or cat requiring life-saving treatment within 7 days of your scheduled departure date.

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change

Content

Page 31

Original wording

Section D. Delayed Departure/Abandonment

What IS Covered

If **you** have arrived at the terminal and have checked-in, or attempted to check in for **your** pre-booked flight, sea crossing, international coach or international train journey from or to the **United Kingdom**, and it is delayed for more than 12 hours beyond the intended departure time as a direct result of:

- 1 **strike or industrial action**, or
- 2 **adverse weather conditions**, or
- 3 mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel, **we** will reimburse **you**, either:

- a) £25 for the first full 12 hours that **your** departure is delayed for **your** costs incurred in the terminal in respect of restaurant meals and refreshments consumed, and
- b) £25 for each additional full six-hour period of delay for **your** costs incurred in the terminal in respect of restaurant meals, refreshments consumed and hotel accommodation.

Itemised receipts must be kept as proof of purchase. The maximum **we** will pay **you** per **trip** is £150; or

- c) If after a minimum of 24 hours delay on **your** outward journey and the period of **your trip** is reduced by more than 25% of the original pre-booked duration, **you** may choose to submit a cancellation claim under Section C – Cancellation. A refund or alternative compensation must initially be sought from the travel provider.

New wording

Section D. Delayed Departure/Abandonment

What IS Covered

If **you** have arrived at the terminal and have checked-in, or attempted to check in for **your** pre-booked flight, sea crossing, international coach or international train journey from or to the **United Kingdom**, and it is delayed for more than 12 hours beyond the intended departure time as a direct result of:

- 1 **strike or industrial action**, or
- 2 **adverse weather conditions**, or
- 3 mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel, **we** will pay **you**, either:

- a) £25 for the first full 12 hours that **your** departure is delayed, and
- b) £25 for each additional full six-hour period of delay.

The maximum we will pay **you** per trip is £250; or

- c) If after a minimum of 24 hours delay on **your** outward journey and the period of **your trip** is reduced by more than 25% of the original pre-booked duration, **you** may choose to submit a cancellation claim under Section C - Cancellation. A refund or alternative compensation must initially be sought from the travel provider.

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change	Content
Page 32	<p>Original wording</p> <p>Section E. Missed Departure</p> <p>What IS Covered</p> <p>We will pay you, up to the amount shown in the Benefit Schedule, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination if you fail to arrive at the international departure point in time to board the scheduled public transport on which you are booked to travel on the initial international journey of the trip as a result of:</p> <p>New wording</p> <p>Section E. Missed Departure</p> <p>What IS Covered</p> <p>We will pay you, up to the amount shown in the Benefit Schedule, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination/home if you fail to arrive at the international departure point in time to board the scheduled public transport on which you are booked to travel on the initial international/return journey of the trip as a result of:</p>
Page 34	<p>Additional wording</p> <p>Section G. Emergency Medical and Other Expenses</p> <p>What IS Covered</p> <p>5 - With the prior authorisation of AXA Assistance up to £25 per day for receipted out of pocket expenses, where you are being treated as an out-patient, whilst on an insured trip. E.g. transport costs to get to hospital from your holiday accommodation.</p> <p>Existing 5, 6, & 7 are re-numbered accordingly</p>
Page 35	<p>Additional wording</p> <p>Section H. Hospital Benefit</p> <p>What IS Covered</p> <p>If you are hospitalised as a result of a mugging during the trip we will pay you a further £50 for every complete 24 hours you have to stay in hospital as an in-patient outside the United Kingdom.</p>
Page 35	<p>Removed wording</p> <p>What IS NOT Covered</p> <ol style="list-style-type: none">Any claim where you cannot provide itemised receiptsClaims for more than one round trip taxi journey per day <p>Existing 4 will be re-numbered to 2</p>

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change

Content

Page 36

Original wording

Section I. Baggage, Baggage Delay, Personal Money and Passport

What IS Covered

We will only pay the **pro rata** value of the lost passport.

New wording

Section I. Baggage, Baggage Delay, Personal Money and Passport

What IS Covered

We will pay the **pro rata** value of the lost passport and the costs of the emergency travel document.

If **you** subsequently miss **your** scheduled return journey **we** will also pay the costs of a replacement standard class travel ticket to enable **you** to return **home**.

Our total liability under this section is capped at the level shown in the **benefit schedule**.

Page 37

Additional wording

17 **We** will not pay additional fees charged by the embassy or consulate in excess of the pro rata value of the lost passport. (Existing 17 is now re-numbered to 18.)

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change

Content

Page 38

Original Wording

Section J. Personal Accident

What IS Covered

If **you** suffer an accidental **bodily injury** during **your trip**, which within 12 months is the sole and direct cause of death or disablement, **we** will pay to **you** or **your** legal personal representatives the following benefits:

- 1 £25,000 for death, or
- 2 £25,000 for the **loss of limbs**, or the total and irrecoverable **loss of sight** in one or both eyes, or
- 3 £25,000 for **permanent total disablement** if **you** are over 16 years old or under 70 years old.

The most **we** will pay **you** in total under this section per **trip** is £25,000.

What IS NOT Covered

- 1 Any claim arising directly or indirectly from any **pre-existing medical condition(s)**.
- 2 Anything mentioned in General Exclusions on page 26.

New Wording

Section J. Personal Accident

What IS Covered

If **you** suffer an accidental **bodily injury** during **your trip**, which within 12 months is the sole and direct cause of death or **loss of limb, loss of sight** or **permanent total disablement**, **we** will pay to **you** or **your** legal personal representatives one of the following benefits:

- 1 £25,000 for death, or
- 2 £25,000 for the **loss of limbs**, or the total and irrecoverable **loss of sight** in one or both eyes, or
- 3 £25,000 for **permanent total disablement** if **you** are over 16 years old or under 70 years old.

The most we will pay **you** in total under this section per **trip** is £25,000.

What IS NOT Covered

1. Any claim arising directly or indirectly from any **pre-existing medical condition(s)**.
2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a **bodily injury**.
3. Normal and habitual travel to and from **your home** and place of employment or second residence shall not be considered as a part of a **trip**.
4. Anything mentioned in the General Exclusions on page 26.

3. Worldwide Family Travel Insurance

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change

Content

Page 11/47

Original Wording

Complaints Procedure

Making Your Complaint

You need to contact us on 0844 811 0924 to tell us about your complaint. We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can ask us to record a formal complaint over the phone or you can write to us if you prefer and our Customer Relations Manager will arrange for your complaint to be investigated and resolved. You can contact us on the telephone number given above or you can write to us at Customer Relations Manager, AXA Travel Insurance, The Quadrangle, 106 -118 Station Road, Redhill, Surrey RH1 1PR, United Kingdom. Or you may use email: customer.support@axa-travel-insurance.com

Contacting the Financial Ombudsman Service

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. They will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. Referral to the FOS will not affect your right to take legal action against us.

The Ombudsman can be contacted at: Insurance Division, Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom. Tel: 0845 080 1800 Fax: 020 7964 1001

Financial Services Compensation Scheme (FSCS)

In the unlikely event that Inter Partner Assistance is unable to meet its obligations, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN, United Kingdom. Telephone 0800 678 1100, Fax 020 7892 7301. Website: www.fscs.org.uk

New Wording

Complaints Procedure

You can contact the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, United Kingdom, telephone +44 (0)1737 815227, email: claimscomplaints@axa-assistance.co.uk

If it is impossible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom. Or you can phone 0800 023 4567 or 0300 123 9 123 from a mobile. Website: www.financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should they not be able to meet their liabilities and **you** may be entitled to claim compensation in such event. Further information can be obtained from the FSCS. Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Call: 0800 678 1100 or 020 7741 4100, Website: www.fscs.org.uk

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Amended Wording

(New email address for claims)

Email: coop_Claims@axa-travel-insurance.com

4. Gadget, Safeguard and Traveller

The following changes will apply to your booklets entitled 'Policy Summaries/Policy Documents'.

Location of change

Content

Identity Theft Assistance will be removed from the Safeguard package. Identity theft advice, risk calculator and document registration will no longer be available.

Pages 3,4, and 6 of the Safeguard Confirmation pack will be amended accordingly.

Safeguard will be renamed as Credit Report Monitoring.

Traveller will be renamed Airport Lounge passes.

Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print, audio or Braille.

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) and holds an Interim Permission in respect of consumer credit activities and subscribes to the Lending Code and the Financial Ombudsman Service.

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Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from landlines. Calls to mobiles may vary and you may want to check this with your service provider. For BT customers, calls to 0844 numbers will cost 10.9p plus 5p per minute. Call charges from other companies may vary and you may want to check this with your service provider.