

# Travel Insurance

## Insurance Product Information Document

Company: Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

### Product: Co-operative Bank Everyday Extra Travel Insurance



The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents and policy.

### What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



#### What is insured?

##### Cancellation or curtailment charges

- ✓ up to £5,000 if cancellation of the trip is necessary and unavoidable or the trip is curtailed before completion

##### Emergency medical and other expenses

- ✓ up to £10,000,000 for expenses incurred as a result of you suffering unforeseen bodily injury, complication of pregnancy, illness, disease and/or compulsory quarantine

##### Baggage, Baggage Delay, Personal Money and Passport

- ✓ up to £2,500 for the accidental loss of, theft of or damage to baggage and valuables.

##### Delayed Departure/Abandonment

- ✓ £25 for the first full 12 hours that your departure is delayed, and;
- ✓ £25 for each additional full six-hour period of delay. The maximum we will pay you per trip is £250; or
- ✓ If after a minimum of 24 hours delay on your outward journey and the period of your trip is reduced by more than 25% of the original pre-booked duration, you may choose to submit a cancellation claim under Section C – Cancellation. A refund or alternative.

##### Personal Liability

- ✓ up to £2,000,000 (including legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause accidental:
- ✓ Bodily Injury, death, illness or disease to any person who is not in your employment or who is not a close relative, relative or member of your household.
- ✓ Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a close relative, relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

##### Overseas Legal Expenses and Assistance

- ✓ up to £25,000 for bodily Injury, death, illness or disease to any person who is not in your employment or who is not a close relative, relative or member of your household.

##### Travel Disruption

- ✓ If your pre-booked international transport is cancelled by the carrier due to travel disruption and no alternative is offered, we will pay you up to £2,000 for your unused travel, accommodation (including excursions upto £250) and other prepaid charges that you cannot claim back from any other source if you cannot travel and have to cancel your trip.



#### Are there any restrictions on cover?

##### ! Important Information

- Covers you, your partner, and all dependent children who are 22 years of age or under.
- The partner is only covered when travelling with the account holder. Please refer to the Policy document for full definitions.
- Cover is until age 79 (64 for Winter Sports).
- Covers trips of up to 45 continuous days (trips involving Winter Sports activities are limited to 21 days in total in any 12-month period).
- Dependent children are covered when travelling independently of the account holder(s). No excesses are payable on claims.



#### What is not insured?

##### Cancellation or curtailment charges

- ✗ Any claim arising directly or indirectly from a pre-existing medical condition affecting you unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ✗ Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

##### Emergency medical and other expenses

- ✗ Any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ✗ Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- ✗ Costs incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the United Kingdom.
- ✗ Costs of more than £500 or medical repatriation not agreed or authorised by us in advance.
- ✗ Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by our Chief Medical Officer.
- ✗ Any expenses incurred after you have returned to the United Kingdom unless previously agreed to by AXA Assistance.

##### Baggage, Baggage Delay, Personal Money and Passport

- ✗ Loss, theft of or damage to valuables or personal money left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
- ✗ Loss or damage due to delay, confiscation or detention by customs or other authority.
- ✗ Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, cosmetics, tobacco, alcohol, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases.
- ✗ Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- ✗ Mobile phones of any kind.

##### Delayed Departure/Abandonment

- ✗ Claims where you do not provide receipts for the restaurant meals and refreshments.
- ✗ Claims where you have not spent any money.

##### Personal Liability

- ✗ Any claim arising in connection with a trip solely in the United Kingdom.

##### Overseas Legal Expenses and Assistance

- ✗ Any claim where we think there is not a reasonable chance of you winning the case or achieving a reasonable settlement.
- ✗ Costs or expenses incurred before we accept your claim in writing.

##### Travel Disruption

- ✗ Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.



### Where am I covered?

✓ You are entitled to travel insurance for trips taken worldwide while you hold an Everyday Extra current account.



### What are my obligations?

Cover commences on the date you open an Everyday Extra current account and will continue for each month you hold that account and continue to pay the monthly subscription.



### When and how do I pay?

Subscription is included in the monthly payment you make for your Co-operative Bank account.



### When does the cover start and end?

Cover commences on the date you open an Everyday Extra current account and will continue for each month you hold that account and continue to pay the monthly subscription.

If you cancel your Everyday Extra current account mid-term and/or cease to pay the monthly subscription then all cover will cease from the expiry date of your subscription, whether or not you are on a holiday at the time.



### How do I cancel the contract?

You can cancel your Everyday Extra, Privilege or Privilege Premier current account by contacting The Co-operative Bank using the following methods:

- Telephone: 03457-212-212
- In writing: Customer Services Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE
- By your secure message site if you are registered for online banking with the Co-operative Bank

# Breakdown Insurance

## Insurance Product Information Document



**Company:** RAC Motoring Services & RAC Insurance Ltd

**Product:** Co-operative Bank Everyday Extra UK & European Motor Breakdown Cover

Breakdown cover provided by RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is intended to provide a summary of the main coverage and exclusions of your policy. It is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

RAC Breakdown Insurance is intended to offer services relating to the breakdown of vehicles. It meets the demands and needs of those who wish to ensure the risk of the breakdown of vehicles is met now and in the future.



#### What is insured?

##### Personal Cover

- ✓ Account holders are covered in any vehicle they are travelling in

##### Roadside

- ✓ Assistance to repair your broken down vehicle at the roadside when you are more than ¼ mile from your home
- ✓ If your vehicle cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers up to 10 miles

##### At Home

- ✓ Assistance at or within ¼ mile of your home

##### Recovery

- ✓ RAC will extend the service provided under Roadside to any single destination in the UK

##### Onward Travel

- ✓ Hire car, alternative transport or overnight accommodation to allow you to continue your journey if your vehicle cannot be repaired

##### European Breakdown

- ✓ Roadside assistance in Europe, recovery to a local garage and a contribution towards diagnosis and repairs
- ✓ Alternative transport or accommodation whilst the vehicle is repaired
- ✓ Help getting you and your vehicle home if it cannot be repaired by your planned return date
- ✓ Replacement driver if you or your passengers cannot drive the vehicle due to illness or injury



#### What is not insured?

- ✗ Anyone who is not an account holder
- ✗ Any breakdown which has occurred prior to purchase
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ Any resource or equipment required to repair or recover the vehicle which is not normally carried by RAC
- ✗ The cost of any parts



#### Are there any restrictions on cover?

- ! Your vehicle must be UK registered and less than:
  - 3.5 tonnes
  - 5.5 metres long (including a tow bar)
  - 2.3 metres wide
  - 3 metres highMotorcycles must be over 121 cc
- ! The number of call outs in the UK is limited to 5 in a 12 month period
- ! The number of claims under the European Breakdown cover is limited to 2 in a 12 month period
- ! European Breakdown is limited to journeys up to 90 days
- ! The amount of cover per section is highlighted in the terms and conditions



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man
- ✓ For European Breakdown you are also covered in: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe



## What are my obligations?

- You must update The Co-operative Bank straight away if you wish to change your details, such as who is covered and your address
- You must ensure your vehicle is in a legal and roadworthy condition
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions



## When and how do I pay?

- Payment is included in the monthly subscription you make for your Co-operative Bank account



## When does the cover start and end?

- The start date is the date you first take out a Co-operative Bank Everyday Extra, Privilege or Privilege Premier current account
- This breakdown insurance will renew every month until you cancel your Everyday Extra, Privilege or Privilege Premier current account



## How do I cancel the contract?

You can cancel your Everyday Extra, Privilege or Privilege Premier current account by contacting The Co-operative Bank using the following methods:

- Telephone:  
03457 212 212
- In writing:  
Customer Services Manager  
The Co-operative Bank plc  
PO Box 222  
Unit 550 Metroplex Business Park  
Broadway  
Salford Quays  
Manchester  
M50 2UE
- Or by your secure message site if you are registered for online banking with the Co-operative Bank

# Mobile Phone Insurance



## Insurance Product Information Document

**Company:** Assurant General Insurance Limited.

**Product:** Co-operative Bank Everyday Extra Account Mobile Phone Insurance Policy

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735. Head Office: Emerald Buildings, Westmere Drive, Crewe. CW1 6UN.

This Insurance Product Information Document is intended to provide a summary of the main coverage and exclusions of your policy. It is not personalized to your specific individual needs in any way. Complete pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

**Mobile phone insurance** which covers your mobile phone for the incidents detailed below. This policy covers one mobile phone for a sole account, up to two mobile phones on a joint account.



#### What is insured?

- ✓ Cover for your mobile phone up to a value of £1,500
  - ✓ Loss
  - ✓ Theft
  - ✓ Damage
  - ✓ Breakdown outside the manufacturers warranty
- ✓ Cover for accessories up to a maximum value of £350 per claim (e.g. cases, headphones, screen protectors)
- ✓ Unauthorised network charges (e.g. calls, data) up to a maximum of £2000 per claim for contract mobile phones and £200 for Pay As You Go phones
- ✓ How we settle a claim
  - ✓ We will either repair or replace your damaged mobile device
  - ✓ Claims for loss and theft will be settled with a replacement
  - ✓ Replacements will come from refurbished or remanufactured stock



#### What is not insured?

- ✗ An excess of £75 is payable for each successful claim
- ✗ Any incident where you have knowingly put your mobile phone at risk or not taken care of it. See the 'What you are NOT covered for' section of the Policy Document for examples



#### Are there any restrictions on cover?

- ! The mobile phone must be owned by the account holders
- ! Accessories are covered only if involved in the same incident as the mobile phone, not on their own.
- ! Unauthorised network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted.
- ! We will attempt to replace phones with one of the same colour but we can't guarantee to do this.
- ! More than 2 accepted claims in any 12 month period per account holder



## Where am I covered?

- ✓ Your mobile phone is covered worldwide
- ✓ Replacement handsets will be delivered only to a UK address



## What are my obligations?

- To report lost or stolen mobile phones to the Police and your network as soon as possible
- Tell us about your claim as soon as possible
- We may ask you to provide a proof of ownership before we will settle your claim
- To report any loss or theft to the place you believe your gadget has been lost or stolen from



## When and how do I pay?

Payment is included in the monthly subscription you make for your Co-operative Bank account



## When does the cover start and end?

Cover starts immediately on the date you open the Co-operative Bank Everyday Extra account and will continue to run whilst your account remains open.

If you or the Co-operative Bank close your account, or the Co-operative Bank terminates the cover provided through the account, cover will stop immediately.



## How do I cancel the contract?

You have the right to cancel your insurance at any time by closing or changing your bank account by contacting the Co-operative Bank using the following methods.

- Telephone: 03457-212-212
- In writing: Customer Services Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE
- Secure message site: if you are registered for online banking with the Co-operative Bank