

Travel Reward Current Account Insurance benefits policy document

Effective from 22 February 2013.

- Mobile phone insurance
- Travel insurance
- RAC UK breakdown cover
- RAC European breakdown cover

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The Cover

This policy booklet contains important information about each of the insurance policies included within your Travel Reward Current Account. It is important that you read each individual section relating to each policy for definitions and any general and specific conditions and exclusions that apply to that policy.

This policy booklet contains details of each insurance policy including conditions, exclusions, how to register for your cover and what to do if you have any questions or need to make a claim.

Santander arranges your policies which are provided to you as part of your Travel Reward Current Account. Cover under all of the insurance policies (excluding your breakdown cover policies) detailed in this policy booklet are underwritten and administered by Homecare Insurance Limited, Holgate Park, Holgate Road, York YO26 4GA.

Your RAC UK breakdown cover is underwritten by RAC Motoring Services and/or RAC Insurance Limited, as applicable (and arranged by Card Protection Plan Limited). Roadside, recovery and at home cover in the UK, Jersey, Guernsey and Isle of Man is underwritten by RAC Motoring Services. Onward travel and European breakdown cover are underwritten by RAC Insurance Limited.

It is important that you:

- Read this section of your booklet carefully so that you can be sure of the cover Santander's policies provide.
- Register to ensure you are insured, where this is required.
- Where applicable, you will need to provide all the information required to ensure you are fully covered under each policy.

This policy booklet uses words and phrases that have specific meanings. You will find these explained in the 'Definitions' section of each policy. Defined words are shown in '**bold**' wherever they appear. The 'Definitions' section only applies to the insurance policy described in that section. Where the terms 'we' or 'us' are used outside of specific policy sections of this booklet, these refer to Santander, and the underwriters given above.

Important telephone numbers

Please telephone us on the helpline below if you need to:

- Register for your benefits;
- Tell us about a change to any of your insurance policies; or
- Make a claim.

Or, for travel insurance only

- Declare a pre-existing medical condition;
- Pay the age supplement if you are 65 or over; or
- Request an upgrade to your travel insurance.

Or, if you have a query

Please quote your sort code and account number when you call.

Calls may be recorded or monitored.

Customer service helpline



0844 848 7073*

This helpline is open between 9am and 8pm Monday to Thursday, 9am and 7pm Friday and 9am and 5pm Saturday.

Please note that for calls regarding travel insurance claims we are able to help with your query between 9am and 6pm Monday to Friday.

We are closed on Sundays, Christmas Day and Boxing Day and on any English and Welsh Bank Holidays. (Emergency contact numbers are available for some of your account benefits – please see the Key Contacts card in your Welcome Pack.)

Eligibility

Travel insurance only

In the event of a medical emergency abroad that involves any insured person, it is very important that you phone our Assistance Service as soon as possible so that you can be provided with immediate assistance. An experienced co-ordinator in the UK will assist you and ensure where necessary:

- Hospitals are contacted and necessary fees guaranteed.
- Medical advisers are consulted for their views on the possibility of arranging the most suitable care and repatriation.

In the event of a medical emergency abroad, please call the number below:

Medical emergency helpline (whilst abroad) – 24 hour service



+44 1904 566 566

For 24 hour emergency motoring assistance in the United Kingdom or Europe, please call the appropriate emergency helpline number below:

RAC UK and European breakdown cover only

For 24 hour emergency breakdown assistance in the United Kingdom or Europe, please call the appropriate emergency helpline number below:

Emergency breakdown assistance in the UK, Jersey, Guernsey or Isle of Man



0808 156 0192

Emergency breakdown assistance in the Republic of Ireland:



1800 646 557

Emergency breakdown assistance in Europe:



France and Monaco **0800 745 100**
France and Monaco from UK mobile
+33 4 72 43 66 12
Rest of Europe **+33 472 43 66 12**
Calls may be recorded and/or monitored.

You are eligible for the insurance policies within this policy booklet if you are:

- aged 18 years or over;
- living in the UK;
- an account holder of the Travel Reward Current Account; or
- if applicable a joint account holder of the Travel Reward Current Account.

Please note you will cease to be covered under your travel insurance policy when you reach the age of 65 unless you pay a supplement of £50 per account per annum and winter sports cover is not available to any insured person aged 65 or over.

General terms and conditions

We reserve the right to make changes to the terms and conditions of the cover for all the benefits within this policy booklet, after giving at least 30 days notice to you.

When your cover ends

These policies have been provided with your Travel Reward Current Account and terminate automatically when:

- you no longer hold the Travel Reward Current Account that entitles you to these policies; or
- your account is closed for any reason or ceases to be a Travel Reward Current Account; or
- the policies cease to be offered as a benefit with your current account (and you have been notified of this in accordance with your current account terms and conditions).

Changing your mind

These policies are optional and you have a statutory right to cancel your policies back to the start date, during a period of 14 days after you receive your policy booklet. This is called the 'statutory cooling-off period'.

If you do not exercise your right to cancel within the statutory cooling-off period, the policies will continue in force. You may cancel these policies at any time after this period.

Cancellation at any time of one or more sections of this insurance will not affect the monthly Travel Reward Current Account fee payable.

To cancel your policies please call us on the number below.

Cancellation

Your policies will be cancelled if:

- we receive notification that you no longer hold the Travel Reward Current Account that entitles you to these policies; or
- your account is closed for any reason or ceases to be a Travel Reward Current Account; or
- the policies cease to be offered as a benefit with your current account (and you have been notified of this in accordance with your current account terms and conditions).

We may cancel your policies if you have at any time:

- Given us false or incomplete information;
- Agreed to help anyone try to take money from us dishonestly; or
- Failed to meet the terms and conditions of these policies or to act openly and honestly towards us.

In accordance with the above, we can cancel your policies by giving you at least 30 days' written notice at your last known address.

We may refuse to continue your motoring assistance insurance policies if:

- In our reasonable opinion, we feel that you have used our services too often during the period of cover. In this case we will write and tell you in advance, and you will have the chance to tell us about anything that might lead us to reconsider our decision or
- In our reasonable opinion, you have misused services we have provided.

To cancel your policies please contact:



Customer Service Team
Santander Travel Reward Current Account
Homecare Insurance Limited
Holgate Park
York YO26 4GA



Or call 0844 848 7073*

Section 1

Mobile phone insurance

The Cover

This insurance protects **your** current or replacement mobile phone against loss, theft, breakdown and damage. If **you** have a joint account, **you** are both entitled to all the benefits under this section; this means that **you** are each covered for a mobile phone. For any mobile phone covered, **you** must have retained proof of purchase or ownership of it. **We** will only cover a mobile phone which has a value of no more than £1,000 when new. If **your** mobile phone has a value greater than £1,000 when new it will not be covered under this benefit.

The mobile phone is covered while it is being used by **you** or any **household member**. **Your** mobile phone will not be covered while being used by someone other than **you** or a **household member**.

The cover allows **you** to make two claims in each 12 month period commencing from the date **you** became a Travel Reward Current **Account holder**. If **you** have a joint account, **you** may make two claims per mobile phone in this period.

You must pay **us** an **excess** of £25 per claim.

Definitions

These definitions only apply to **your** mobile phone insurance policy described in Section 1.

Abroad

In a country outside of the United Kingdom.

Account holder(s)

The individual(s) who is/are named holders of the Travel Reward Current Account.

Excess

The first part of the cost of a claim which **you** bear and which **you** have to pay to **us**.

Household member

Anyone who is permanently resident in **your** home and who is either **your** partner, or **your** spouse, or a child (who **you**, **your** spouse or **your** partner is the legal guardian of).

Reasonable precautions

All measures that it would be reasonable to expect **you** and/or any **household member** to take to try to prevent loss, theft, damage or breakdown of **your** mobile phone.

Secure area

The locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind which closes off the luggage area behind the rear seats.

We, us, our

Homecare Insurance Limited.

You, your

The person(s) named as **account holder(s)** on the Travel Reward Current Account.

Section 1A – Mobile phone loss, theft, damage and breakdown

What we will provide

We will provide cover of up to £1,000 for each mobile phone covered with **us** in the event of:

- Loss;
- Theft;
- Damage (accidental and liquid);
- Breakdown of **your** mobile phone whilst it is being used by **you** or any **household member**; or
- Malicious damage of **your** mobile phone whilst it is being used by **you** or any **household member** and is taken from **you** without **your** permission and damaged with intent.

Exclusions

What we will not cover:

- 1 Any mechanical or electronic breakdown which occurs when **your** mobile phone is under a manufacturer's warranty.
- 2 Theft from a motor vehicle, unless the mobile phone is kept in a **secure area** of the motor vehicle and force or violence is used to gain entry to the vehicle.
- 3 Malicious damage unless **you** can show the damage was caused by another person who has obtained **your** mobile phone without **your** permission.
- 4 Loss, theft, damage or breakdown if this happens whilst **your** mobile phone is being used by someone who is not a **household member**.
- 5 Loss or theft of **your** mobile phone from any unattended premises unless there is evidence of a break-in or deception is used as a means to enter the premises.
- 6 Damage, loss or theft where **you** or the **household member** have not taken **reasonable precautions** to prevent this.
- 7 Damage or breakdown of **your** mobile phone caused by reckless use of the mobile phone.
- 8 Damage or breakdown if **we** cannot identify the IMEI number of the mobile phone that **you** have returned to **us** for examination.
- 9 Damage caused by any electronic virus.
- 10 Loss of or damage to **your** mobile phone due to it being confiscated, seized or destroyed by order of any government, public or local authority.
- 11 Any form of loss, cost or damage which is not the cost of repairing or replacing the mobile phone.

Section 1B – Unauthorised use cover (calls, SMS, MMS, or data under your contract)

Where **your** mobile phone is a contract phone, **we** will also provide cover of up to £1,000 for unauthorised use in the UK or **abroad**, if made in the 12 hours before **you** notify **your** network provider that **your** mobile phone is lost or stolen.

Exclusions

What we will not cover:

- Any call credit on a pay-as-you-go mobile phone which is lost or stolen.

General conditions and exclusions

In addition to the conditions and exclusions detailed in individual sections of this policy, the following also apply to the whole of Section 1 of **your** policy.

General conditions

- 1 **You** must provide full and accurate information in connection with **your** cover.
- 2 **You** must keep **us** up to date with changes to **your** personal details.
- 3 **You** must retain proof of purchase or ownership of the covered mobile phone in case **you** need to make a claim.
- 4 The mobile phone covered with **us** is only insured when being used by **you** or a **household member**.

General exclusions

What we will not cover:

- 1 Any claim which arises from an incident that occurs within 14 days of **you** opening **your** Travel Reward Current Account.
- 2 Personal digital assistants and other portable devices which do not have a phone capability.
- 3 More than two claims per **account holder** in each 12 month period commencing from the date **you** became a Travel Reward Current **Account holder**.
- 4 Any accessories, which include (but are not limited to) chargers or cases.
- 5 Any software loaded onto **your** mobile phone, which includes (but is not limited to) games, music, wallpapers and ring tones.
- 6 Repair costs if these have not been approved by **us** first.
- 7 Cost of routine servicing, inspections, adjustments or cleaning.
- 8 Normal wear and tear, this includes (but is not limited to) surface cracks, flaws, scratches or chips.

General claims conditions

- 1 **We** will at **our** option settle a claim in one of the following ways:
 - Arrange for it to be repaired;
 - Pay for **you** to get it repaired by a repairer approved by **us**;
 - Replace it if **we** believe this would be more cost effective; or
 - Provide **you** with the equivalent replacement value by a method which may include (but is not limited to) a pre-paid card or voucher to spend at a retailer chosen by **us**.

- 2 If **we** replace or repair **your** mobile phone, or provide **you** with the equivalent replacement value for the insured item (however **we** choose to do it), the amount **we** will pay will not be more than the current replacement cost of the insured item and this will not in any case be more than £1,000 for a mobile phone.
- 3 **We** expect **you** and the **household members** to take **reasonable precautions** to prevent theft, loss, damage or breakdown of **your** property.
- 4 If **you** make a claim **you** must be able to provide proof of purchase or ownership and any unauthorised use.
- 5 **You** must give **us** all information, evidence and all other reasonable assistance that **we** may request. **We** do not pay for any expense **you** may incur in providing these details.
- 6 Evidence must be provided for all theft claims to prove that **your** mobile phone has been stolen. This may include (but is not limited to) a police crime reference number.
- 7 If **we** choose to replace a mobile phone, **we** will try to provide **you** with the same model as the one **you** have claimed for. If **we** cannot provide **you** with an exact replacement, then **we** will supply **you** with a mobile phone that has similar features and functionality but the colour of the mobile phone may not always be the same. All replacement items (whether new or refurbished) that **we** provide will come with a 12 month warranty.
- 8 If **you** claim for damage or breakdown **you** must send **us** the mobile phone **you** are claiming for so that **we** can inspect it. If **we** settle **your** claim, the item will become **our** property.
- 9 If **we** settle **your** claim for loss or theft and **your** mobile phone is subsequently found, **you** must send the item to **us** and the item will become **our** property.
- 10 If **you** have other insurance covering the same loss, damage or liability, **we** will settle **your** claim on a proportionate basis.

- 11 If **you** are **abroad**, **we** will not pay **your** claim until **you** return to the UK.
- 12 If any claim is in any respect fraudulent or if any fraudulent means are used to obtain benefit by **you** or anyone acting on **your** behalf, including exaggeration of the claim or submission of forged or falsified documents, **you** will not be entitled to any benefit under this policy and criminal proceedings may follow. **We** can recover from **you** any monies paid in relation to a claim, plus any administration costs, in the event that the claim is found to be fraudulent.
- 13 If **you** make a claim where theft, malicious damage, violent or forcible entry is involved, **you** may be asked to produce evidence of this.

Making a claim

If at any time **you** have to make a claim under **your** mobile phone insurance policy, **we** will always try to make the process as quick and as easy as possible.

It is important **you** register a claim as soon as possible, by calling **our** helpline on:



0844 848 7073*

If **you** are in the UK and **you** need to claim, **you** must report the incident as detailed below:

	Incident			
Action required	Loss	Theft	Malicious damage	Accidental damage or breakdown
Report to network provider	Within 24 hours of discovery	Within 24 hours of discovery	N/A	N/A
Report to the police	N/A	Within 24 hours of discovery*	Within 24 hours of discovery*	N/A
Report to us	Within 10 days of discovery	Within 10 days of discovery	Within 10 days of discovery	Within 10 days of discovery

*A crime or loss reference number or police report must be obtained if **you** need to contact the police.

If **you** are **abroad** and **you** need to claim, **you** must report the incident as detailed below:

	Incident			
Action required	Loss	Theft	Malicious damage	Accidental damage or breakdown
Report to network provider	Within 48 hours of discovery	Within 48 hours of discovery	N/A	N/A
Report to police (or equivalent)	Within 48 hours of discovery*	Within 48 hours of discovery*	Within 48 hours of discovery*	N/A
Report to us	Within 10 days of return to UK	Within 10 days of return to UK	Within 10 days of return to UK	Within 10 days of return to UK

*A crime or loss reference number or police report must be obtained if **you** need to contact the police.

Please note that if **you** are outside the UK, **we** will not replace or repair the device until **you** return to the UK.

If **you** have an appeal regarding a claim, please write to:



The Appeals Team
Santander Travel Reward Current Account
Homecare Insurance Limited
Holgate Park
York YO26 4GA



Or call **0844 848 7073***

For all claims appeals **our** helpline is open between 9am and 5pm Monday to Friday.

Calls may be recorded or monitored.

Section 2

Travel insurance

The Cover

This policy covers **you** for worldwide travel whilst **you** remain a holder of the Travel Reward Current Account and the cover is still offered as a benefit with **your** account. The policy also provides cover for all insured adult members of the family travelling independently or together with insured children. The policy also provides cover for insured children travelling with any adult who has travel insurance or on a **trip** organised by schools or recognised organisations, which is supervised by adults.

This policy can cover up to two adults (including **you**, which for joint accounts means both **account holders**) and up to four children up to the age of 21 (in full-time education), if they live with **you** at **your** address.

The following upgrades to **your** multi-trip travel insurance are available for an additional premium:

- Extension of cancellation cover.
- **Trip** extension.
- Extension of winter sports cover.
- Additional guests.
- Over 65 supplement.
- Cover for **pre-existing medical conditions**, subject to medical screening.

If **you** are 65 years old or over, a supplement of £50 per account is required per annum to be covered by **your** travel insurance. Winter sports cover is not available to any **insured person** aged 65 years or over. Please refer to the Policy upgrades and supplements section for further details. Please call **us** on 0844 848 7073* to upgrade **your** cover.

Period of insurance

Aside from the cancellation cover which begins on the **start date**, the rest of the cover under this policy applies for the duration of the booked **trip** (or earlier return to the United Kingdom). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

EHIC health cover

If **you** are travelling to European Union countries **you** should get a Form EHIC from **your** Post Office. This will allow **you** to get certain medical treatment free. For more information please contact **your** Post Office or visit www.dh.gov.uk/travellers

Medicare scheme

If **you** are travelling to Australia or New Zealand and **you** need medical treatment while **you** are there, **you** must register for treatment under their national Medicare scheme. Inpatient and outpatient treatment at a public hospital will then be free of charge. For information on the documents **you** will need and the free treatment available, please visit www.dh.gov.uk/travellers and follow the links relating to receiving medical treatment around the world. If **you** need to go into hospital in Australia or New Zealand, please contact **us** immediately.

Definitions

These definitions only apply to your travel insurance policy described in section 2.

Abroad

In a country outside of the United Kingdom.

Accident, accidental

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical **bodily injury** which results in a loss.

But **we** do not cover:

- a) the contracting of any disease, illness and/or medical condition.
- b) the injection or ingestion of any substance.
- c) any event which directly or indirectly exacerbates a previously existing physical **bodily injury**.

Account holder(s)

The individual(s) who is/are the named holders of the Travel Reward Current Account.

Anticipated event

Any event or occurrence which **you** or **your immediate relative** knew would occur or could have reasonably expected to occur during **your trip** and which **you** or **your immediate relative** were aware of at the time of booking the **trip**.

Approved supplier

The third party whom **we** have appointed to help provide the service.

Assistance service

The 24 hour emergency assistance service, which is operated by **our approved supplier**.

Bodily injury

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

Carrier(s)

Your airline or tour operator.

Close business associate

Any person, whose absence from work or business for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

Curtail, curtailment

Your early return home.

Dependent children

Up to four children (including legally adopted, foster and step children) of the **account holder(s)** who at the **start date** of the **journey** are aged 21 or under (in full-time education), living at **home** and have not entered into a civil partnership or are married. Any dependent children must be travelling with an insured adult or on a **trip** organised by schools or recognised organisations, which is supervised by adults, in order for cover to apply to their **journey**.

Excess

The first part of the cost of a claim which **you** bear and which **you** have to pay **us**.

Hazardous activities

Any sports or activities undertaken during **your trip** which are not listed in the Activities Covered section.

Home

Your residential address in the UK.

Immediate relative

Mother, father, sister, brother, wife, husband, partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step brother, step sister or fiancé(e).

Insured person(s)

Cover applies to up to two adults living at the same address, which include the **account holder(s)** and up to four **dependent children**. Cover also applies to any additional guests on a single **trip**, where an additional premium has been paid.

Journey, trip

A temporary absence from **your home**:

- a) outside the UK.
- b) within the UK for two or more nights which have been pre-booked.

The maximum trip length is 31 days for any one trip, with the exception of trips which include winter sports where cover is limited to 17 days in total per year.

Legal costs

The professional fees and expenses reasonably and necessarily charged by **your solicitor** in proportion to the value and complexity of **your claim**. **We** will also pay costs which **you** are ordered to pay by a court or other organisation and any other costs **we** agree to in writing. The most **we** will pay for all costs will be £20,000 for any claim or claims arising from any one incident.

Loss of limb

Physical, permanent and total loss of use of one or more limbs at or above the wrist or ankle.

Loss of sight

The complete and permanent loss of sight in at least one eye.

Medical certificate

A certificate that confirms a physical, mental or medical condition that is the basis of **your claim**.

Medical practitioner

A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money

Cash, letters of credit, travel tickets and hotel vouchers, all held for **your** private purpose and includes the wallet or purse in which these items are carried.

Pair or set

Two or more items of personal effects and baggage, which are complementary or used or worn together.

Permanent total disablement

Disablement as a result of which there is no business or occupation which **you** are able to attend to and which having lasted for a period of 12 months is at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with articles worn or carried by **you** for **your** individual use during **your trip**.

It does not include:

Animal skins, antiques, bicycles, binoculars, bonds, coupons, documents of any kind, **money**, securities, stamps, travellers cheques, mobile phones, computer or telecommunications equipment of any kind, computer games and computer games consoles, contact or corneal lenses, diving equipment, furs, radios, tape recorders, television sets, video equipment or DVD equipment of any kind.

Pre-existing medical condition

Any medical condition where, at either:

- the time of opening **your** account;
- the time of booking **your trip**;
- the time of adding an upgrade; or
- the time of leaving on a **journey**,

whichever is the later, **you** have answered 'yes' to one or more of the questions forming part of the 'Medical conditions' wording on page 15.

Public transport

A train, bus, coach or sea vessel, scheduled public service, taxi or scheduled airline flight.

Secure area

The locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind which closes off the luggage area behind the rear seats.

Ski equipment

Skis (including bindings), ski boots, ski poles and snowboards.

Solicitor

Any suitably qualified person acting for **you** to pursue a claim under section 2J Legal costs.

Start date

The date **your** cover under the policy begins which is the date **your** application for **your** Travel Reward Current Account is accepted by Santander.

Terrorism

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

- Violence against a person;
- Damage to property;
- Putting a person's life in danger;
- Creating a health risk to the public or a section of it; or
- Interfering with or seriously disrupting electronic systems or transport services.

Trip, journey

A temporary absence from **your home**:

- a) outside the UK.
- b) within the UK for two or more nights which have been pre-booked.

The maximum trip length is 31 days for any one trip, with the exception of trips which include winter sports where cover is limited to 17 days in total per year.

Unattended

Left by **you** so that **you** are not in a position to prevent theft, damage or breakdown of **your** property.

Unemployment

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

If **you** were self-employed **you** must be registered as unemployed with the Department for Work and Pensions and **your** business must have ceased trading.

Valuables

Photographic, audio, computer, video and electrical equipment of any kind (including CDs, mini discs, DVDs, TVs, electronic games, MP3 players, personal digital assistants (PDAs), video and audio tapes), telescopes, binoculars, sunglasses, glasses, spectacles, mobile phones, jewellery, watches, furs, leather goods, animal skins and items made of or containing gold, silver, precious metals or precious or semi-precious stones.

We/us/our

Homecare Insurance Limited.

You/your

The person(s) named as **account holder(s)** on the Travel Reward Current Account and any other **insured person(s)**.

Medical conditions

We do not automatically cover claims directly or indirectly related to a **pre-existing medical condition**. A pre-existing medical condition is a condition where **you** have answered 'yes' to one or more of the following questions at either :

- the time of opening **your** account;
- the time of booking **your trip**;
- the time of adding an upgrade; or
- the time of leaving on a **journey**

whichever is the later.

- 1 Are **you** or any **insured person(s)**, waiting for an operation, hospital consultation (other than for regular check-ups) or other hospital treatment or investigation?
- 2 Have **you** or any **insured person(s)**, EVER received treatment for any of the following:
 - a) a stroke;
 - b) any heart problem;
 - c) any form of cancer, leukaemia or tumour;
 - d) dialysis treatment; or
 - e) a transplant?
- 3 Have **you** or any **insured person(s)**, received any treatment (other than regular medication) in the last 12 months for any:
 - a) blood disorder;
 - b) breathing problem;
 - c) diabetes; or
 - d) psychiatric illness or dementia?
- 4 Have **you** or any **insured person(s)**, within the last three months:
 - a) been seen by a specialist (other than for regular check-ups at intervals of six months or greater); or

b) been admitted to a hospital overnight?

5. Have **you** or any **insured person(s)** been diagnosed by a registered doctor as having a terminal condition?

If **you** have answered 'yes' to one or more of the above questions, please call **us** on **0844 848 7073*** so **we** can determine whether full cover can be provided for the condition(s).

If cover is provided, it will be for a period of 12 calendar months. **You** may need to pay an extra premium to include cover for certain medical conditions. If cover for the relevant medical conditions can be provided, **you** will be given an acceptance code and a letter will be sent to **you**, if applicable, on receipt of payment, detailing the extension of cover. Please read this letter carefully and keep it with **your** insurance documents as it confirms the terms and conditions of the cover. Please note cover is not effective until **you** are in receipt of this letter.

Changes in health

You must tell **us** if **your** health changes. **We** will then decide if **we** can provide **you** with cover on **your** existing terms. **We** may ask **you** to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If **we** cannot provide cover for the change in **your** health, or if **you** do not want to pay any extra premium, **you** can call **us** and make a cancellation claim if **you** have booked and paid for a **trip(s)** that **you** have not yet made.

If **you** do not contact us this may affect any future claim under section 2B Curtailment or section 2E Medical emergency expenses abroad and may result in **us** declining **your** claim.

Other people whose health may affect your trip

If, at the time **you** open **your** account or when booking a **trip**, whichever was the later, any person **you** are intending to travel or stay with; an **immediate relative** of **you** or of any person **you** are intending to travel with; or a **close business associate**; who is not insured but whose health may affect the **trip**, had a medical condition for which he or she:

- was receiving treatment at hospital;
- was waiting for a hospital consultation or treatment;
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

we will not pay for any claim **you** make which has anything to do with the medical condition.

Policy upgrades and supplements

Upgrades to **your** multi-trip travel insurance are available. An additional premium is required for the following:

- Extension of cancellation cover

Your policy currently entitles **you** to up to £2,000 cover in the event of the cancellation of **your trip**. This can be increased if the value of **your trip** is greater than this.

- **Trip** extension

Your policy covers **you** for single **trips** up to 31 days. This can be increased if the length of **your trip** is more.

- Extension of winter sports cover

Your policy covers **you** for up to 17 days of winter sports cover. If **you** need cover for more than 17 days in a 12 month period, this can be increased

- Additional guests

You can add additional people under **your** policy for any single **trip**.

- Over 65 supplement

If **you** are 65 years old or over, a supplement of £50 is required per account per annum to be covered by **your** travel insurance and winter sports cover is not available.

Summary of benefits

This is a summary of the cover provided. The individual sections should be referred to for full terms and conditions.

Section		Standard Cover	Excess
A	Cancellation	Up to £2,000	£50
B	Curtailement	Up to £1,500	£50
C	Missed departure	Up to £500	£0
D	Personal accident:		
	■ Death	£5,000	£0
	■ Permanent disablement	£10,000	£0
E	Medical expenses abroad	Up to £5,000,000	£50
F	Personal property:		
	■ Personal baggage	Up to £1,000	£50
	– Valuables	Up to £150	
	– Single article	Up to £150	
	Delayed baggage	Up to £150	£0
	Personal money	Up to £200	£50
G	Passport/driving licence	Up to £150	£0
H	Personal public liability	Up to £2,000,000	£50
I	Travel delay	Up to £100	£0
	Abandonment	Up to £2,000	£50
J	Legal costs	Up to £20,000	£0
K	Winter sports:		
	■ Loss/damage/theft of own ski equipment	Up to £500 (£250 single article)	£50
	■ Hire ski equipment	Up to £200	£0
	■ Loss/damage/theft of hired ski equipment	Up to £500 (£250 single article)	£50
	■ Ski pack	Up to £300	£0
	■ Piste closure and avalanche	Up to £250	£0
L	Golf cover:		
	■ Golf equipment	Up to £500 (£250 single article)	£50
	■ Golf equipment hire	Up to £200	£0
	■ Green fees	Up to £300	£0
	■ Hole in one	Up to £75	£0

Activities covered

You are automatically covered for the duration of **your trip** for the following activities:

Abseiling
Angling (up to 12 mile limit)
Archery
Athletics (charity events only)
Badminton
Ballooning – Hot air (1 trip only)
Banana boating (see note 1)
Basketball
Biathlon (charity events only)
Bigfoot skiing
Boardsailing (up to 12 mile limit) (see note 1)
Bowling
Bowls
Bungee jumping
Camel riding
Canoeing (river not white water)
Catamaran sailing (up to 12 mile limit) (see note 1)
Clay pigeon shooting
Climbing (indoor)
Cricket
Cross country running (charity events only)
Cross country skiing
Curling
Cycling (see note 1)
Deep sea fishing (up to 12 mile limit)
Dinghy sailing (up to 12 mile limit) (see note 1)
Dog sledding
Dry slope skiing/boarding
Fall running (charity events only)
Fall walking (up to 5449 metres)
Fencing
Fishing
Fives
Football
Gaelic football
Glacier skiing
Glacier walking ‘winter sport’
Gliding (no cover for crewing or piloting)
Go-Karting (up to 125cc) (see note 1)
Golf
Gymnastics
Handball
Hiking (up to 5449 metres)
Hockey
Horse riding (see note 1)
Hot air ballooning (1 trip only)
Hurling
Ice skating (excluding speed skating) ‘winter sport’
Jet boating (see note 1)
Jet skiing (see note 1)
Judo
Karate
Kayaking (up to grade 2 rivers only)
Kendo
Kite snowboarding
Kite surfing (on land excluded) (see note 1)
Lacrosse
Langlauf ‘winter sport’
Lapland – including the use of snowmobiles and skidoos
Martial arts²
Modern pentathlon (charity events only)
Mono skiing
Motor cycling (up to 125cc and must wear a helmet at all times) (see note 1)
Mountain biking (recreational) (see note 1)
Mountaineering (up to 5449 metres) (see note 1)
Netball
Off piste skiing (within local ski patrol guidelines)
Off piste snowboarding (within local ski patrol guidelines)
Orienteering
Overland trips
Paintballing (wearing eye protection) (see note 1)

Parachute jumping (static line)
Paragliding (supervised or with an instructor)
Parascending (supervised, over land or over water)
Pistol shooting
Pony trekking
Quad biking (up to 125cc and must wear a helmet at all times) (see note 1)
Racketball
Rackets
Rafting (up to grade 3) (see note 1)
Rambling
Rap jumping (within organiser's guidelines)
Re-enacting
Rifle shooting
Ringos
Roller blading
Roller hockey
Rounders
Rowing (inland waters)
Running (charity events only)
Safari (organised by bona fide tour operator/no guns)
Sail boarding (up to 12 mile limit)
Sailing inshore (recreational, racing/crewing) (see note 1)
Sailing offshore – recreational (see note 1)
Safari trekking in vehicle (organised by bona fide tour operator)
Safari trekking on foot (organised by bona fide tour operator)
Sand dune surfing/skiing
Scrambling (up to 5449 metres)
Scuba diving (up to 30m depth)
Sea kayaking (up to 12 mile limit) (see note 1)
Shark diving (in cage)
Shinty
Shooting
Skate boarding
Skiing
Skiing – snow 'winter sport'

Snorkelling
Ski touring 'winter sport'
Snowboarding 'winter sport'
Snowboarding off piste 'winter sport' (within local ski patrol guidelines)
Snowblading
Softball
Soccer
Squash
Speed skating 'winter sport'
Summer tobogganing
Street hockey (wearing pads and helmets)
Swimming
Surfing (up to 12 mile limit)
Tae Kwon Do
Table tennis
Tennis
Trampolining
Triathlon (charity events only)
Trekking (up to 5449 metres)
Tug-of-war
Volleyball
War games (see note 1)
Walking – hill (up to 5449 metres)
Water skiing (up to 12 mile limit) (see note 1)
Water polo
Windsurfing (up to 12 mile limit) (see note 1)
White water canoeing (up to grade 3) (see note 1)
Yachting inshore (recreational, racing/crewing) (see note 1)
Yachting offshore – recreational (see note 1)

No cover is available under this policy for **your** participation in the above sports or activities in a professional capacity.

Any sports or activities that are not mentioned within this section are classed as **hazardous activities** and are not covered in any way under this policy.

Note 1: Excludes cover under Section 2H Personal public liability.

General conditions and exclusions

In addition to the conditions and exclusions detailed in individual sections of this policy, the following also apply to the whole of **your** travel insurance.

General conditions

- 1 **You** must provide full and accurate information in connection with **your** cover.
- 2 **You** must keep **us** up to date with changes to **your** personal details.
- 3 The cover only applies to **trips** leaving from and returning to the UK.
- 4 Cover only applies for the whole duration of a **trip**. The maximum **trip** length **you** are covered for is 31 days. However, winter sports cover is restricted to a total of 17 days in a 12 month period.
- 5 This policy only covers **trips** within the UK if the **trip** is pre-booked for at least two consecutive days.
- 6 Insured children must be travelling with an insured adult or on a **trip** organised by schools or recognised organisations, which is supervised by adults in order for cover to apply to their **journey**.
- 7 All material facts must be disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim. A material fact is any fact known to **you** which is likely to influence **our** assessment of the insurance. If **you** are in any doubt as to whether a fact is 'material' then for **your** own protection it should be disclosed to **us**.
- 8 A person or company who is not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the policy but this does not affect any right or remedy of a third party which exists or is available apart from this Act.

General claims conditions

- 1 When **we** settle a claim, **we** will at **our** option either:
 - a) pay the cost of replacing the item;
 - b) make a cash payment to **you**;
 - c) pay the cost of repairing the item.
- 2 **We** will make a deduction for wear and tear for claims for clothing.
- 3 An **excess** of £50 is applicable to some sections of this policy.
- 4 No payment will be made under Sections 2A, 2B, 2D or 2E without appropriate medical certification.
- 5 If **we** require any **medical certificates**, information, evidence and receipts, these must be obtained by **you** at **your** expense.
- 6 In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination, both at **our** expense.
- 7 Any items which become the subject of a claim for damage must be retained for **our** inspection and should be sent to **us** at **your** expense. All such items shall become **our** property following final settlement of the claim.
- 8 **You** must take all reasonable care to look after **your** personal property and take all reasonable steps to recover any lost or stolen article.
- 9 **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
- 10 **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
- 11 **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.

- 12 If any claim is in any respect fraudulent or if any fraudulent means are used to obtain benefit by **you** or anyone acting on **your** behalf, including exaggeration of the claim or submission of forged or falsified documents, **you** will not be entitled to any benefit under this policy and criminal proceedings may follow. **We** can recover from **you** any monies paid in relation to a claim, in the event that the claim is found to be fraudulent.
- 13 If there is any other insurance which covers any of the benefits set out in this policy, **you** must tell **us** about this when **you** make a claim. **We** will settle **your** claim on a proportionate basis.

In addition, where appropriate **you** must:

- 14 Keep **your** tickets and luggage tags.
- 15 Report any loss to the **carriers** or the police within 24 hours of its discovery.
- 16 Take all steps to recover property which is lost or stolen. If **you** do not **we** may not pay **your** claim.
- 17 Obtain a property irregularity report from the **carriers** within three days of the incident or where **you** have reported the loss to the police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
- 18 Follow the **carrier's** conditions of carriage.
- 19 Not abandon any property to **us** (unless requested by **us**).
- 20 Provide **us** with receipts for the items **you** are claiming for to substantiate **your** claim.
- 21 Tell **us** about any claim as soon as reasonably possible. Any increase in costs caused by **your** delay in telling **us** will not be covered by this policy. **You** must also inform **us** if **you** are aware of any court order to do or stop doing something, order to attend court or impending prosecution. Every communication relating to a claim must be sent to **us** without delay.
- 22 Provide **us** with as much information as possible to substantiate **your** claim and where necessary make every attempt to recover **your** possessions.

General exclusions

We will not pay for anything caused directly or indirectly by:

- 1 **Terrorism.** This exclusion does not apply to Section 2D '**Personal accident**' or Section 2E '**Medical emergency expenses abroad**' except where nuclear, chemical or biological weapons, devices or agents are used.
- 2 War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
- 3 Confiscation, requisition, detention, illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade.
- 4 Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to, or arising from:
 - a) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 5 Losses that are not directly associated with the incident that caused **you** to claim. For example, loss of earnings due to being unable to return to work following an injury or illness happening while on a **trip** or the cost of replacing locks in the event that keys are lost while on a **trip**.

- 6 Failure of any tour operator, **your** agents or transportation company.
- 7 **Your** manual work or **hazardous activities** of any kind.
- 8 Suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor and taken in accordance with their prescription), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
- 9 A medical condition of any person **you** are intending to travel or stay with; the **immediate relative** of **you** or of any person **you** are intending to travel with; or a **close business associate**; who is not insured but whose health may affect the **trip**; where at the time **you** open **your** account or when booking a **trip**, whichever was the later, that person had a medical condition for which he or she:
 - was receiving treatment at hospital;
 - was waiting for a hospital consultation or treatment;
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
- 10 The cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.
- 11 Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
- 12 Any payment which **you** would normally have made during **your trip**, if nothing had gone wrong.
- 13 Any liability arising from any goods, service, advice or arrangements supplied by an agent acting on behalf of **us**.
- 14 Travel to areas where, at the time of booking the **trip** or thereafter but before **you** travel, the Foreign & Commonwealth Office has advised against travel to. If **you** are unsure please contact them on 0870 606 0290 or **www.fco.gov.uk/knowbeforeyougo**
- 15 Any claim caused by drinking too much alcohol or alcohol abuse. **We** do not expect **you** to avoid drinking alcohol on **your trips**, but **we** will not cover any medical claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected.

General claims exclusions

In addition to the general exclusions, **we** will not pay claims:

- 1 Where force and violence has not been used to gain entry to **your** locked personal accommodation or safety deposit box.
- 2 For any items left in any motor vehicle, unless they are kept in the **secure area** of the motor vehicle and force and violence is used to gain entry to the vehicle.
- 3 Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
- 4 For any items being shipped as freight or under a bill of lading.
- 5 For items made of china, glass or similar fragile materials.
- 6 Caused by delay, detention, seizure or confiscation by Customs or other officials.
- 7 For films, tapes, cassettes, cartridges, or discs that **you** have used or recorded on other than their value as unused material when **we** will pay the maker's latest list price.
- 8 For perishable goods, bottles or cartons and their contents or any damage caused by these items.

- 9 For property more specifically insured by another policy. **You** must take care to look after **your** possessions. If **you** don't take precautions with **your** property, **we** may not pay **your** claim.
- 10 Relating to a **pre-existing medical condition** not declared and accepted by **us**.
- 11 The cost of any phone calls other than the initial call to **our assistance service** (supported by an itemised bill or receipt).

Section 2A – Cancellation

What we will provide:

We will provide cover up to £2,000 if **your** travel and accommodation arrangements are cancelled before **your** departure from the UK, which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable and not recoverable from any other source due to:

- 1 The death or disablement by **bodily injury**, illness, or being subject to quarantine of:
 - a) **you**
 - b) any person **you** are intending to travel or stay with
 - c) an **immediate relative** of **yours** or of any other person **you** are intending to travel with; or
 - d) a **close business associate** of **yours**.
- 2 **You** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law.
- 3 **Your unemployment** or the **unemployment** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately when notification of **unemployment** is received and that **you** or the person **you** were intending to travel with were not aware of any impending **unemployment** at the time this policy was issued or at the time of booking **your trip**.
- 4 **Your home** being made uninhabitable, or place of business being made unusable, up to 14 days before the commencement of **your trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

Exclusions

What we will not cover:

- 1 £50 **excess** for each and every incident for each **insured person** involved in the incident (£10 for loss of deposit claims only).
- 2 Claims arising directly or indirectly as a result of a **pre-existing medical condition** of **you**, unless declared to and agreed by **us** in writing.
- 3 Claims arising where a **medical certificate** has not been obtained from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary.
- 4 Anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel; or
 - b) prohibitive regulations by the Government of any country.
- 5 Anything mentioned in general exclusions or general claims exclusions.
- 6 An **anticipated event**.
- 7 The transport operator or their agents refuse to transport **you**, an **immediate relative** or **your** travelling companion because they consider **you** or they are not fit to travel.
- 8 Any treatment or help where, given **your** physical or mental condition **you** should not have travelled or it would have been reasonable for **you** to have consulted **your medical practitioner** prior to the **trip** about whether or not it was appropriate to travel.

Section 2B – Curtailment

Curtailment is only applicable if **you** return to the UK or **home** (if on a **trip** within the UK) earlier than planned.

You must contact **our assistance service** immediately in the event of a serious injury, illness or hospitalisation, where **you** may need to be brought **home** early.

What we will provide:

We will provide cover up to £1,500 for:

- 1 The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for or contracted to be paid for, before **your** departure from the UK (including ski hire, ski school and lift passes for winter sports **trips**, which **you** have paid for after **your** departure from the UK) and is not recoverable from any other source, if **you** have to **curtail your trip** and return to **your home** earlier than planned due to:
 - a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative** of **yours** resident in the UK;
 - iii) a **close business associate** of **yours** resident in the UK; or
 - iv) a relative or friend in whose home **you** are intending to stay.
 - b) **your home** being made uninhabitable, or place of business being made unusable, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

The proportionate value of costs will be calculated from the date of return to the UK.

- 2 Reasonable additional travelling expenses incurred by **you** for returning to the UK (economy class) earlier than planned for a reason stated in benefit 1 of this section.

Exclusions

What we will not cover:

- 1 £50 **excess** for each and every incident for each **insured person** involved in the incident.
- 2 Claims that are not confirmed as medically necessary by **our assistance service**, and where a **medical certificate** has not been obtained from the attending **medical practitioner abroad** confirming it necessary to **curtail the trip**.
- 3 Additional travelling expenses incurred which are not authorised either by **us** or **our assistance service**.
- 4 Any claim which is a result of a **pre-existing medical condition** not declared and accepted by **us**.
- 5 Anything mentioned in general exclusions or general claims exclusions.
- 6 An **anticipated event**.
- 7 The transport operator or their agents refusing to transport **you**, an **immediate relative** or **your** travelling companion because they consider that **you** or they are not fit to travel.
- 8 Any treatment or help where, given **your** physical or mental condition **you** should not have travelled or it would have been reasonable for **you** to have consulted **your medical practitioner** prior to the **trip** about whether or not it was appropriate to travel.

NOTE – it is a requirement of this insurance that **you** contact **our assistance service** immediately if **you** wish to return **home** for any reason listed under this section or by any method other than what was originally planned. Failure to do so will affect **your** claim.

Section 2C – Missed departure

This section does not apply to **trips** within the UK.

What we will provide:

We will provide cover up to £500 for necessary accommodation and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked **journey** from or to the UK.

Exclusions

What we will not cover:

- 1 If sufficient time has not been allowed for **your journey** in order to meet the check-in time specified by the transport providers or agent.
- 2 If **you** are not proceeding directly to the departure point.
- 3 For anything mentioned in general exclusions or general claims exclusions.
- 4 If **you** did not use **public transport** and **you** missed **your** departure because of heavy traffic or road closures that were not sufficiently severe to warrant reporting on a recognised motoring association website or on television, news bulletins or in the press.

Section 2D – Personal accident

What we will provide:

We will pay for the following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have an **accident** during **your trip** which, at the end of 12 months of that **accident**, is the sole cause of **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**:

- 1 Death – £5,000.
- 2 **Loss of limb, loss of sight or permanent total disablement** – £10,000.

NOTE – if **you** are aged under 16 or over 70 at the time of the **accident** the death benefit will be limited to funeral and other expenses up to £2,500 and the **permanent total disablement** benefit will not apply.

Exclusions

What we will not cover:

Any claims for death, loss or disablement caused directly or indirectly by:

- 1 An injury which existed prior to the commencement of the **trip**.
- 2 Anything mentioned in general exclusions or general claims exclusions.
- 3 Any complication following a **bodily injury** which is attributable to **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.
- 4 In addition **we** will not cover a claim for **permanent total disablement** if **you** have retired.

Note: If **you** die and do not leave a will, **we** will not issue a settlement cheque until the executors have been appointed.

Section 2E – Medical emergency expenses abroad

This section does not apply to **trips** within the UK.

You must contact **our assistance service** as soon as possible after an incident arises to obtain authorisation for treatment or early return **home**.

What we will provide:

If during **your trip you** become ill or are injured **we** will pay up to £5,000,000 incurred outside the UK:

- 1 For emergency medical and surgical treatment. Claims for dental treatment are restricted to £250 for emergency pain relief only.
- 2 For reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend, if **you** have to be accompanied **home** on medical advice or if **you** are a **dependent child** and require an escort **home**.
- 3 In the event of death, up to £2,500:
 - a) for conveyance of the body or ashes to the UK (the cost of burial or cremation is not included); or
 - b) local funeral expenses **abroad**.

NOTE – all receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating **medical practitioner** and **our assistance service** agree that **you** can safely travel **home**.

Exclusions

What we will not cover:

- 1 £50 **excess** for each and every incident for each **insured person** involved in the incident.
- 2 Any sums which can be recovered by **you** and which are covered under any National Insurance scheme or Reciprocal Health Arrangement.

- 3 Any expenses incurred for illness, injury or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending **medical practitioner** and **our assistance service** can be reasonably delayed until **your** return to the UK;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the UK.
- 4 Preventative treatment which can be delayed until **your** return to the UK.
- 5 Claims that are not confirmed as medically necessary by the attending **medical practitioner** or **our assistance service**.
- 6 Any additional hospital costs arising from single or private room accommodation unless medically necessary.
- 7 Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- 8 Any costs which are incurred more than 12 months after the incident.
- 9 Claims arising directly or indirectly as a result of a **pre-existing medical condition you**, unless declared to and agreed by **us** in writing.
- 10 Anything mentioned in general exclusions or general claims exclusions.
- 11 An **anticipated event**.
- 12 Any treatment or help where, given **your** physical or mental condition **you** should not have travelled or it would have been reasonable for **you** to have consulted **your medical practitioner** prior to the **trip** about whether or not it was appropriate to travel.

Section 2F – Personal property

What we will provide:

1 Personal baggage

Up to £1,000 for the value or repair of any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed. Limited to £150 for all **valuables** in total, limited to £150 for single and/or a **pair or set** of articles.

NOTE – in the event of a claim for a **pair or set** of articles **we** shall be liable only for the value of that part or set which is actually lost, stolen, damaged or destroyed. Claims under benefit 1 (**Personal baggage**) are paid based on the value of the item(s) at the time of theft, loss or damage and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted and so the value of the item(s) will represent the amount **you** would have received by selling it/them immediately before the theft, loss or damage occurred.

2 Delayed baggage

£50 a day up to a maximum of £150 towards the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward **journey** for at least 12 hours and **you** have a written report from the **carrier**. Receipts will be necessary in the event of a claim.

NOTE – any amount **we** pay **you** under benefit 2 (Delayed baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

3 Personal money

Up to £200 if **your money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – if **you** are aged under 16, claims under benefit 3 (Personal **money**) are limited to £100 overall.

Exclusions

What we will not cover:

- 1 £50 **excess** for each and every incident for each **insured person** involved in the incident (not applicable to benefit 2 Delayed baggage).
- 2 If **you** do not obtain a written police report within 24 hours of the discovery of loss or theft.
- 3 If **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the **carrier** immediately and obtain a written **carrier's** report (or property irregularity report in the case of an airline); or
 - b) follow up in writing within seven days to obtain a written **carrier's** report (or property irregularity report in the case of an airline), if **you** are unable to obtain one within three days of the incident.
- 4 Loss, destruction, damage or theft:
 - a) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, pictures, typewriters, sports gear whilst in use (other than **ski equipment** for winter sports), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china;
 - b) due to denting; or
 - c) of **valuables** left as 'checked-in' baggage.
- 5 Mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a **carrier**, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicles they are being carried in.

- 6 **Personal baggage** stolen from:
 - a) an **unattended** vehicle, unless it was in a **secure area**, and there is evidence of forcible and violent entry; or
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7 Any shortages due to error, omission or depreciation in value.
- 8 Property more specifically insured or recoverable under any other source.
- 9 Anything mentioned in general exclusions or general claims exclusions.

Section 2G – Loss of passport/driving licence expenses

What we will provide:

We will provide cover up to £150 for necessary accommodation and travelling expenses **you** incur **abroad** in obtaining a new passport and/or driving licence, if **your** passport and/or driving licence is lost or stolen.

Exclusions

What we will not cover:

- 1 If **you** do not obtain a written police report within 24 hours of the discovery of the loss or theft.
- 2 Anything mentioned in general exclusions or general claims exclusions.

Section 2H – Personal public liability

What we will provide:

We will provide cover up to £2,000,000 for **your** legal expenses and legal liability for damages which arise from an **accident** that happened during the **trip** and leads to claims made against **you**, for:

- 1 **Accidental bodily injury** to a person who is not a member of **your** family or household or employed by **you**.

- 2 Loss of or damage to any property which does not belong to, is not in the charge of, and is not in the control of **you**, or any member of **your** family, household or employee.
- 3 Damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

Exclusions

What we will not cover:

- 1 £50 **excess** for each and every incident for each **insured person** involved in the incident.
- 2 Fines imposed by a Court of Law or other relevant bodies.
- 3 Anything caused directly or indirectly by:
 - a) liability which **you** are responsible for, because of an agreement that was made;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms;
 - ii) the occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act or omission by **you**;
 - c) liability covered under any other insurance policy.
- 4 Anything mentioned in general exclusions or general claims exclusions.

NOTE – if **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

Section 2I – Travel delay

This section does not apply to **trips** within the UK.

What we will provide:

If **you** outward or return **journey** is delayed due to flights, sea crossing, coach or train departures to or from the UK for more than 12 hours:

- 1 A benefit of £10 for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £100 (regardless of the number of incidents or delay); or
- 2 Up to £2,000 for the cost of **your** travel and accommodation expenses, which are not recoverable from any other source if **you** abandon the **trip** after the first full 12 hours **you** are delayed on **your** outward journey from the UK.

This cover applies if **you** outward or return journey (for return journey, only if **you** are claiming under the benefit 1 of this section) such as flights, sea crossing, coach or train departure to or from the UK is delayed for more than 12 hours beyond the intended departure or arrival time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the **trip** would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

Exclusions

What we will not cover:

- 1 If **you** do not 'check-in' for the flights, sea crossing, coach or train departure before the intended departure time.
- 2 If **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay.

- 3 Claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country.
- 4 £50 **excess** for each and every incident for each **insured person** involved in the incident (this is only applicable if **you** abandon the **trip**).
- 5 Anything mentioned in general exclusions or general claims exclusions.

Section 2J – Legal costs

What we will provide:

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

We will only pay for legal assistance if:

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

Exclusions

What we will not cover:

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

Conditions

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

You must do the following:

- Give **us** full details of **your** claim and any other information that **we** or the **solicitor** ask **you** for. **You** must pay any costs involved in providing this information;
- Tell **us** about any developments affecting **your** claim;
- Tell **us** if the **solicitor** refuses to continue to act for **you** or if **you** withdraw **your** instructions;
- Tell **us** if anyone makes a payment into court or offers to settle **your** claim;
- Try to get back costs that **we** have to make, and pay them to **us**;

- Obtain **our** agreement in writing before **you** try to negotiate or settle a claim; and
- Co-operate fully with the **solicitor** and **us**, and not do anything that might harm **your** claim.

If **we** ask, **you** must tell the **solicitor** to give **us** any documents or information that they have or know about.

Appointing a solicitor

- If **we** accept **your** claim, **we** or a **solicitor we** appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take **your** claim to court, or if there is a conflict of interests, **you** have the right to choose the **solicitor** who acts for **you**. Otherwise, **we** will appoint a **solicitor** to act for **you**.
- **We** or **you** will appoint a **solicitor** to act for **you** in line with **our** standard terms of appointment (**you** can ask **us** for a copy).
- **You** must not agree any charges with the **solicitor** without getting **our** permission first.
- If a **solicitor** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, **your** cover will end immediately unless **we** agree to appoint another **solicitor**.

You must tell **your** solicitor to do the following:

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

We can do the following:

- Contact the **solicitor** at any time, and they must co-operate fully with **us** at all times.
- Decide to settle **your** claim by paying the amount in dispute. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.
- Refuse to pay any more **legal costs** if **you** do not accept a reasonable offer to settle **your** claim.

- Refuse to pay any more **legal costs** if it is no longer more likely than not that **you** will be successful with **your** claim.

Disputes

You have the right to refer any disagreement between **you** and **us** to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that **you** and **we** agree on. If **we** cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or geographical region whose law governs this section of the policy. **We** and **you** must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You can also refer any disagreement between **you** and **us** to the Financial Ombudsman Service, which is a free service.

Only general claims conditions 12, 13 and 18 apply to section 2J.

General exclusion 6 does not apply to Section 2J.

Section 2K – Winter sports

NOTE – winter sports cover is restricted to 17 days in a 12 month period and is only available to persons aged 64 years and under.

What we will cover:

1 Ski equipment

a) **Ski equipment**

Up to £500 for the value or repair of **your ski equipment** if they are lost, stolen or damaged during **your trip**, limited to £250 for any one item.

NOTE – in the event of a claim for a **pair or set** of articles **we** shall be liable only for the value of that part or set which is actually lost, stolen, damaged or destroyed.

Claims under benefit (a) **Ski equipment** are paid based on the value of the item(s) at the time of theft, loss or damage and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted and so the value

of the item(s) will represent the amount **you** would have received by selling it/them immediately before the theft, loss or damage occurred.

b) **Hired ski equipment**

Up to £500 for the value of hired **ski equipment** if they are lost, stolen or damaged during **your trip**, limited to £250 for any one item.

c) **Ski hire**

Up to £20 a day to a maximum of £200 for the reasonable cost of hiring replacement **ski equipment** as a result of loss, theft or damage of **your own ski equipment**.

Exclusions

What we will not cover:

- 1 £50 **excess** for each and every incident under Section 1a) **Ski equipment** for each **insured person** involved in the incident.
- 2 If **you** do not obtain a written police report within 24 hours of the discovery of a loss or theft.
- 3 If **your own** or **your hired ski equipment** is lost or damaged, if **you** do not:
 - a) notify the **carrier** immediately and obtain a written **carrier's** report (or property irregularity report in the case of an airline); or
 - b) follow up in writing within seven days to obtain a written **carrier's** report (or property irregularity report in the case of an airline), if **you** are unable to obtain one immediately.

4 **Your own or your hired ski equipment** stolen from:

- a) an **unattended** vehicle unless it was in a **secure area** or the vehicle is parked within sight of **you**, and there is evidence of violent and forcible entry;
- b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.

5 Anything mentioned in general exclusions or general claims exclusions.

2 **Ski pack**

What we will provide:

Up to £75 a day, to a maximum of £300, for the unused portion of **your** ski pack costs paid for or contracted to be paid for before **your trip** commenced, where **you** did not **curtail** the **trip**, but are certified by a **medical practitioner** in the resort as being unable to ski and use the ski pack facilities because of injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused items.

Exclusions

What we will not cover:

- 1 Claims that are not confirmed as medically necessary by **our assistance service** and where a **medical certificate** has not been obtained from the attending **medical practitioner** confirming that **you** are unable to ski and unable to use the ski pack facilities.
- 2 Anything mentioned under 'What **we** will not cover' of Section 2E – medical emergency expenses **abroad**, however a £50 **excess** will not apply.

Piste closure and avalanche

Cover is only available under this section between 1 December and 31 May for winter sports trips in Europe, if there is a lack of snow or avalanche in **your** resort and it closes, which prevents **you** from skiing.

What we will provide:

- 1 Up to £20 a day towards the costs **you** have to pay to travel to another resort (for as long as there is a lack of snow or an avalanche exists at **your** resort), to a maximum of £250; or
- 2 Up to £20 for each full day **you** are unable to ski up to a maximum of £250, if there is no resort available.

Exclusions

What we will not cover:

- 1 Claims where **you** have not obtained confirmation of resort closure from the local representative.
- 2 Claims where not all skiing facilities are totally closed.
- 3 Claims where the lack of snow or avalanche conditions are known or are public knowledge at the time of booking **your trip**.

Section 2L – Golf cover

1 **Golf equipment**

What we will provide:

- a) Golf equipment
Up to £500 for the value or repair of **your** golf equipment if they are lost, stolen or damaged during **your trip**, limited to £250 for any one item and/or a **pair or set** of articles.

We will only pay up to £60 for any one item or pair or set of articles if **you** cannot produce the original receipt, proof of purchase or insurance valuation (obtained prior to the loss, theft or damage) for the items up to an overall maximum of £250.

NOTE – in the event of a claim for a **pair or set** of articles **we** shall be liable only for the value of that part or set which is actually lost, stolen, damaged or destroyed.

Claims under benefit (a) Golf equipment are paid based on the value of the item(s) at the time of theft, loss or damage and not on a 'new for old' or replacement cost basis. An allowance for wear, tear

and depreciation will be deducted and so the value of the item(s) will represent the amount **you** would have received by selling it/them immediately before the theft, loss or damage occurred.

b) Golf equipment hire

Up to £20 per day up to a maximum of £200 for the reasonable cost of hiring replacement golf equipment as a result of loss, theft or damage of **your** golf equipment during **your trip**.

Exclusions

What we will not cover:

- 1 £50 **excess** for each and every incident for each **insured person** involved in the incident (not applicable to benefit 1b Golf equipment hire).
- 2 If **you** do not obtain a written police report within 24 hours of the discovery of loss or theft.
- 3 If **your** golf equipment is lost or damaged, if **you** do not:
 - a) notify the **carrier** immediately and obtain a written **carrier's** report (or property irregularity report in the case of an airline); or
 - b) follow up in writing within seven days to obtain a written **carrier's** report (or property irregularity report in the case of an airline), if **you** are unable to obtain one immediately.
- 4 **Your** golf equipment stolen from:
 - a) an **unattended** vehicle unless it was in a **secure area** or the vehicle is parked within sight of **you**, and there is evidence of violent and forcible entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 5 Anything mentioned in general exclusions or general claims exclusions.

2 Green fees

What we will provide:

Up to £75 a day to a maximum of £300 for the unused portion of any green fees, golf equipment

hire or tuition fees paid for or contracted to be paid for before **your trip** commenced, where **you** did not **curtail** the **trip**, but:

- a) are certified by a **medical practitioner** in the resort as being unable to play golf and unable to use the golfing facilities because of injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused items; or
- b) the documentation which allows the participation in the pre-paid golfing activity has been lost or stolen.

Exclusions

What we will not cover:

- 1 Claims that are not confirmed as medically necessary by **our assistance service** and where a medical certificate has not been obtained from the attending **medical practitioner** confirming that **you** are unable to play golf and unable to use the golfing facilities.
- 2 Anything mentioned under 'What **we** will not cover' of Section 2E – medical emergency expenses **abroad**, however a £50 **excess** will not apply.
- 3 If **your** documentation is lost or damaged, if **you** do not:
 - a) notify the **carrier** immediately and obtain a written **carrier's** report (or property irregularity report in the case of an airline); or
 - b) follow up in writing within seven days to obtain a written **carrier's** report (or property irregularity report in the case of an airline), if **you** are unable to obtain one immediately.
- 4 For **your** documentation stolen from:
 - a) an **unattended** vehicle unless it was in a **secure area** and there is evidence of violent and forcible entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 5 Anything mentioned in general exclusions or general claims exclusions.

3 Hole-in-one

What we will provide:

Up to £75 per **insured person**, for one round of celebratory drinks, on the completion of a hole-in-one.

Exclusions

What we will not cover:

- 1 Claims that have not been submitted in writing and signed by the club secretary.
- 2 Claims where receipts for the one round of drinks have not been provided.
- 3 Anything mentioned in general exclusions or general claims exclusions.

Making a claim

If at any time **you** have to make a claim, **we** will always try to make the process as quick and as easy as possible.

This is what you need to do:

- To make a claim call the relevant helpline number.
- When **you** make a claim please have the following information to hand:

- Name of **your** policy (travel insurance) and how **you** are entitled to it (Santander Travel Reward Current Account)
 - Policy number
 - Resort and place visited
 - Value of the claim (if known)
 - Brief circumstances
 - Travel dates
 - Incident date
 - Condition of the **insured person**
 - Please quote IGCS1811
- Failure to provide the above information may result in **your** claim being delayed.

24 hour emergency medical assistance



+44 1904 566 566

Claims helpline



0844 848 7073*

Lines are open from 9am to 6pm Monday to Friday.

We are closed on Sundays, Christmas Day and Boxing Day and on any English and Welsh Bank Holidays.

Calls may be recorded or monitored.

Please have **your** Travel Reward Current Account number and sort code ready when **you** call.

24 hour legal costs helpline



0845 301 6331

For practical UK legal advice in connection with **your journey** and for reporting a **legal costs** claim. Calls may be recorded or monitored.

Non-emergency advice

Any costs incurred by **you** in relation to a minor illness or injury can be paid by **you** and claimed back on **your** return. **We** will need to see the receipts for the costs that **you** incurred in order to process **your** claim.

Alternatively, if **you** do require minor treatment **abroad**, **you** can contact **us** on the 24 hour emergency medical assistance number and **we** will help:

- Provide names and addresses of suitable doctors, hospitals, clinics or dentists
- Arrange for a doctor to call and, if necessary, admittance to hospital
- Monitor the **insured person's** condition
- Obtain special drugs if they cannot be obtained locally and dispatch them to the **insured person**

If **you** have an appeal about **your** claim, please write to:



Santander Travel Reward Current Account
Claims Services
Waverley House
Farnham Business Park
Weydon Lane
Farnham
Surrey GU9 8QT



0844 848 7073*

Calls may be recorded or monitored.

Section 3 – RAC UK breakdown cover

The Cover

Your breakdown cover is provided by RAC (and arranged by Card Protection Plan Limited as **our** agent).

Roadside, recovery and at home sections are underwritten by RAC Motoring Services. Cover is also available if **you** break down in Jersey, Guernsey or Isle of Man.

Onward travel and European breakdown cover sections are underwritten by RAC Insurance Limited.

We will administer **your policy** and any claims that **you** make in respect of the **policy**. This **policy** provides breakdown cover in the **UK** for **you** in any **vehicle**, as a driver or passenger.

If the cover **you** require is not provided under this **policy**, we will try to arrange it at **your** expense if **you** wish. The terms of, and any payment for, any such service are a matter for **you** and the third party supplier and we will not act as an agent in arranging any such service.

If **you** wish to purchase cover for another person, please call **us** on **0844 848 7073**. A discount on this additional policy may be available so please ask **us** about this when **you** call. Calls may be recorded and/or monitored.

Definitions

These definitions apply to **your** breakdown cover described in section 3.

Accident

An unintentional crash which has immobilised the **vehicle**.

Account holder(s)

The individual(s) who is/are named holders of the Travel Reward Current Account.

Breakdown

An unforeseen mechanical or electrical failure, **accident**, fire, theft or act of vandalism during the **period of cover** in the **UK**, Jersey, Guernsey, Isle of

Man or the **Territory** which has either immobilised the **vehicle** or made it unsafe to drive.

Claim

A call for assistance under this **policy**.

Collision damage waiver

If a hire car is damaged during the hire period **you** could be liable for an excess typically between £150 and £550 and have your credit card charged. The amount varies according to the hire company, category of hire car and location. The collision damage waiver covers the amount above the excess.

Home

Your permanent residence in the **UK**.

Party

Up to eight people (including **you**), travelling with **you** in the **vehicle**.

Period of cover

This **policy** provides cover that begins on the **start date** and terminates automatically when:

- **you** no longer hold the Travel Reward Current Account that entitles **you** to this **policy**; or
- **your** account is closed for any reason or ceases to be a Travel Reward Current Account; or
- the **policy** ceases to be offered as a benefit with **your** current account (and **you** have been notified of this in accordance with **your** current account terms and conditions).

Policy

Your breakdown cover as set out in this section 3.

Resident of the UK

A person living permanently in the **UK**.

Specialist equipment

Equipment not carried by **our** patrols or **our** contractors and includes but is not limited to winching and specialist lifting equipment.

Start date

The date **you** cover under this **policy** begins which is the date **you** become an **account holder**.

UK

England, Scotland, Wales and Northern Ireland.

Vehicle

Any vehicle the **account holder** is driving or passenger in, if this is a car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than eight seats including the driver's seat, light van, people carrier or 4 x 4 sport utility vehicle, provided that the vehicle conforms to the following specifications:

- a) maximum legal laden weight of 3,500 kilograms (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM); and
- b) maximum overall dimensions of: length 5.5 metres; height 3 metres; width 2.3 metres (all including any load carried).

The restrictions above apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6 metres. If the vehicle which has suffered a **breakdown** is towing a caravan or trailer and **we** provide recovery, the caravan or trailer will be recovered together with the vehicle to a single destination. Other than this, caravans and trailers are not covered under this **policy**.

Vehicle licensing agency

The Driver and Vehicle Licensing Agency (DVLA), responsible for registration of vehicles in the UK and the DVANI for vehicles in Northern Ireland.

We/our/us

RAC Motoring Services and/or RAC Insurance Limited, as applicable. Roadside, recovery and at home sections are underwritten by RAC Motoring Services. Onward travel is underwritten by RAC Insurance Limited.

You, your

The person(s) named as **account holder(s)** on the Travel Reward Current Account

Section 3A – Roadside assistance

What **we** will cover:

If **you** are stranded on a public highway (or other road or area to which the public has the right of access) as a result of a **breakdown**, **we** will send **our** patrol or contractor to help **you**.

We will try to repair the **vehicle** at the roadside. Roadside assistance includes labour at the scene of the **breakdown** (but not labour at any garage to which the **vehicle** is taken).

If **we** cannot repair the **vehicle** at the roadside or if **we** believe repairs are unwise or cannot be completed within a reasonable time, **we** will take the **vehicle** and **your party** to a destination of **your** choice within 10 miles of the scene of the **breakdown**. If **you** have no preferred destination, **we** will take the **vehicle** to a local garage.

We will not cover:

1. **Breakdowns** which would be prevented by routine servicing of the **vehicle** in line with the manufacturer's recommendations.
2. Routine servicing of the **vehicle**.
3. Any labour other than that incurred at the roadside including, without limitation, garage labour.
4. The cost of ferry crossings, road toll and congestion charges.
5. **Vehicles** being demonstrated or delivered by motor traders, or used under trade plates.
6. Contaminated fuel problems. **We** will arrange for the vehicle to be taken to a local garage for assistance, but **you** will have to pay for the work carried out.
7. The cost of parts, fuel or other supplies, including but not limited to replacing tyres or windows.
8. Any **vehicle** storage charges incurred when **you** are using **our** services.
9. The tow or transport of any **vehicle** which, in **our** reasonable opinion, is loaded beyond its legal limit.

10. Any **vehicle** in a position where **we** cannot work on it or tow it, or where wheels have been removed. **We** can arrange to rectify this, but **you** will have to pay the costs involved.

Section 3B – Recovery

What **we** will cover:

Recovery has the same terms and conditions as the roadside assistance section but with the following variations.

If **we** cannot get the **vehicle** repaired locally within what **we** deem to be a reasonable time, **we** will take the **vehicle** and **your party home** or to a single address anywhere else within the **UK**. If there are more than five people this may require two separate vehicles. An adult must accompany any persons under the age of 16.

If **you** are ill, and there are no passengers who can drive the **vehicle**, **you** can call **us** for recovery. **You** must show **us** a doctor's medical certificate confirming **your** inability to drive (in these cases, **we** will arrange an appropriate service at **our** discretion).

Residents of Northern Ireland are also entitled to be recovered from the Republic of Ireland.

We will not cover:

1. The use of the recovery cover as a way to avoid paying repair costs.
2. A **claim** within 24 hours of the **start date**.
3. A second recovery if:
 - a) the original fault has not been repaired properly by a party other than **us**;
 - b) **we** have advised **you** that it is a temporary repair;
 - c) the desired destination cannot accept the **vehicle** due to company opening hours or other restrictions.
4. If a second recovery is required, this service can be provided but a charge will be made dependent on the service required, time of day and distance.

These charges will be payable by credit or debit card prior to the relevant service being provided.

Section 3C – At home

What **we** will cover:

At **home** cover has the same terms and conditions as the roadside assistance section but with the following variations.

At **home** cover allows **you** to use the roadside benefits within a quarter of a mile of **your home** or where **you** normally keep the **vehicle**.

We will not cover:

1. The rectifying of failed or attempted repairs.
2. The reimbursement of taxi fares.
3. A **claim** within 24 hours of the **start date**.
4. Recovery of the **vehicle**.

Section 3D – Onward travel

What **we** will cover:

Onward travel benefits must be arranged at the time of **breakdown** and cannot be requested later.

You are entitled to one of the following extra benefits once **we** have decided that **we** cannot get the **vehicle** repaired locally:

1. Replacement car hire.
2. Alternative transport costs.
3. Hotel accommodation.

In addition there is cover for special medical assistance under this section.

You can also use the onward travel benefits from **your home** or within a quarter of a mile of **your home**. This excludes incidents where **we** have been called to rectify failed repairs.

1. Replacement car hire

What **we** will cover:

- a) Up to two days hire cost of a manual car of

similar cubic capacity to the **vehicle** up to 1600cc if the **vehicle** is being repaired.

b) Insurance (including **collision damage waiver**).

Replacement car hire is subject to availability and the third party's car hire supplier's terms and conditions, which will usually include:

- a) Age limits. Drivers must be at least 21 years of age.
- b) The need to have a current driving licence, and, if held, a driving licence photo card, with **you** at the time of hiring the replacement car.
- c) Limits on acceptable types or numbers of motoring offence penalties and/or penalty points endorsed on **your** driving licence.
- d) The need to provide a valid credit card number (alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the hire car to **you**).

Hire cars are not usually available with a tow bar, and therefore **your** caravan or trailer will, if eligible, be recovered under the recovery with the broken down **vehicle**.

After taking a fair and reasonable view of the circumstances, **we** may decide that a hire car is not a practicable solution, and hotel accommodation or alternative transport will be provided instead.

If **you** require any other type of vehicle **we** will try to arrange this for **you** and **you** will have to pay for any additional costs.

2. Alternative transport

What **we** will cover:

We will reimburse **you** for standard class rail fare(s) or other transport of **our** choice for **your party** to reach the end of their journey within the **UK**. **We** will pay up to £240 in total for **your party** and not more than £40 for any one person.

3. Hotel accommodation

What **we** will cover:

We will arrange and reimburse **you** for one night's bed and breakfast for **your party** in a hotel of **our** choice. **We** will pay up to £240 in total for **your party** and not more than £40 for any one person.

4. Special medical assistance

What **we** will cover:

If one or more of **your party** is taken into hospital more than 20 miles from **home**, **we** will arrange and pay for one night's bed and breakfast for the other members of **your party**, as described in point 3 'Hotel accommodation' above.

We will also arrange for an ambulance to take the patient(s) to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

We will pay up to £240 in total for **your party** and not more than £40 for any one person.

We will not cover:

1. Any extra hotel or transport costs.
2. Additional charges for the use of the hire car, including but not limited to fuel costs, deposit, any insurance excess charges, collecting and returning the hire car and any costs due to **you** keeping the car after the agreed period of hire (**you** must settle these charges directly with the supplier).
3. A second claim for the onward travel benefits if the original fault has not been properly repaired by a third party other than **us** or if **we** have advised **you** that it is a temporary repair.
4. If **you** are unfortunate enough to have an incident with the hire vehicle and **you** make an insurance claim, **you** will be responsible for paying any excess.

5. A claim within 24 hours of the **start date**.
6. Any of the onward travel benefits, as stated above, before **our** attendance of the **breakdown** incident.

General conditions and limitations

These general conditions and limitations apply to the whole of this section 3.

1. **We** will require **your** credit card details if **we** arrange a service for **you** which is not covered by, or exceeds the limits set out in, the terms and conditions in this section 3. If **you** do not provide **us** with **your** credit card details **we** will not be able to provide certain services which will be notified to **you** when credit card details are requested.
2. It is not possible for **us** to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. **We** are also unable to hire a trailer for **you** to transport **your** motorcycle.
3. The **vehicle** restrictions in this **policy** apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6 metres. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** provide recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out in this paragraph caravans and trailers are not covered by this **policy**.

We do **our** best to find solutions to motoring problems, but **we** regret **we** cannot arrange a replacement caravan or trailer in the event of **breakdown** or **accident** damage which cannot be repaired. It is also virtually impossible to hire vehicles with tow bars and if the **breakdown** occurs abroad, it may become necessary to repatriate a caravan or trailer together with a towing vehicle which cannot be repaired abroad by the return date.
4. Except in relation to any claim **you** may have for death or personal injury, if **we** are in breach of

the arrangements under this **policy**, **we** will not be liable for any losses or damages which are not a reasonably foreseeable result of any such breach, for example, loss of profit, loss of revenue or anticipated savings, loss of contacts, or for any business losses.

5. **We** do not guarantee the provision of any of the benefits under **your policy**, if there is anything beyond **our** reasonable control or the reasonable control of any third party service provider which prevents **us** or a third party service provider from providing that benefit.
6. Benefits may be refused if **your party** behaves in a threatening or abusive way to any persons providing service under this **policy**.
7. In some circumstances it can be quicker and easier for **you** to arrange a taxi. **We** may ask **you** to make **your own** arrangements for taxi service. If so please send **your** receipts to **us** and **we** will reimburse **you**.
8. The **vehicle** must be roadworthy and in good mechanical condition in our reasonable opinion.
9. The maximum number of call-outs **you** are entitled to make within the **UK**, Jersey, Guernsey or Isle of Man under this section 3 is five call-outs per Travel Reward Current Account in any 12 month period.
10. For battery related faults **your policy** entitlements in the **UK**, Jersey, Guernsey and Isle of Man are as follows:
 - a) **Our** initial attendance for a battery related fault is included in **your policy's** entitlement.
 - b) The fitting of any parts or batteries purchased by **you** prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.
 - c) **We** will test **your** battery at that initial **breakdown** attendance. If the battery is no longer serviceable and so fails the test **you** will be advised to replace the battery and get a qualified garage to fit it for **you**.

- d) If a condemned (non serviceable) battery is not replaced, **we** may provide further assistance for a battery related fault, but in this case a separate charge will apply, which will be payable by credit or debit card before assistance can be arranged.
11. The costs of any parts provided by **us** to repair the **vehicle** at the roadside must be paid in full by credit or debit card at time of **breakdown** before work can commence.
 12. Unless the services are provided by **our** patrols or contractors acting on **our** instructions and on **our** behalf, **we** do not give any guarantee as to the services provided by garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services **we** arrange on **your** behalf and/or pay for under sections 3 or 4. They do not act as **our** agents or subcontractors and **we** do not accept responsibility for their acts or omissions. **You** should check that any repairs to the **vehicle** are carried out to **your** reasonable satisfaction.

General exclusions

These general exclusions apply to the whole of this section 3.

1. **Vehicles** not registered with the **vehicle licensing agency**.
2. It is a legal requirement that **vehicles** used or recovered with their wheels in contact with the public highway must have a valid current road fund licence. Where no current road fund licence is displayed **we** will attempt to repair the **vehicle** at the roadside but will not provide any other service or benefit. This is not applicable to those **vehicles** exempt under section 5 of the Vehicle Excise and Registration Act 1994 (which include certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles). For further information please contact the DVLA at www.dvla.gov.uk or Vehicle Licensing, Department of Transport for Isle of Man at www.gov.im/transport/highways/dandw/welcome.xml.
3. Costs for anything which was not caused by the incident **you** were claiming for. This includes but is not limited to the cost of all parts, garage, labour or other costs in excess of **your policy** limits
4. **Vehicles** which have broken down as a result of taking part in any motor sport event (including, but not limited to rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, **vehicles** participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which takes place on, and comply with the normal rules of the road will be covered. **We** will not cover **vehicle breakdowns** at the Nurburgring.
5. Any **claim** if the **vehicle** suffers a **breakdown** at a motor traders premises, garage or premises offering vehicle repair.
6. Loss caused by any delay, whether the benefit or service is being provided by **us** or someone else (for example a garage, hotel, car hire company, carrier, etc).
7. Any incident affecting a vehicle hired under the terms of this **policy**.
8. Routine servicing of the **vehicle**.
9. The cost of a glass or tyre specialist. **We** will arrange for the **vehicle** to be taken to a local garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other recovery may be arranged but **you** will be liable for any additional costs.
10. The cost of a locksmith if **you** lose, break, or lock **your** keys in the **vehicle**. If **we** are unable to open the **vehicle**, **we** will arrange for a locksmith to attend where available, but **you** will be responsible for the costs. If a locksmith is not available, **we** will arrange for the **vehicle** to be taken to a local garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other recovery may be arranged but **you** will be liable for any additional costs.

11. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - a) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - b) Terrorism, being any act or acts including, but not limited to:
 - i) the use or threat of force and/or violence; and/or
 - ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes;
 - c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
12. Any **claim** as a result of **vehicle breakdown** due to:
 - a) running out of oil or water;
 - b) frost damage;
 - c) rust or corrosion;
 - d) tyres which are not roadworthy;
 - e) using the incorrect fuel.
13. Any **claim** caused directly or indirectly by the effect of intoxicating liquors or drugs.
14. Any **claim** where the **vehicle** is being driven by persons who do not hold a full **UK** or other recognised and accepted driving licence valid for use in the **UK**.
15. Any **claim** which **you** have made successfully under any other insurance policy held by **you**. If the value of **your claim** is more than the amount **you** can get from **your** other insurance **we** may pay the difference subject to these **policy** limits and exclusions.
16. Any animals in the **vehicle**. Please note that their onward transportation is at **our** discretion and solely at **your** risk. **We** will not insure any animal, including livestock in transit, during any onward transportation **we** undertake.
17. Any period outside **your period of cover**.
18. Any **claim** by **you** unless **you** are a **resident of the UK** and the **vehicle** is registered with the **vehicle licensing agency**.
19. Any **vehicle** carrying more persons than recommended by the manufacturer. Each person must occupy a separate fixed seat fitted during **vehicle** construction and to the manufacturer's specification.
20. The **vehicle** if it is unattended.
21. Any personal effects, valuables or luggage left in the **vehicle** or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the **vehicle**. These are **your** responsibility.
22. **Specialist equipment** costs. **We** will however arrange for the specialist services if needed, but **you** will have to pay for any additional costs direct to the contractor.
23. Any costs which are not directly covered by the terms and conditions of this **policy**.

Making a claim

If at any time **you** have to make a **claim**, **we** will always try to make the process as quick and as easy as possible.

To make a **claim**:

- Call us on the number below.
- Provide **your** name, qualifying account i.e Santander Travel Reward Current Account, **home** postcode and **vehicle** registration.
- Advise the operator of the location of the **vehicle** and the nature of the fault.
- Advise **us** if **you** may need onward travel arrangements.

We will then advise **you** how to proceed and what form of assistance would be the most appropriate.

Remember to always call **us** straightaway. Please do not go ahead and make **your** own arrangements as **we** cannot reimburse costs that **you** incur without **our** prior authorisation.

Onward travel benefits must be arranged at the time of **breakdown** and cannot be requested later.

24 hour emergency breakdown assistance in the UK

0808 156 0192

24 hour emergency breakdown assistance in the Republic of Ireland

1800 646 557

Calls may be recorded and/or monitored. Customers with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities on 07855 828282.

Section 4 – RAC European breakdown cover

The Cover

Your European breakdown cover is provided and underwritten by RAC Insurance Limited (and arranged by Card Protection Plan Limited as **our** agent).

There is an overall limit of £2,500 per **claim** applied to **claims** relating to European breakdown cover.

We will administer **your policy** and any claims that **you** make in respect of the **policy**. This **policy** provides breakdown cover in the **territory** for **you** in any **vehicle**, as a driver or passenger.

You are covered for any number of trips, each up to 90 days in duration but not for longer stays and provided the outward and return journeys are completed in the **period of cover**.

If the cover **you** require is not provided for under this **policy**, **we** will try to arrange it at **your** expense if **you** wish. The terms of, and any payment for, any such service are a matter for **you** and the third party supplier and **we** will not act as an agent in arranging any such service.

If **you** wish to upgrade **your** cover to cover another person, please call **us** on **0844 848 7073**. A discount on this additional **policy** may be available so please ask **us** about this when **you** call. Calls may be recorded and/or monitored.

Definitions

All definitions except '**We/our/us**' in section 3 'RAC UK breakdown cover' also apply to this section 4. In addition, the following definitions also apply to **your** breakdown cover described in section 4.

Territory

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine.

We/our/us

RAC Insurance Limited.

Section 4A – Service in the UK en route to the territory

What **we** will cover:

If **you** are stranded on a public highway through **breakdown** of the **vehicle** on the outward journey from **home** to **your** point of departure from the **UK** or on the inward journey from **your** point of entry to the **UK** to **home**, **we** will provide the services under this European breakdown cover as if **you** were in the **territory**.

In addition **we** will pay towards the cost of self-drive hire car including **collision damage waiver** and replacement Green Card as necessary, to complete the planned journey if **we** confirm the **vehicle** cannot be repaired within 24 hours, subject to a maximum contribution of £750.

Section 4B – Roadside assistance in the territory

1. Vehicle repair

What **we** will cover:

In the event of a **breakdown**, **we** will pay for:

1. Attendance of local breakdown or garage services to repair the **vehicle** at the roadside if possible; or
2. Tow of the **vehicle** from the place of **breakdown** or **accident** to the nearest local repairer where **you** may arrange repairs and either:

- a) a contribution towards labour charges at a garage (restricted up to the total claims limit) if it is possible to effect the repairs necessary to enable the **vehicle** to continue the journey on the date of **breakdown**; or
 - b) inspection fees, in the event of a **breakdown**, to confirm that the **vehicle** cannot be repaired by **your** return travel date and **your** request for assistance will include authorisation for **us** to arrange this;
3. Storage charges for the **vehicle** while awaiting repair or repatriation; or
 4. The cost of wheel changes, but not for replacement tyres.

We will not cover:

1. Any labour costs other than those incurred at the roadside. **We** will not pay labour costs at any garage to which the **vehicle** is taken other than under point 2 in the 'What **we** will cover' section under 'Vehicle repair' above.
 2. Repair costs, including labour, if the **vehicle** was in an **accident**, damaged by fire or stolen or is, in **our** reasonable opinion, uneconomical to repair.
 3. The cost of parts used for roadside or garage repairs.
 4. The cost of any repairs not directly necessary to enable the **vehicle** to continue the journey on the date of the **breakdown**.
 5. The cost of any other supplies, including but not limited to **specialist equipment**.
- 2. Additional accommodation or travel expenses**

What **we** will cover:

If **our** appropriate control centre can confirm repairs to the **vehicle** will take more than 12 hours of being notified of a **breakdown**, or if it is to be repatriated to the **UK** **we** will pay for either:

1. Additional (not alternative) accommodation expenses of up to £30 per person per night (room only) while **you** wait for the **vehicle**; or
2. A contribution (restricted up to the total claims limit) to travel expenses to allow **you** to either continue **your** planned journey during the period the **vehicle** is not roadworthy, or return **home** by a direct route. Expenses can comprise of self-drive car hire up to 14 days per claim, including **collision damage waiver** and replacement Green Card as necessary, or second/standard class rail fare(s), or a combination of both.

We will, in **our** reasonable discretion, decide which course of action to adopt, but **we** will take into consideration **your** preference.

This benefit is also available if the **vehicle** is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if the **vehicle** is recovered in a roadworthy condition.

We will not cover:

1. Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs in connection with self-drive hire car.
2. The cost of any car hire beyond the period agreed with **our** appropriate control centre.
3. Any further expenses, including but not limited to car hire expenses after the **vehicle** is repaired except for the direct journey to return and collect it.
4. First class rail fares.
5. Any costs under this benefit if they are for a service **you** used at the same time as the additional accommodation expenses.
6. International drop charges where a vehicle hired in the **territory** is dropped within the **UK**.
7. The costs of hiring a motorcycle.

8. Any hire costs not arranged through **us** or agreed by **us**.

Section 4C – Vehicle repatriation or collection of vehicle from abroad

If **we** can confirm that repairs cannot be completed by **your** planned return date to the **UK**, **our** appropriate control centre will, after taking a fair and reasonable view, decide whether:

1. The **vehicle** should be repatriated if the cost of this is economical; or
2. The **vehicle** should be repaired within the **territory** for **you** (or someone nominated by **you**) to return and collect it.

Authority for repatriation and repair

If the **vehicle** is not able to be driven due to an **accident**, fire, break-in or theft, **you** must report this to **your** motor insurer immediately, if **you** are entitled to have any damage repaired by them. **Your** insurer must decide whether to declare the **vehicle** a write-off, authorise repair in the **territory** or have the **vehicle** repatriated. **We** cannot repatriate the **vehicle** unless **your** insurer gives **us** their permission.

We also reserve the right to negotiate with **your** insurer to reclaim costs incurred. If **your** insurer cannot or does not give permission to repatriate then it is **our** decision alone whether to declare the **vehicle** a write-off, or repatriate it or repair it locally if it cannot be driven as a result of a **breakdown**, or as a result of a road traffic **accident**, fire or theft, for which **you** do not have comprehensive cover.

1. Vehicle repatriation

What **we** will cover:

1. The cost of taking the **vehicle** by road transporter from the **territory** to **your** home or chosen **UK** repairer for repair in the **UK**.
2. The costs of packing and freighting **your** baggage if the **vehicle** is declared a 'write-off' by the **vehicle's** insurers.

When repatriation is authorised it normally takes 10-14 working days for delivery to a **UK** address from most west European countries. At busy times and from east European countries it may take longer.

If the **vehicle** has been fitted with a roof box or bicycle rack, **you** must remove and place it inside the **vehicle**. The roof box keys need to be left with the **vehicle** keys. If **you** are towing a caravan or trailer **you** also need to ensure that all keys are left with the **vehicle**. This is to ensure that Customs and Excise can gain access if requested.

We will not cover:

1. Claims for any repatriation not authorised by **our** appropriate control centre.
2. The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the **UK** market value of the **vehicle** according to Glass's guide or other appropriate industry standard used by **us**.
3. The cost of repatriation if the **vehicle** is roadworthy.
4. Any claim if the **vehicle** is being repatriated and customs in any country find its contents are breaking the law.
5. Any further costs in connection with the **vehicle** once declared a write-off by **us**.

2. Collection of the **vehicle** from the **territory**

What **we** will cover:

We will pay the following costs up to £600 for one person to collect the **vehicle**, repaired in the **territory** after a **breakdown**:

Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.

Additional homeward cross channel ferry or rail fare for the repaired **vehicle** (calculated by taking the actual fare less the value of any unused homeward portion of **your** original cross channel ferry or rail ticket).

Up to £30 per night for single room hotel accommodation necessary to complete the round trip (limited to room only).

We will not cover:

1. The cost of any meals in relation to accommodation or travel.

Section 4D – Additional services in the territory

1. **Vehicle** break-in emergency repairs

What **we** will cover:

Up to £175 for the cost of immediate emergency repairs necessary to make the **vehicle** secure in the event of damage to windows, locks or windscreen caused solely by forcible entry, or attempted forcible entry.

We will not cover:

1. Any repair costs if **you** do not submit a police report with **your** claim.
2. The repatriation cover as described under '**Vehicle** repatriation' in section 4C above.

Conditions:

1. **You** must report the matter to the police either before contacting **us** or within 24 hours of contacting **us**.
 2. **You** must obtain a written report from the police.
2. Spare parts dispatch

What **we** will cover:

If as a result of a **breakdown** the **vehicle** needs parts but these are unavailable locally **we** will pay for:

1. Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally.
2. The fare for one person to collect parts from the appropriate railway station or airport.

We will not cover:

The cost of the parts themselves, which must be paid for on receipt. When telephoning **us you** will be asked for **your** credit card details. Alternatively **you** will be asked to pay for the part(s) direct to the repairer.

3. Urgent message relay service

What **we** will cover:

We will pay for the cost of relaying urgent messages from **our** appropriate control centre to **your** immediate relatives or close business associates if the **vehicle** cannot be driven because of **breakdown, accident** or fire or it is stolen.

We will not cover:

1. The cost of non urgent messages or messages to persons other than **your** immediate relatives or close business associates.
2. The cost of relaying any urgent message not arranged through **our** appropriate control centre.

4. Replacement driver

What **we** will cover:

We will pay for the cost of providing a replacement driver to drive the **vehicle** and **your party to your** destination or **home**, if a registered doctor declares **you** medically unfit to drive and **you** are the only qualified driver in **your party**.

We will not cover:

1. Replacement driver cost if there is another qualified driver in **your party** who is fit to drive.
 2. More than one claim per journey in the **territory**.
5. Customs claims indemnity

What **we** will cover:

We will pay for Continental or Irish customs claims for tax duty if:

1. The **vehicle** is beyond economic repair as a result of fire or theft in the **territory** during the journey and it has to be disposed of in the **territory** under customs supervision; or
2. It is stolen in the **territory** during the journey and not recovered. **We** will deal with necessary customs formalities.

We will not cover:

Any import duties not relating to the **vehicle**.

6. Accidental damage to or theft of a tent

What **we** will cover:

If during the **period of cover** **you** are camping and **your** tent is damaged accidentally making it unusable, or it is stolen, **we** will:

1. Pay a contribution to accommodation expenses of up to £30 per person per night; or
2. Authorise the cost of a replacement tent.

We will not cover:

The cost of meals or any other costs.

Damage caused by weather conditions.

The cost of a replacement tent not authorised by **us**.

Conditions:

1. If **your** tent is stolen **you** must report the theft to the police within 24 hours and obtain a written report.

To arrange reimbursement for costs associated with section 4D please call: RAC European Support, **0870 5 49 33 20**. Lines are open Monday-Friday 9am-5pm. Calls may be recorded and/or monitored.

General conditions and limitations

All general conditions and limitations in section 3 'RAC UK breakdown cover' also apply to this section 4, unless they have been specified to apply within the **UK**, Jersey, Guernsey and Isle of Man only. In addition, the following general conditions and limitations also apply to **your** breakdown cover described in sections 4A to 4D.

1. The maximum number of call-outs **you** are entitled to make from the **territory** under this section 4 is two call-outs per Travel Reward Current Account in any 12 month period
2. RAC European breakdown cover is not motor vehicle insurance. **You** should tell **your** motor insurer before taking the **vehicle** abroad. If **you** do not, **your** motor insurance policy may only cover **you** for damage **you** might cause to other people or their property (third party cover). This means that **you** would not be covered for any loss or damage to the **vehicle**. **Your** insurer will also need to know if **you** are towing a caravan or trailer.
3. Every effort is made by **us** to make sure that a good quality service is provided in Eastern European countries, but this may not necessarily be to the same standards as in Western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. Service in certain countries may become disrupted or unavailable due to prevailing political, economic, infrastructural or environmental conditions, for which **we** cannot accept responsibility. Information can be obtained from the Foreign & Commonwealth Office – www.fco.gov.uk; or by telephoning The FCO Travel Advice Unit on: 0845 850 2829.
4. **We** will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, the **vehicle**, if there is one available. If **you** were travelling in a people carrier or similar vehicle **we** may arrange two hire cars. **We** will only arrange this if there are two qualified drivers in **your party**. Otherwise, **we** will arrange alternative means of transport.

5. Self-drive car hire arranged under **your** cover will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence penalties etc. The driver must also have held a full **UK** driving licence or equivalent for a minimum of one year (two years for France).

Your credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the hire car. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire vehicle must be the same. Switch cards and debit cards are not acceptable. If **you** leave a hire car at a different location to the one arranged by our control centre **you** must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the **collision damage waiver**.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete **your** journey. A car hired abroad must not be brought into the **UK**. A second car hire will be arranged for the **UK** part of **your** journey.

6. **We** cannot guarantee a hire car will be available.
7. **We** cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles, minibuses or vans.
8. **We** will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with **your** pre-booked ferry, etc. **You** may have to collect a hired vehicle from the nearest available place of supply.

9. **You** must pay back to **us** on demand any costs **we** have paid for which **you** are not covered under **your policy** and the cost of any spare parts supplied.
10. After **you** have asked **our** appropriate control centre to dispatch parts **you** are responsible for paying for them in full, even if **you** later obtain them locally.
11. **We** will arrange to dispatch parts as quickly as possible but delays will occur at weekends and bank holidays. **We** will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

General exclusions

Cover in the **UK** is provided under the terms of **your** UK cover under section 3, this **policy** does not cover **breakdown** in the **UK** except as expressly stated in this section 4.

All general exclusions in section 3 'RAC UK breakdown cover' also apply to this section 4, unless they have been specified to apply within the **UK**, Jersey, Guernsey and Isle of Man only.

Section 4E – European motoring legal expenses insurance

This section of **your policy** gives up to £50,000 worth of cover per Travel Reward Current Account per year and is underwritten by RAC Insurance Limited acting through RAC Legal Services (which is part of RAC Motoring Services).

You will be covered when travelling in a **vehicle** from the **UK**. This includes the journeys both from and to **your home** provided that these fall within the **period of cover**. **We** also cover **you** when travelling in the **vehicle** on board ferry, Eurotunnel, hovercraft, catamaran or motorail services.

Definitions

In addition to the definitions in sections 3 and 4, the following definitions also apply to this section 4E of the **policy**.

Claims handling agent

LAR Assurance Protection Juridique S.A. of Brussels, or any other representative **we** may appoint, authorised by **us** to handle **your** claim under this legal expenses insurance section.

Disbursements

Payments made to third parties on **your** behalf in connection with the **legal proceedings**.

Euro LEI territory

Means the territory that is covered by this section 4E, the European motoring legal expenses cover which differs from the **territory** and includes Andorra, Austria, Azerbaijan, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland (plus Northern Ireland for residents of Great Britain travelling from the mainland), Romania, San Marino, Slovakian Republic, Spain, Sweden and Switzerland.

Insured event

A **road traffic accident** or incident or series of incidents which give rise to motoring prosecution occurring during the **period of cover**.

Legal costs

The reasonable and properly incurred fees, expenses, costs and **disbursements** by or on behalf of **you** and authorised by **us** or **our claims handling agent** in pursuing or defending a claim under section 4E, and the costs of third parties for which **you** are held liable by court order or which are agreed by **us** or **our claims handling agent** and which are incurred in connection with **legal proceedings** covered under this section 4E of the policy booklet.

Legal proceedings

The pursuit of claims for **your uninsured losses** either by negotiation or by civil, tribunal or arbitration proceedings within court in the **Euro LEI territory**, in respect of a matter covered under section 4E, and the defence of motoring prosecution within court of

criminal jurisdiction in the **Euro LEI territory**.

Legal representative

The solicitors or other qualified experts appointed by **us** or **our claims handling agent** to act for **you** in accordance with the conditions of section 4E provided that such solicitors or experts satisfy the following conditions:

- they agree to fund all **disbursements** and do not claim for them until the end of the case; and
- they agree not to submit any claim for **legal costs** until the end of the case and to try to recover all **legal costs** from the other party in the action; and
- they agree to report in writing to **us** on any substantive development in the progress of the case.

Limit of cover

Up to £50,000 worth of **legal costs** per Travel Reward Current Account for the pursuit of a claim for **uninsured losses** arising directly from a **road traffic accident**. Up to £5,000 worth of **legal costs** per Travel Reward Current Account per year towards the defence of a motoring prosecution. Up to £50 per person per night (up to a maximum of £1,000 per **insured event**) for the cost of travelling abroad for either a medical examination or court appearance in connection with a claim under section 4E.

Road traffic accident

An accident in the **Euro LEI territory** involving the **vehicle** and at least one other vehicle occurring during the **period of cover** on a public highway or private road or car park to which the public has an uninterrupted right of access, for which **you** are not at fault and another party is at fault.

Uninsured losses

Loss arising out of a **road traffic accident** which is not otherwise covered by insurance and either damage occurs to the **vehicle** or any personal effects owned by **you** whilst they are in or on the **vehicle** or **you** suffer death or bodily injury whilst in or getting into or out of the **vehicle**.

The cover

What **we** will cover:

We will cover **you** for insured events up to the **limit of cover** against the **legal costs** of:

1. the pursuit of a claim for **uninsured losses** directly arising from a **road traffic accident**;
2. the defence of a motoring prosecution brought against **you** in connection with criminal proceedings involving the **vehicle**;
3. **your** reasonable costs of travelling abroad for any necessary medical examination or court appearance. **We** will pay up to £1,000 per insured event.

We will not cover:

1. Claims for **uninsured losses** valued at £250 or less.
2. Claims where the **vehicle** is not insured
3. Appeals.
4. Claims following an **insured event** which, in the reasonable opinion of **us** or **our claims handling agent**, have less than a 51% chance of success. Cover may be refused or discontinued if such prospects do not, or no longer, exist.
5. **Legal costs**:
 - a) incurred before **we** or **our claims handling agent** has confirmed acceptance of the claim in writing;
 - b) exceeding any amount approved by **us** or **our claims handling agent**;
 - c) incurred following payment into court by a third party unless **we** or **our claims handling agent** has authorised **you** in writing to continue with the claim after the payment into court or **you** are ultimately awarded or settle for more than the amount of the payment;

- d) incurred if **you** withdraw instructions from the **legal representative** or from the **legal proceedings** unless such withdrawal is approved by **us** or **our claims handling agent**;
 - e) for any expert witness unless previously agreed by **us** or **our claims handling agent**;
 - f) where **you** are responsible for unreasonable delay which is prejudicial to the claim or where **you** fail to give proper instructions in due time to **us** or **our claims handling agent** or the **legal representative**;
 - g) where **you** pursue a claim without the consent of **us** or **our claims handling agent** or in a different manner from that advised by the **legal representative**.
6. Disputes with **us**, any company in the Aviva Group or Santander UK plc will not be covered except as provided for under **our** complaints procedure below.
 7. Claims relating to matters for which **you** would, but for the existence of this section 4E, be entitled to cover under any other policy.
 8. Claims directly, or indirectly, caused by, contributed to or arising from:
 - a) prosecutions which allege dishonesty or violence by **you** or which arise from alcohol or drugs related offences or parking offences;
 - b) any deliberate illegal act or omission by **you** or any act which is false or fraudulent in any way;
 - c) faults in the **vehicle** or faulty incomplete or incorrect service, maintenance or repair of the **vehicle**;
 - d) **road traffic accidents** occurring during **your** participation in a race, rally or competition.
 9. Claims for travelling expenses, subsistence allowances or compensation for absence from work, except when **you** need to travel abroad for a medical examination or court appearance in accordance with point 3 under 'What **we** will cover' in this section 4E.

10. Legal costs, fines or other penalties which courts of criminal jurisdiction order **you** to pay.

Conditions:

Important: when **you** are travelling in the **Euro LEI territory you** must obtain receipts for all items for which **you** wish to claim, as supporting documentation in relation to the claim(s) being made under this section 4E is essential.

Making a European motoring legal expenses claim

IMPORTANT

1. When **you** are travelling in the **Euro LEI territory you** must obtain receipts for all items that **you** wish to claim for, as supporting documentation in relation to the claim(s) being made under this section 4E is essential.
2. In the event that **your** claim is not settled by negotiation and proceedings are necessarily issued, **you** do not have to continue to instruct the **legal representative** nominated by **us** and may propose another.
3. **We** will not cover any costs incurred by **your** nominated **legal representative** unless **we** have given **you our** written permission and approval of **your** nominated **legal representative** first.

If at any time **you** have to make a claim, **we** will always try to make the process as quick and as easy as possible.

To make a claim **you** must notify **us** within 28 days of **your** return to the **UK** and in any event within 180 days of the **insured event** leading to the claim.

Motoring legal expenses insurance claims should be addressed to:

RAC Legal Services,
Great Park Road,
Bradley Stoke,
Bristol
BS32 4QN

Alternatively **you** can call **us** from the **UK** on: 0844 8914158.

Or from Europe please call: +44 1603 604915

Calls may be recorded and/or monitored.

On receipt of a claim **we** or **our claims handling agent** will evaluate the claim, advise on the steps **you** should take to pursue the claim and, where appropriate, appoint a **legal representative** from **our** approved panel to pursue the claim by negotiation. In the event that the claim is not settled by negotiation and proceedings are necessarily issued, **you** do not have to continue to instruct the **legal representative** nominated by **us** and may propose another. If at this stage **you** do wish to nominate a solicitor or other qualified legal expert to act for **you** then:

- a) write to **us** with the name and address of **your** nominated **legal representative**.
- b) **your** nominated **legal representative** must agree to and act in accordance with **our** standard terms of engagement which are available upon request.
- c) **we** will not cover any costs incurred by **your** nominated **legal representative** unless **we** have given **you our** written permission and approval of **your** nominated **legal representative** first.
- d) if **we** and **you** are unable to agree on a suitable **legal representative**, **we** will ask the law society (or equivalent) of the relevant country to name a further **legal representative**. **We** and **you** must accept that law society's nomination. In the meantime, **we** may appoint a **legal representative** to act on **your** behalf to safeguard **your** interests.

Claims conditions

1. During the course of the claim **you** must:
 - a) co-operate at all times in the completion of any necessary documentation or provision of information requested either by **us, our claims handling agent** or by the **legal representative**;
 - b) not do anything which may prejudice **your** case or **our** position in respect of the claim;
 - c) take all available steps to recover the **legal costs** in the **legal proceedings**;

- d) notify **us** of any settlement offer made before accepting it.
2. During the course of the claim **we** and **our claims handling agent** will have the right of direct access to the **legal representative**.
 3. **We** shall not provide cover under this section 4E if **you** make a false declaration at any time during the term of the **policy** including but not limited to when **you** make a claim.
 4. **You** shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this section of the **policy**.
 5. **You** shall take all reasonable steps to mitigate the losses that flow from **road traffic accidents**.
 6. **We** may take over and conduct the claim and may settle the claim in **your** name, for example where **we** are unable to contact **you**. **We** will take all reasonable steps to protect **your** interests.
 7. Every written notice or communication by **us** or **our claims handling agent** shall be sent to **you** at the last address known to **us**.
 8. If **we** pay out money on **your** behalf under this section 4E and **we** are required to take that money back for whatever reason, **you** must cooperate with **us** as much as possible to enable **us** to do this.
 9. **You** must do all **you** can to prevent an **insured event**, as if **you** were not covered under this section 4E.
 10. Exchange rates used are those valid at the date **your** claim is assessed by **us**.

Making a breakdown emergency assistance claim

If at any time **you** have to make a claim, **we** will always try to make the process as quick and as easy as possible. If **you** have broken down on a motorway please see the specific section below.

To obtain help in the event of a **breakdown, accident, fire or theft**, or if the only qualified driver is medically unfit to drive, please call **our** control

centre listed below and state that **you** have European breakdown cover and give the following information:

- **Your** name.
- **Your** qualifying account i.e. Santander Travel Reward Current Account.
- **Your** location and telephone number – if **you** are on a motorway see below.
- The make and registration number of the **vehicle**.

24 hour emergency breakdown assistance

France & Monaco 0800 745 100

France & Monaco from UK mobile
+33 4 72 43 66 12

Rest of Europe +33 472 43 66 12

Calls may be recorded and/or monitored. Customers with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities on 07855 828282. These services are not available outside of the **UK**.

Breakdowns on motorways

On continental motorways (including service areas) **you** must use the roadside emergency telephones. **You** cannot call **our** control centres from these. **You** will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. However, this will only be to the recovery company's own depot if they cannot repair the **vehicle** – contact **us** using the numbers above as soon as **you** can, if possible from the recovery company's depot.

You may have to pay labour and towing charges on the spot – an authorised tariff is normally applicable. **You** should obtain a receipt to claim a refund on **your** return home.

Mobile and car phones

We will not re-imburse the cost of any telephone calls **you** make in connection with any **breakdown** under this **policy** (including mobile phone calls).

It may not be possible for **our** control centre to call a mobile or car phone but when it is, **you** may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with **your** service provider that **your** phone meets the requirements and standards for the countries in which **you** are travelling.

Reclaiming costs paid

When providing assistance **we** make every effort to arrange on **your** behalf all costs within the limits set out in this document. However, in some instances **you** may be asked to pay locally and reclaim costs on **your** return to the **UK**. There may also be occasions when **you** arrange and pay for assistance direct and wish to reclaim the cost.

To request a claim form, or if **you** have any enquiries relating to repatriations or claims associated with **our** European cover, please contact **us** on:

0800 107 5861 from the **UK**

+44 161 332 1040 from Europe

Calls may be recorded and/or monitored.

Or email **us** at:

customercareoperations@rac.co.uk.

Or write to **us** at:

Breakdown Customer Care

RAC Motoring Services,
RAC House,
PO Box 200
Walsall, WS5 4QZ

Receipts

You must keep all relevant original receipts (not photocopies) as they will be needed for any claim. **We** may refuse to arrange reimbursement of expenses **you** are claiming back if **you** cannot provide original receipts or bills for the items **you** have paid.

Conditions

Payment of claims depends on **you** complying with the following conditions:

1. **You** must make any claim on **our** claim form, please bring **your** claim to **our** attention as soon as **you** can (if possible within 28 days) after **you** return to the **UK**. Claims which are not on **our** claim form will not be accepted. This does not affect **your** statutory rights to take legal action or exercise any other legal remedy.
2. If **we** pay out money for **you** **we** can take over **your** right to get that money back. **You** must cooperate with **us** as much as possible if requested by **us**.
3. **You** must do all **you** can to prevent **accident**, injury, loss or damage, as if **you** were not covered.
4. **You** must forward to **us** any writ, summons, legal document or other communication about the claim as soon as **you** receive them.
5. **You** must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help **we** may need at **your** expense. This includes medical certificates and details of **your** household insurance if necessary.
6. **You** must not admit liability or offer or promise payment without **our** written permission.
7. The **vehicle** must be in roadworthy and in good mechanical condition when **you** commence **your** journey.
8. If any claim is found to be fraudulent in any way **your** whole claim will be forfeited.
9. **You** must, within seven days of any request from **us**, send to **us** copies of any European accident statements and/or any police reports should **you** make a claim following a road traffic incident.

General information

The Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website:



www.fscs.org.uk

Or by writing to:



Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU

Choice of law

There is a choice of law for these insurance policies, but unless we agree otherwise, the law for that part of the UK where you live at the start date will apply. The law of England and Wales will apply to your RAC UK and European breakdown cover unless:

- you and we agree otherwise; or
- at the date of the contract you are a resident of Scotland or Northern Ireland (in the absence of agreement to the contrary) the law of that territory will apply.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Waiver

If we choose not to apply any term or condition of the insurance policies described in this policy booklet, this will not prevent us from applying that term or condition or otherwise relying on it in the future.

Data Protection Notice – your personal details

We will use the information you provide to:

- Manage your policies and
- Process any claim you make in connection with your policies

We may pass your personal information to our approved suppliers so that we can send correspondence to you. By taking out these insurance policies you consent that, for the better provision of these policies, we may transfer your data outside the European Economic Area.

We record all telephone calls to us. We do this to:

- Provide a record of the instructions we have received from you;
- Allow us to monitor quality standards;
- Help us with staff training; and
- Meet legal and regulatory requirements.

You have a right to see all the information we hold about you. If you want to see this information, please write to:



The Data Protection Team
Santander Travel Reward
Current Account
201 Grafton Gate East
Milton Keynes
MK9 1AN

Please note that there will be a separate administration charge for this service.

The following information provides further detail about the individual insurance products within this document:

Mobile phone insurance

If your mobile phone is lost or stolen, Homecare will give relevant details to your phone provider so that your mobile phone cannot be used. Homecare will arrange repairs to or authorise the replacement of a damaged mobile phone or authorise the replacement of a stolen or lost mobile phone. When processing claims, Homecare may contact the police to make sure that your crime reference number is genuine. We will record details of your phone on relevant databases and registers for the purposes of crime prevention and detection. If you make a claim, we may record details of that claim on relevant insurance industry databases for future claims administration and further fraud prevention and detection purposes.

Travel insurance

Homecare has appointed an approved supplier to handle medical screening, upgrades and claims relating to this policy on its behalf.

Your details will be stored on our website so that medical practitioners can access them in case of administering medical care. However, your medical details will be accessible by anyone in possession of your tag, so, if your tag is lost or stolen, the holder of the tag will also be able to access this information. In that respect, your data is not secure.

RAC UK and European breakdown cover

RAC Insurance Limited, RAC Motoring Services and Card Protection Plan Limited will use the information you provide to arrange and manage your policy.

RAC will use the information you provide to administer and manage your policy. We may share your information with Santander, our agents or with regulatory bodies where required by law. Your information may also be used for research and statistical purposes. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data

(including any sensitive personal data such as medical requirements) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you. If you would like a copy of your information held by RAC, please contact the Data Protection Officer at:

RAC Motoring Services
Customer Services Department (DP)
FREEPOST 186
PO Box 408
Bristol
BS99 7BR

Our promise to you

Our aim is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We will keep you informed of the progress of your complaint.
- We will try our best to deal with your complaint within 4 weeks. If we need more time we will let you know.

Most concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response.

What to do should you be dissatisfied

Complaints about insurance

If you have a complaint regarding the cover provided under your travel insurance or mobile phone insurance policies

Please write to:

The Complaints Manager
Santander Travel Reward Current Account
Homecare Insurance Limited
Holgate Park
York YO26 4GA

Or you can email us at:



santandercustomerservice@cpp.co.uk

If you have a complaint about your RAC breakdown cover (either UK or Europe), please write to:



Breakdown Customer Care,
RAC Motoring Services,
RAC House,
PO Box 200,
Walsall,
WS5 4QZ



Or email: breakdowncustomercare@rac.co.uk

Please quote your full name, contact telephone number and where applicable your vehicle registration in any communication.



Or you can call regarding any of the above on:
0844 848 7073

Our helpline is open between 9am and 8pm Monday to Thursday, 9am and 7pm Friday and 9am to 5pm on Saturday. Calls may be recorded or monitored.

If you have a complaint about your RAC European motoring legal expenses insurance, please write to:



RAC Legal Services,
Great Park Road,
Bradley Stoke,
Bristol,
BS32 4QN



Or call: **0844 8914158**

For our joint protection calls may be recorded and/or monitored.

If we cannot resolve your complaint within 24 hours, we will send an acknowledgement that your complaint has been received within 2 working days, following which your complaint will be investigated further.

Complaints about Santander

Tell us if you have an issue or problem

At Santander we strive to keep our customers happy, however we realise that sometimes we make mistakes.

Telling us when you are unhappy is important as it means we have an opportunity to put things right and improve the service we offer in the future.

If you would like to make a complaint please contact us:



by calling us on **0845 600 6014** (Open 8am to 8pm Monday to Saturday and 8am to 6pm Sunday) or from outside the UK on +44 1908 375039. Text Relay: 18001 0845 6006014.



by writing to Complaints, Santander UK plc, PO Box 1125, Bradford BD1 9PG



online through the Complaints section of our website www.santander.co.uk



or you can visit one of our branches.

If you would like more detailed information about our complaints process, a leaflet detailing how we deal with complaints promptly and fairly is available upon request free of charge from any of our branches, or you can request one by contacting us using the contact details provided above.

The Financial Ombudsman Service

If we have not been able to resolve your complaint to your satisfaction, you may be able to refer your complaint to the Financial Ombudsman Service (Ombudsman Service). The Ombudsman Service is an external body, an impartial and independent organisation, which plays a key role in the complaints process and helps settle individual disputes between consumers and financial services businesses without taking sides.



You can email: complaint.info@financial-ombudsman.org.uk



Or write to them at:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR



0800 0 234 567 free for people telephoning from a 'fixed line' (for example, a landline at home); or



0300 123 9 123 free for mobile-telephone users who pay a monthly charge for calls to numbers starting 01 or 02.

Further details about the Financial Ombudsman Service will be given with our final decision letter.

Notes

- 1 The Ombudsman Service will only consider your complaint if you have given the appropriate insurer for your policy the opportunity to resolve it and you are a private policyholder. If, however, the insurer for your policy does not resolve your complaint within eight weeks, the Ombudsman Service will accept a direct referral.
- 2 Whilst we are bound by the decision of the Ombudsman Service, you are not.
- 3 Following the complaints procedure does not affect your right to take legal action.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit www.santander.co.uk/alternativeformats for more information, ask an adviser in branch or give us a call.

***Calls cost up to 10 pence plus up to 6 pence per minute depending on your BT call plan. Mobile and other providers' charges may vary.**

All policies are underwritten by Homecare Insurance Limited (except RAC breakdown cover UK and Europe). Homecare Insurance Limited is a member of the CPP group of companies and is authorised and regulated by the Financial Services Authority. Homecare Insurance Limited. Registered Office: Holgate Park, York YO26 4GA. Registered in England 2793290. Homecare is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Both RAC breakdown cover policies are arranged by Card Protection Plan Limited and underwritten by RAC Motoring Services (in respect of insurance mediation services only) and RAC Insurance Limited, which are authorised and regulated by the Financial Services Authority. Registered address for both companies: 8 Surrey Street, Norwich NR1 3NG. RAC Motoring Services. Registered in England No. 01424399 and RAC Insurance Limited. Registered in England No. 2355834. Roadside, recovery and at home sections are underwritten by RAC Motoring Services. Onward travel and European breakdown cover are underwritten by RAC Insurance Limited.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England. www.santander.co.uk Telephone 0870 607 6000. Calls may be recorded or monitored. Authorised and regulated by the Financial Services Authority except in respect of its consumer credit products for which Santander UK plc is licensed and regulated by the Office of Fair Trading. FSA registration number 106054. Santander and the flame logo are registered trademarks.



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