

A guide to changes

For Co-operative Bank Credit Card Plus account holders

Changes are being made to the terms and conditions of the following products:

- Worldwide Travel Insurance
- Mobile Phone Insurance
- Gadget Insurance
- Airport Lounge Passes

All changes will take effect from 5 July 2016

The terms and conditions have been changed:

- to make reasonable changes to the level of cover provided;
- to make them easier to read;
- to reflect changes in technology;
- to reflect developments in, and make sure they comply with, the law and regulation relating to insurance products (where relevant) and to contracts with consumers; and
- to confirm that English law will apply to the policies of insurance.

The changes we need to tell you about are set out in the Summary of Changes below, which explains the terms we've changed and why we've changed them. As these changes are important, please read the Summary of Changes and keep it safe for future reference.

If, after reading the Summary of Changes or the updated terms and conditions, you have any queries or would like more information about any aspect of the changes, you can contact us directly on **03457 212 212**.

Worldwide Travel Insurance provided by AXA Travel Insurance and underwritten by Inter Partner Assistance

1. Eligibility

What is changing?	Why is it changing?	What does the new term say?
Wording is being added to the Policy Summary to remind you to review the policy regularly to check that you remain eligible and that the cover is adequate for your needs.	To remind you to regularly review the policy to ensure it meets your needs.	Policy summary (page 5) Important Requirement applying to your policy Eligibility As your circumstances may change over time, it is important that you review the terms and conditions of your travel insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

2. Type of Insurance and Cover

What is changing?	Why is it changing?	What does the new term say?
The policy summary wording is being clarified to confirm that cover under the policy is subject to terms and conditions.	To clarify that the policy is subject to terms and conditions.	Policy summary (page 5) Type of Insurance and Cover You are entitled to travel insurance for trips taken worldwide while you hold a Privilege or Privilege Premier current account, subject to the full policy terms and conditions

3. Cancellation

What is changing?	Why is it changing?	What does the new term say?
Wording is being added to the Policy Summary to confirm your right of cancellation.	To ensure the Policy Summary contains details of your right to cancel the policy.	Policy summary (page 10) Your cancellation rights You are free to cancel this policy at any time by closing your Privilege or Privilege Premier current account or changing it to a standard Current Account.

4. Claim Notification

What is changing?	Why is it changing?	What does the new term say?
The policy wording is being clarified to confirm that you must notify us within 28 days of you becoming aware of an incident.	To make it clear that there is a requirement for you to contact us within 28 days of becoming aware of the incident.	Policy summary (page 10) Claim notification You must notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you must return your completed claim form and any additional information to us as soon as possible.

5. Complaints

What is changing?	Why is it changing?	What does the new term say?
Contact details for the Financial Ombudsman Service will be set out in the Policy Summary.	To ensure the Financial Ombudsman Service contact details are easy to locate.	Policy summary (page 11) Complaints Procedure 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 If you purchased your account online you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at http://ec.europa.eu/consumers/odr These procedures do not affect your right to take legal action.

6. Choice of Law

What is changing?	Why is it changing?	What does the new term say?
Wording is being added to confirm that the insurer will communicate with you in English and that English law applies to the contract.	To confirm that the insurer will communicate with you in English and that English law applies to the contract.	Policy summary (page 11) and Policy document (page 49) Choice of Law This policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. All communication of and in connection with your policy shall be in the English language.

7. Complications of Pregnancy

What is changing?	Why is it changing?	What does the new term say?
<p>Wording is being added to the table in section G of the Travel Insurance Schedule, to clarify the maximum level of cover in the event of complications of pregnancy.</p> <p>The insurer has added a definition, to confirm what is meant by 'Complications of Pregnancy'.</p>	<p>To provide clarity of the maximum cover available in the event of Complications of Pregnancy.</p> <p>To provide a clear definition of 'Complications of Pregnancy' so that the level of cover under the policy is clear.</p>	<p>Policy document (page 13) Travel Insurance Schedule - Section G. Emergency Medical and Other Expenses</p> <p>Table updated to incorporate the following information: Infants born following Complications of Pregnancy Benefit amount: up to £75,000 (or £200,000 for trips to the USA or Caribbean).</p> <p>Policy document (page 17) Complications of Pregnancy</p> <p>– the following unforeseen complications of pregnancy as certified by a medical practitioner: toxæmia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum hæmorrhage; placental abruption; placenta prævia; post partum hæmorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections / medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.</p>

8. Changes to Your Policy Terms and Conditions

What is changing?	Why is it changing?	What does the new term say?
<p>Wording is being added to explain when the insurer can make changes to the terms and conditions of your policy and how they will tell you about any changes.</p> <p>Changes will only be made for a valid reason and you will always be given 30 days' notice if a change is going to be made.</p>	<p>To make it clear when the insurer is able to make changes to the terms of the policy, and the manner in which you will be notified of any changes.</p>	<p>Policy document (page 16) Changes to Your policy Terms and Conditions</p> <p>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:</p> <ul style="list-style-type: none"> • 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 in costs associated with providing the cover • To change the level of cover to reflect any changes in the travel market

9. Age Limits for cover

What is changing?	Why is it changing?	What does the new term say?
The policy document is being clarified to explain that cover will continue until the end of your trip where you reach the age of 80 during a trip or 65 if you are participating in winter sports.	To clarify what happens when you reach the upper age limit of cover while on a trip.	<p>Policy document (page 20)</p> <p>Definitions - You/Your/insured person</p> <p>All insured persons must be under 80 years of age or if participating in Winter Sports Activities under 65 years of age. If you reach the age of 80 during a trip, or 65 if participating in Winter Sports Activities, cover will continue under those sections until the end of that trip but not thereafter. All insured persons must be residents of the United Kingdom at the date of booking each holiday and must be registered with a General Practitioner in the United Kingdom.</p>

10. Your Obligations when applying for Insurance or submitting a Claim

What is changing?	Why is it changing?	What does the new term say?
Wording is being added to the General Conditions of the Policy to confirm that you are obliged to take reasonable care to answer the insurer's questions honestly when applying for the policy or submitting a claim under the policy.	To ensure you understand your disclosure obligations when applying for this insurance or submitting a claim under the policy.	<p>Policy document (page 26)</p> <p>General Conditions - Condition 18</p> <p>It is important that when applying for insurance (normally when applying for an account) 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.</p>

11. Fraudulent, false or exaggerated claims

What is changing?	Why is it changing?	What does the new term say?
The insurer's rights in the event that a fraudulent, false or exaggerated claim is made. Previously, if a fraudulent, false or exaggerated claim was made, the insurer had the right to forfeit all claims under the policy. In future, if a fraudulent claim is made, previously valid claims will be unaffected.	To ensure the terms and conditions are in line with recent changes in the law.	<p>Policy document (page 26)</p> <p>General Conditions - Condition 18</p> <p>If you or anyone acting for you in any respect: makes a claim under the policy knowing the claim to be false or fraudulently exaggerated, makes a statement in support of a claim knowing the statement to be false, submits a document in support of a claim knowing the document to be forged or false or makes a claim in respect of any loss or damage caused by your wilful act or with your connivance,</p> <p>then we</p> <p>will not pay the claim or any future claim made under the policy, may at our option terminate the policy, shall be entitled to recover from you any amount already paid to you under the relevant claim, may inform the police of the circumstances and shall not make any return of premium.</p>

12. General Exclusions

What is changing?	Why is it changing?	What does the new term say?
A new exclusion will apply to claims under section J – Personal Accident cover – in future.	The insurer believes it is reasonable to apply this exclusion to Section J – Personal Accident.	<p>Policy document (page 26)</p> <p>General Exclusions</p> <p>We will not pay for claims arising directly or indirectly from:</p> <p>1 War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section G – Emergency Medical and Other Expenses and Section H – Hospital Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.</p>

13. Scuba Diving

What is changing?	Why is it changing?	What does the new term say?
The terms relating to scuba diving have been updated. The level of cover is changing. The new level of cover provided depends on the qualifications you hold.	This change is intended to bring policy terms in line with recognised diving practices.	<p>Policy document (page 28)</p> <p>Sports Activities</p> <p>Scuba diving – to the following depths, when you hold the following qualifications:</p> <ul style="list-style-type: none"> • PADI Open Water – 18 metres • PADI Advanced Open Water – 30 metres • BSAC Ocean Diver – 20 metres • BSAC Sports Diver – 35 metres • BSAC Dive Leader – 50 metres <p>If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres.</p>

14. Travel Assistance

What is changing?	Why is it changing?	What does the new term say?
The insurer will no longer provide an advance for any legal or interpreter's fees if you are arrested, threatened with arrest or required to deal with a public authority while traveling.	To ensure the terms and conditions are in line with recent regulatory changes.	<p>Policy document (page 29)</p> <p>Section B. Travel Assistance</p> <p>During your trip we will:</p> <p>1 Assist you with the procurement of a lawyer and/or interpreter if you are arrested or threatened with arrest while travelling, or are required to deal with any public authority.</p>

15. Delayed Departure / Abandonment

What is changing?	Why is it changing?	What does the new term say?
<p>Two items have been removed from the list of things not covered by the delayed departure/ abandonment cover under the policy.</p> <p>These are: i. Claims where you do not provide receipts for the restaurant meals and refreshments; and ii. Claims where you have not spent any money.</p>	<p>These points are no longer applicable to the policy, as the amount payable is dependent on the length of delay, and not on costs incurred as a result of the delay.</p>	<p>Policy document (page 32)</p> <p>Section D. Delayed Departure / Abandonment - What IS NOT Covered</p> <ol style="list-style-type: none"> The policy excess for Abandonment. Claims arising directly or indirectly from: <ol style="list-style-type: none"> Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier). The withdrawal from service (temporary or otherwise) of public transport on the orders or recommendation of the regulatory authority in any country. <p>You should refer any claim in this case to the transport operator involved.</p> <ol style="list-style-type: none"> Any costs or charges for which any carrier or provider must, has or will compensate you. Claims if you do not check-in (or attempted to check in) and arrive at the departure point before the advised time. Anything mentioned in General Exclusions on page 26.

16. Emergency Medical and Other Expenses

What is changing?	Why is it changing?	What does the new term say?
<p>Exclusions for emergency expenses have been updated. In future, cover will be limited to complications of pregnancy where they are unforeseen and first arise after departing on your trip.</p> <p>Previously, cover extended to unforeseen complications that commenced after you purchased or renewed your policy or after booking any trip, whichever was later.</p>	<p>To make the rule simpler for you to understand.</p>	<p>Policy document (page 34)</p> <p>Section G. Emergency Medical and Other Expenses - What IS NOT Covered</p> <ol style="list-style-type: none"> Any claim arising from pregnancy or childbirth unless due to unforeseen complications which first arise after departing on your trip. Normal pregnancy or childbirth, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.

17. Baggage, Baggage Delay, Personal Money and Passport

What is changing?	Why is it changing?	What does the new term say?
The insurer has clarified who you need to obtain a damage report/repair statement from in the event that items are damaged whilst on your trip known as 'appropriate agents'.	To make the document clearer for customers.	Policy document (page 36) Section I. Baggage, Baggage Delay, Personal Money and Passport - Special Conditions 2 For items damaged whilst on your trip you must obtain a damage report/repair statement from an appropriate agent (an appropriate agent is a repair service, customer service representative or the manufacturer).

18. Overseas Legal Expenses and Assistance

What is changing?	Why is it changing?	What does the new term say?
You will have 28 days to notify the insurer of any claim after becoming aware of any incident that may generate a claim for overseas legal expenses and assistance. Previously, you had 30 days.	To ensure timescales for notification of claims under the policy are consistent.	Policy document (page 39) Section L. Overseas Legal Expenses and Assistance 1 You must notify us of claims as soon as reasonably possible and in any event within 28 days of you becoming aware of an incident which may generate a claim.

Mobile Phone Insurance provided by Lifestyle Services Group Limited

1. Duration of this policy

What is changing?	Why is it changing?	What does the new term say?
A statement, explaining the duration of the policy, is being added to the Policy Summary and the Policy Document.	To make the policy document clearer for customers.	Policy summary (page 5) and Policy document (page 13) Duration of this policy Cover commences on the date you open a Privilege or Privilege Premier current account and will continue for each month you hold that account and continue to pay the monthly subscription.

2. Removal of claim notification time limit

What is changing?	Why is it changing?	What does the new term say?
<p>The time limit of 28 days in which to inform the insurer that you want to make a claim has been removed. You still need to tell the insurer as soon as possible.</p> <p>This change is reflected in multiple locations within the Policy summary and Policy document. Each of the locations has been referenced in the 'What does the new term say?' column.</p>	<p>To make the claims process easier for our customers.</p>	<p>Policy summary (page 4)</p> <p>If you need to make a claim</p> <p>You should tell us about your claim as soon as possible after becoming aware of the loss, theft, damage, or breakdown, and inform the police and your airtime provider (in the case of loss or theft).</p> <p>Policy document (page 11)</p> <p>Actions you will need to take on loss, theft, breakdown or damage to your mobile phone</p> <p>Summary</p> <p>Report your claim to us as soon as you can.</p> <p>Description</p> <p>Tell us about your claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage.</p> <p>Policy document (page 12)</p> <p>How to make a claim - Step 2</p> <p>You should tell us about your claim as soon as you can after discovering the incident. You can do this by contacting us at co-operativebank.co.uk/benefits or by calling 0344 249 9981.</p>

3. Additional information about the claims process

What is changing?	Why is it changing?	What does the new term say?
<p>In the event that you need to make a claim, there are two additional steps that you should take in the event of loss, theft, damage or breakdown of your mobile phone.</p> <p>The insurer is also making it clear that upon successful completion of a claim for loss or theft, the old mobile phone will be blacklisted, rendering the device useless.</p>	<p>To ensure the claims process is clear, and to ensure the process runs as smoothly as possible for customers.</p>	<p>Policy summary (page 4)</p> <p>If you need to make a claim</p> <ul style="list-style-type: none"> • If your mobile phone has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your mobile device. • When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed. <p>Policy document (page 12)</p> <p>How to make a claim (Step 5)</p> <p>Following a successful claim for the loss or theft of your device we will blacklist the handset in order to prevent it from being used. It is still important for you to bar your SIM card with the network as soon as possible.</p> <p>If you are sending your damaged device to us for repair you must remove any locking mechanism (e.g. 'Find My iPhone') before we receive it. If this is not done it will delay your claim and your mobile device may be returned to you unrepai red in order to remove any locking mechanism. We will not be able to complete a claim until we can confirm the security features have been removed.</p>

4. Got a question? Need to make a complaint?

What is changing?	Why is it changing?	What does the new term say?
<p>Contact details for the Financial Ombudsman Service will be set out in the Policy Summary.</p>	<p>To ensure the Financial Ombudsman Service contact details are easy to locate.</p>	<p>Policy summary (page 4)</p> <p>Got a question? Need to make a complaint?</p> <p>We want to make sure you're happy. Should you need to talk to us, contact us by calling 0344 249 9981 or email LSG.Customerrelations@lifestylegroup.co.uk</p> <p>If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom.</p> <p>Or you can phone 0800 023 4567 or 0300 123 9 123 from a mobile.</p> <p>Website: www.financial-ombudsman.org.uk</p> <p>If you purchased your account online you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at http://ec.europa.eu/consumers/odr</p> <p>These procedures do not affect your right to take legal action.</p>

5. What you need to know about the claims process

What is changing?	Why is it changing?	What does the new term say?
<p>A statement is being added, confirming that the cost of returning your mobile phone to the insurer – when required – is not covered under the policy.</p> <p>This isn't a change to the cover provided. This rule already applied under the policy before this change and we're now confirming this in the Policy Document.</p>	<p>To make policy clearer for customers.</p>	<p>Policy document (page 12)</p> <p>What you need to know about the claims process</p> <p>The cost of sending your mobile phone to us for repair is not covered under this policy.</p>

6. Fraud

What is changing?	Why is it changing?	What does the new term say?
<p>The insurer's rights in the event that a fraudulent claim is made.</p> <p>Previously, if a fraudulent claim was made, the insurer had the right to forfeit all claims under the policy. In future, if a fraudulent claim is made, previously valid claims will be unaffected.</p>	<p>To ensure the terms and conditions are in line with recent changes in the law.</p>	<p>Policy document (page 13)</p> <p>Fraud</p> <p>If false or inaccurate information is provided and fraud is identified then we will:</p> <ul style="list-style-type: none"> • Not honour the claim and we will give you notice to cancel your policy from the time of the fraudulent act. If an excess has been paid this will not be returned in order to cover the administration costs incurred as a result of the fraudulent activity. • Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under the relevant claim.

Gadget Insurance provided by Lifestyle Services Group Limited – please see your Benefits Confirmation Pack

1. Welcome to Gadget - Insurer's Details

What is changing?	Why is it changing?	What does the new term say?
The name of the insurer 'Assurant General Insurance Limited' has been added to the Policy Documents.	To make it clear who the insurer is.	<p>Page 17</p> <p>The Privilege and Privilege Premier current account Gadget Benefit is provided on behalf of The Co-operative Bank by Assurant General Insurance Limited (and administered by Lifestyle Services Group Limited).</p>

2. Additional gadgets covered

What is changing?	Why is it changing?	What does the new term say?
<p>Cover within this policy has been extended to include Smart Watches and Wearable Technology.</p> <p>This change is reflected in multiple locations within the Policy summary and Policy document. Each of the locations has been referenced in the 'What does the new term say?' column.</p>	Due to changes in technology.	<p>Quick guide (page 18)</p> <p>Worldwide insurance against theft, breakdown and damage (including faults) for your favourite gadgets.</p> <p>Eligible items include: MP3 players, laptops, tablets, smart watches / wearable technology, handheld digital cameras, satellite navigation systems, game consoles and camcorders. For further details on items that can be covered, please refer to the terms and conditions on page 20.</p> <p>Policy summary (page 21)</p> <p>What you are covered for</p> <p>This Policy is designed to cover the following or similar devices:</p> <ul style="list-style-type: none"> • laptops, tablets, portable camcorders (digital or otherwise), portable games consoles (e.g. PSP, Nintendo Gameboy, GP2X), portable sound and vision devices • digital cameras, satellite navigation systems • PDAs (Personal Digital Assistant) • a games console (e.g. Wii, Xbox, Playstation) • smart watches / wearable technology. <p>Please note we do not cover the screen used to view or play the content.</p> <p>Policy Document (page 28)</p> <p>What you are NOT covered for</p> <p>Any device that is not a gadget.</p> <p>A gadget is a self-contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content.</p> <p>This policy is designed to cover the following or similar devices:</p> <ul style="list-style-type: none"> • PDAs (Personal Digital Assistant), digital cameras, satellite navigation systems, laptops, tablets, smart watches / wearable technology, portable camcorders (digital or otherwise), portable games consoles (e.g. PSP, Nintendo Gameboy, GP2X), portable sound and vision devices.

3. Maximum Cover amount

What is changing?	Why is it changing?	What does the new term say?
The document is being amended to ensure it is clear that the maximum cover limit is £1,200 per account holder.	To ensure it is clear that the cover limit is £1,200 per account holder.	Quick guide (page 18) The important stuff You can register gadgets up to a combined value of £1,200, including VAT per account holder. The maximum value for any individual item is £1,200 including VAT, per account holder, and must be less than three years old (from the original purchase date of the gadget when new) at the time of registering and no more than five years old (from the original purchase date of the gadget when new) at the time you make the claim. Proof of ownership will be required when making a claim.

4. Eligibility

What is changing?	Why is it changing?	What does the new term say?
Wording is being added to the Policy Summary to remind you to review the policy regularly to check that you remain eligible and that the cover is adequate for your needs.	To remind you to regularly review the policy to ensure it meets your needs and you remain eligible.	Policy summary (page 20) Eligibility As your circumstances may change over time, it is important that you review the terms and conditions of your gadget insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

5. Removal of claim notification time limit

What is changing?	Why is it changing?	What does the new term say?
<p>The time limit of 28 days in which to inform the insurer that you want to make a claim has been removed. You still need to tell the insurer as soon as possible.</p> <p>This change is reflected in multiple locations within the Policy Summary and Policy Document. Each of the locations has been referenced in the 'What does the new term say?' column.</p>	To make the claims process easier for our customers.	Policy summary (page 21) If you need to make a claim You should tell us about your claim as soon as possible after becoming aware of the theft, damage, or breakdown, and inform the police (in the case of theft). Policy document (page 30) Actions you will need to take on theft, breakdown or damage to your gadget Report your claim to us as soon as you can. Tell us about your claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the theft, breakdown or damage. Policy document (page 31) How to make a claim - Step 2 You should tell us about your claim as soon as you can after discovering the incident. You can do this by contacting us at co-operativebank.co.uk/benefits or by calling 0344 249 9981 .

6. Additional information about the claims process

What is changing?	Why is it changing?	What does the new term say?
In the event that you need to make a claim, there are two additional steps that you should take in the event of theft, damage or breakdown of your gadget.	To ensure the claims process is clear, and to ensure the process runs as smoothly as possible for customers.	<p>Policy summary (page 21)</p> <p>If you need to make a claim</p> <ul style="list-style-type: none"> • If your device has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your device. • When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the device may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed. <p>Policy document (page 31)</p> <p>How to make a claim (Step 5)</p> <p>If you are sending your damaged device to us for repair you must remove any locking mechanism (e.g. 'Find My iPhone') before we receive it. If this is not done it will delay your claim and your device may be returned to you unrepaired in order to remove any locking mechanism. We will not be able to complete a claim until we can confirm the security features have been removed.</p>

7. Got a question? Need to make a complaint?

What is changing?	Why is it changing?	What does the new term say?
Contact details for the Financial Ombudsman Service will be set out in the Policy Summary.	To ensure the Financial Ombudsman Service contact details are easy to locate.	<p>Policy summary (page 22)</p> <p>Got a question? Need to make a complaint?</p> <p>We want to make sure you're happy. Should you need to talk to us, contact us by calling 0344 249 9981 or email LSG.Customerrelations@lifestylegroup.co.uk</p> <p>If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom.</p> <p>Or you can phone 0800 023 4567 or 0300 123 9 123 from a mobile.</p> <p>Website: www.financial-ombudsman.org.uk</p> <p>If you purchased your account online you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at http://ec.europa.eu/consumers/odr</p> <p>These procedures do not affect your right to take legal action.</p>

8. Suitability of Cover

What is changing?	Why is it changing?	What does the new term say?
<p>The Policy Document is being clarified to confirm that the policy does not cover the loss of your gadget(s) or accessories, and that mobile phones are not covered under this policy. The level of cover has not changed as this was always the case. However, the document now makes this clear.</p>	<p>To make it clear that the loss of your gadget is not covered by this policy, and that mobile phones are not covered under this policy.</p>	<p>Policy document (page 26) Who is this cover designed for? This policy is designed for when you have any gadget(s) that is 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). It does not cover the loss of your gadget under any circumstance. The term gadget applies to a self-contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content. It does not cover mobile phones.</p>

9. The cover you receive

What is changing?	Why is it changing?	What does the new term say?
<p>The Policy Document will now confirm that you will be advised – at the point of claim – what action you need to take with your damaged device to pursue your claim.</p>	<p>To make the document clearer for customers.</p>	<p>Policy document (page 27) The cover you receive 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 We will advise you at point of claim as to what action you will need to take with your damaged device to pursue your claim.</p>

10. What you are NOT covered for

What is changing?	Why is it changing?	What does the new term say?
<p>The Policy Document is being clarified to confirm that the policy does not cover the loss of your gadget(s) or accessories. The level of cover has not changed as this was always the case. However, the document now makes this clear.</p>	<p>To make it clear that loss of your gadget is not covered by this policy.</p>	<p>Policy document (page 28) What you are NOT covered for Loss – This policy does not cover the loss of your gadget(s) or accessories under any circumstances.</p>

11. What you need to know about the claims process

What is changing?	Why is it changing?	What does the new term say?
<p>A statement is being added, confirming that the cost of returning your gadget to the insurer – when required – is not covered under the policy.</p> <p>This isn't a change to the cover provided. This rule already applied under the policy before this change and we're now confirming this in the Policy Document.</p>	<p>To make the policy clearer for customers.</p>	<p>Policy document (page 31)</p> <p>What you need to know about the claims process</p> <p>The cost of sending your gadget to us for repair is not covered under this policy.</p>

12. Fraud

What is changing?	Why is it changing?	What does the new term say?
<p>The insurer's rights in the event that a fraudulent claim is made.</p> <p>Previously, if a fraudulent claim was made, the insurer had the right to forfeit all claims under the policy. In future, if a fraudulent claim is made, previously valid claims will be unaffected.</p>	<p>To ensure the terms and conditions are in line with recent changes in the law.</p>	<p>Policy document (page 32)</p> <p>Fraud</p> <p>If false or inaccurate information is provided and fraud is identified then we will:</p> <ul style="list-style-type: none">• Not honour the claim and we will give you notice to cancel your policy from the time of the fraudulent act. If an excess has been paid, this will not be returned in order to cover the administration costs incurred as a result of the fraudulent activity.• Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under the relevant claim.

Airport Lounge Passes provided by Lifestyle Services Group Limited – please see your Benefits Confirmation Pack

This applies to customers who have selected or renewed the Airport Lounge Passes benefit on or after 17 July 2015.

1. Charges for Replacement Cards

What is changing?	Why is it changing?	What does the new term say?
DragonPass are confirming, in the terms and conditions, when you will be charged and the amount of the charge for a replacement card. DragonPass were entitled to charge before this change. This change simply gives you greater clarity so that you know when and how much they will charge.	To make it clear when you will be charged and the amount of the charge for card replacements.	Service Document (page 12) Your Airport Lounge is activated Lost, stolen or damaged DragonPass membership cards are to be reported immediately to DragonPass, who will arrange for a replacement card. Lost, stolen or damaged cards will be deactivated wherever possible. A charge of £10 will be made for card replacement where more than 3 card replacement requests have been made in a 12 month period.

2. Cancelling your Membership

What is changing?	Why is it changing?	What does the new term say?
Wording is being added to confirm that you won't be provided with a refund in the event that you cancel your membership.	To make it clear that refunds will not be provided in the event that you cancel your membership.	Service Document (page 15) Condition 2.5 If you cancel your membership of this scheme, you will not be entitled to a refund, reduction or cancellation in the monthly fee for your qualifying account.

Minor Changes

Some minor changes have been made which do not have any impact on the level of cover provided or the meaning of the terms and conditions. These minor changes include:

- grammatical amendments;
- amendments to ensure consistency of terminology;
- telephone numbers inserted at relevant points to make it easier to obtain the specific contact details you require;
- page references added to make it easier to find more specific information you may need;
- additional clarification of excesses applicable to specific claims; and
- the order in which some information is displayed.

As the above changes do not impact the level of cover provided or the meaning of the terms and conditions, they have not been detailed separately within this document.

Please call 03457 212 212* if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.