

Advantage Gold Insurance

Policy summaries

Includes Keyfacts about our insurance services

Advantage Gold Insurance Products

Important Information – Please review the high level policy summaries below, and all the information in this document, to ensure our policies fully meet your needs and the cover is right for you

	Key Benefits	Main Exclusions
Travel Insurance	<ul style="list-style-type: none"> Worldwide and UK multi trip cover for you and your family 5 star rated by Defaqto, an independent financial research company Winter Sports cover included Business, Wedding, Golf and Hazardous Activity cover available through calling 0870 609 1213 and paying a premium Automatic Cover – no need to register <p>To make a claim call 0870 609 1202</p>	<ul style="list-style-type: none"> If you are 70 or over you must contact 0870 609 1213 in order to obtain cover by paying an annual premium of £50 and being medically screened Maximum trip duration limit of 31 days, including winter sport holidays Any existing medical conditions must be declared by calling 0870 609 1213 Dependent children must be: <ul style="list-style-type: none"> under 18 at the start date of the journey (or under 23 and in full time education) living at the home address (or with the other parent) unmarried and not entered into a Civil Partnership Dependent children and any guests added to the policy must be travelling with the account holder or account holder's partner Trips in the UK must be: <ul style="list-style-type: none"> pre-booked at least 2 nights duration a minimum of 25 miles from your home address
Identity Theft Protection	<ul style="list-style-type: none"> Cover of expenses up to £5,000 to defend and restore your credit status after fraud Credit report and card monitoring service Emergency helpline and fraud resolution service <p>To make a claim call 0845 300 3695</p>	<ul style="list-style-type: none"> An excess of £50 applies to each identity theft event Loss arising out of business activity is not covered <p>Automatic cover under the Identity Theft Protection Insurance. To register for the other listed benefits call 0845 300 3695</p>

	Key Benefits	Main Exclusions
Mobile Phone Insurance	<ul style="list-style-type: none"> Covers one registered mobile phone (two phones for joint accounts) and SIM card for each Advantage Gold account holder up to the value of £1,000 per phone for the cost of repair or replacement in the event of loss, theft or accidental damage Covers unauthorised calls up to £1,500 for contract phones and up to £100 for pay-as-you-go (this will apply to top-ups purchased in the 24 hours preceding the incident, per claim) Covers up to £200 worth of accessories per claim Includes PDA devices <p>To make a claim call 0845 300 3695 or visit natwest.com/adgold</p>	<ul style="list-style-type: none"> All claims must be reported to us within 48 hours of discovering the incident, unless you are outside of the UK at the time of discovering the incident and are unable to contact us; then we must be contacted within 48 hours upon return to the UK Covers up to 2 claims per account holder during any 12 month period – £25 excess for the first claim and £50 excess for the second, per incident An incident involving loss or theft must be reported to the Police (or local Police if abroad) and the airtime provider within 24 hours of discovery (or 48 hours of discovery if abroad) Any incident involving loss in the UK must be reported to the airtime provider within 24 hours of discovery Any incident involving loss outside the UK must be reported to the airtime provider and Local Police within 48 hours of discovery Any incident involving malicious damage must be reported to the Police within 24 hours of discovery or, if abroad, to the Local Police within 48 hours of discovery Cover will commence 14 days after you register your details Proof of purchase is required for any claims Phones must be owned by account holder(s) or their family <p>Phones must be registered by calling 0845 300 3695 or visiting natwest.com/adgold</p>
Accidental Death Benefit	<ul style="list-style-type: none"> Accidental death cover up to £15,000 Up to £200,000 if travelling on licensed public transport or in a hired car Automatic Cover – no need to register <p>To make a claim call 0845 841 0059</p>	<ul style="list-style-type: none"> For any persons aged 70 or over Accidental Death Insurance cover is reduced by 50% For joint account holders, the cover is split proportionately amongst account holders
Purchase Protection	<ul style="list-style-type: none"> Protection for theft, loss or accidental damage of personal property purchased with NatWest credit/debit card 	<ul style="list-style-type: none"> Items must be purchased in full using Advantage Gold debit card or credit card

	Key Benefits	Main Exclusions
Purchase Protection (continued)	<ul style="list-style-type: none"> • Maximum amount for one item is £1,000 (debit card) £3,500 (credit card) • Total claim limit in any 12 month period is £10,000 (debit card) £15,000 (credit card) • Automatic Cover – no need to register <p>To make a claim call 0845 074 0074</p>	<ul style="list-style-type: none"> • Theft, loss or accidental damage must occur within 45 days (debit card) 100 days (credit card) from date of purchase • First £50 of any claim not covered • Amounts covered or the excess (where excess is £100 or less) under any other insurance policy are not covered • No cover is provided for jewellery or watches in transit unless carried by hand and under supervision of the card holder
Extended Warranty	<ul style="list-style-type: none"> • Register 6 appliances per calendar year for extra year's breakdown warranty on top of manufacturer's normal 12 or 24 month guarantee • Accidental Damage cover whilst item is covered by either the manufacturer's warranty or by this extended warranty cover <p>To arrange a repair call 0870 608 0890</p>	<ul style="list-style-type: none"> • Must be registered within 90 days of purchase • Most common items between £75 and £2,000 can be registered for cover <p>To register for extended warranty call 0870 608 0890</p>
Car Breakdown Cover	<ul style="list-style-type: none"> • Roadside assistance anywhere in the UK including assistance within 1/4 mile of your home address • Cover includes all cars owned by you and registered at your home address • Automatic Cover – no need to register <p>For roadside assistance call 0800 068 5910</p>	<ul style="list-style-type: none"> • Any costs where transportation exceeds 10 miles are not covered • Doesn't cover any costs once the insured vehicle has been transported to garage or repairer

Advantage Gold Insurance Policy Summaries

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- Mobile Phone Insurance
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- Purchase Protection
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Your Policy Summary

Please read this document carefully. Full terms and conditions can be found within the policy document. This document does not form part of a contract between us.

For full details of cover, including terms and conditions, please refer to leaflet "Advantage Gold Account guide" which will be contained as part of your Advantage Gold Welcome Pack.

Total Price to be Paid

There is no separate charge for these insurance policies. There is a monthly subscription charge for the Advantage Gold account and this charge is not adjusted should you not wish to use the insurance products.

Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future. Other taxes may exist that are not paid via the underwriting Insurer and/or National Westminster Bank Plc or imposed by them or us.

The Monthly Subscription Charge for the account will be inclusive of Insurance Premium Tax, where applicable, at the current rate.

Business Language Used

The language used in this and all other documents relating to this policy is in English. All future communications both verbal and written will be in English.

Advantage Gold Accidental Death Benefit

Statement of Demands and Needs

NatWest Accidental Death Insurance meets the demands and needs of Advantage Gold members who wish to ensure that a cash sum of £15,000 (£7,500 if aged 70 and over) is available if they die because of an accident. NatWest is not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary and the Policy carefully.

Your Policy Summary

This is a summary of cover and does not contain all the terms and conditions of your Accidental Death Insurance Policy. Please refer to the Accidental Death Insurance Policy Document for full details. For your own benefit and protection you should read the terms carefully. If you do not understand any point please ask for further information.

Significant Features & Benefits

- **Section 1 – whilst an Insured Person is travelling on any Licensed Public Transport or in a car hired for a period not exceeding 30 days.** Advantage Gold £200,000 following Accidental death (as defined in the Policy)
- **Section 2 – 24 hours a day anywhere in the world.** Advantage Gold £15,000 following Accidental death (as defined in the Policy)
- The Benefit under Section 2 is reduced by 50% for any person aged 70 years or over.
- If an Insured Person holds two or more Accounts the maximum Benefit payable is limited to 200% of the amounts shown above or the collective total of the amounts applicable under each Account, whichever is less.
- In respect of Joint Accounts the Benefit payable for any one Insured Person is reduced proportionately by the number of names appearing as Joint Account holders.

Significant or Unusual Exclusions or Limits

This policy does not cover:

- Intentional self-injury or suicide by the Insured Person regardless of the state of their mental health
- An Insured Person's own illegal act;
- The Insured Person being under the influence of intoxicating liquor or drugs
- Sickness or disease not directly resulting from Bodily Injury;
- Human Immunodeficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS-Related Complex (ARC) other than if contracted as a result of a blood transfusion given by a Qualified Medical Practitioner
- Insured Person engaging in Hazardous Pursuits
- War or any act of War, whether declared or not
- Active service in the Armed Forces
- The Insured Person's wilful exposure to exceptional danger (unless in an attempt to save human life)

Policy Section that contains further details

See **Exclusions** in the Policy Document for the full list of exclusions.

Duration of Policy

Cover begins as soon as the Insured Person's application for the Advantage Gold Account has been accepted by NatWest. Cover continues automatically as long as:

- the Account holder maintains their Advantage Gold account; and
- the insurance continues to be placed with ACE by NatWest.

As this insurance may continue for more than a year the Account holder should review it periodically to ensure that cover remains adequate.

Right of Cancellation

If, for any reason, the Qualifying Account holder wishes to cancel this Policy at any time they may contact ACE and cover for such Insured Person shall cease from the day ACE receives such notice.

ACE may cancel the insurance in respect of any individual Insured Person by sending 30 days notice to their last known address.

How to Claim

Should you wish to make a claim under this policy you should contact ACE European Group Limited A&H Claims Department, 200 Broomielaw, Glasgow G1 4RU

Telephone: 0845 841 0059 (UK only)

International: +44 (0) 141 285 2999

email: claims@acegroup.com

quoting policy details, within 60 days or as soon as possible after the date of the occurrence.

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy details, so we can deal with your complaint as soon as possible. Our contact details are:

The Customer Services Manager, ACE European Group Limited
200 Broomielaw, Glasgow G1 4RU

Telephone: 0845 841 0056

Fax: 01293 597376

email: a&hcustserv.complaints@acegroup.com

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Service Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, the Policyholder may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN. Telephone: 020 7892 7300. Fax: 020 7892 7301. Website: <http://www.fscs.org.uk>

Travel Insurance

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs and it's your responsibility to make sure that the policy is right for you. The NatWest Advantage Gold Travel Insurance Benefit meets the demands and needs of NatWest Advantage Gold customers who wish to ensure that travel insurance cover exists when on holiday.

Your Policy Summary

Please read this document carefully. Full terms and conditions can be found within the policy document. This document does not form part of the contract between us. You may need to review this cover periodically to ensure it remains adequate to your needs.

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Features of your NatWest Advantage Gold Travel Insurance Policy

This policy is underwritten by UK Insurance Limited. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. You can only access benefits whilst you are an Advantage Gold Bank Account holder.

- If you or your partner are aged 70 or more, you or your partner must contact us on the number below to pay a premium of £50 and to be medically screened each year.
- There is a maximum trip limit of 31 days, if you require additional days you must call us on the number below as soon as you are aware of your trip requirements.

Telephone 0870 609 1213, we will send you confirmation of cover in writing.

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
N/A	<p data-bbox="253 132 587 154">General conditions and exclusions</p> <p data-bbox="253 176 1047 198">The following conditions and exclusions apply to all sections of the policy wording.</p> <p data-bbox="253 213 357 235">Conditions</p> <ul data-bbox="253 250 1225 550" style="list-style-type: none"> <li data-bbox="253 250 1188 302">• You or any person acting for you must not negotiate, admit or repudiate any claim without our written consent. <li data-bbox="253 317 1196 399">• If any claim is found to be fraudulent in any way, this includes exaggerating the amounts of the claim, this policy will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims and you could be prosecuted. <li data-bbox="253 414 1225 550">• It is a condition of this insurance that all material facts which is anything that might alter, change or influence the continuation of this insurance cover on the same terms, such as pre-existing medical conditions, medical conditions diagnosed before booking your journey, criminal convictions and possible participation in hazardous activities, etc are disclosed to us. Failure to do so may invalidate this insurance leaving you no right to make a claim. We reserve the right to not extend the policy. <p data-bbox="253 565 354 587">Exclusions</p> <p data-bbox="253 602 669 624">This policy excludes any claim arising from:</p> <ul data-bbox="253 639 1218 1040" style="list-style-type: none"> <li data-bbox="253 639 1218 691">• Death, injury, illness or disablement resulting from suicide, attempted suicide, deliberately injuring yourself or wilful exposure to danger (except in an attempt to save human life). <li data-bbox="253 706 1218 817">• Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. Terrorism/a terrorist act. This section does not apply to section B – Personal Accident or to section E – Medical and Emergency Expenses except where nuclear, chemical or biological weapons/agents are used. <li data-bbox="253 832 1188 914">• Death, injury, illness, or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) or solvent abuse. <li data-bbox="253 928 1092 951">• Bankruptcy/liquidation of any tour operator, travel agent or transportation company. <li data-bbox="253 966 1218 1040">• A medical condition of a close relative, travelling companion or close business associate (whether they are travelling or not) who at the time of booking in the last 12 months has been a hospital inpatient or been put on a waiting list for hospital treatment or has been diagnosed with Cancer. 	N/A
Section A – Baggage		
£1,500	<p data-bbox="253 1108 369 1130">Inner Limits</p> <ul data-bbox="253 1145 592 1205" style="list-style-type: none"> <li data-bbox="253 1145 592 1167">• Single article limit: £300 <li data-bbox="253 1182 592 1205">• Limit for all valuables: £500 <p data-bbox="253 1219 424 1242">Delayed baggage</p> <ul data-bbox="253 1256 1188 1420" style="list-style-type: none"> <li data-bbox="253 1256 1188 1308">• Your limit has increased to £650 in total under the Delayed Baggage section of your policy, as you are now covered to purchase emergency replacement items after a: <ul data-bbox="276 1323 580 1420" style="list-style-type: none"> <li data-bbox="276 1323 580 1345">– 4 hour delay up to £100 <li data-bbox="276 1360 580 1383">– 12 hour delay a further £150 <li data-bbox="276 1397 580 1420">– 48 hour delay a further £400 	£50

Sum insured Significant and Unusual Exclusions and Limitations	Excess
Section A – Baggage	
£1,500	<p>Conditions</p> <ul style="list-style-type: none"> You must obtain a Property Irregularity Report from the carriers within 3 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. You should take all practical steps to recover any articles lost or stolen. <p>Exclusions</p> <p>In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of:</p> <ul style="list-style-type: none"> Valuables left in luggage whilst in transit and outside the control of the insured person. Valuables and personal possessions which are kept in your locked personal accommodation or safety deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box. Sports equipment and accessories whilst in use.
Section B – Personal Accident	
<p>Item 1 – Death where you are aged:</p> <p>a) Under 18 years: £2,000</p> <p>b) 18 years and over: £25,000</p> <p>Item 2 – Loss of limb: £25,000</p> <p>Item 3 – Loss of sight: £25,000</p> <p>Item 4 – Total permanent disablement: £25,000</p> <p>Exclusions</p> <p>In addition to anything in the general exclusions, we will not pay any claim which arises from or is in connection with:</p> <ul style="list-style-type: none"> Any sickness or disease, naturally occurring or degenerative condition. A claim under more than 1 item of this section. A pre-existing medical condition. Your participation in a hazardous activity. 	Nil

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
Section C – Cancellation & Section D – Curtailment		
£5,000	<p>Inner Limits (Under D Curtailment) Catastrophe Cover up to £500. Homecare Cover up to £250. Recuperative Holiday up to £1,000.</p> <p>Conditions In addition to anything mentioned in the general conditions, we will only pay;</p> <ul style="list-style-type: none"> • For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made. • Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cancellation or curtailment is medically necessary. • Claims for injury or illness to your cat or dog when it requires life saving treatment within seven days prior to the start date of your journey. <p>Exclusions In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> • Your disinclination to travel or continue your journey. • A pre-existing medical condition, unless declared and accepted by us. • Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking. • An anticipated event. • 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 you booking or taking the trip, about whether or not it was appropriate for you to travel. • The transport operator or their agents refusing to transport you or a member of your immediate family, or a travelling companion, because they consider that you or they are not fit to travel. 	£50
Section E – Medical and Emergency Expenses		
£10 million	<p>Inner Limits Towards funeral costs abroad £2,500. Emergency Medication for pre-existing medical conditions up to £250. Physiotherapy up to £350.</p> <p>Conditions In addition to anything mentioned in the general conditions, payment of claims is conditional upon you:</p> <ul style="list-style-type: none"> • Accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency, including returning to the UK if our medical advisor confirms you are fit to return to the UK. • Contacting the assistance service as soon as possible after an incident arises (where costs are likely to be greater than £500) to obtain authorisation for treatment or return to the UK. <p>Exclusions In addition to anything mentioned in the general exclusions, we will not pay:</p> <ul style="list-style-type: none"> • Claims which arise from a pre-existing medical condition, unless declared and accepted by us. • An anticipated event. • 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 you booking or taking the trip, about whether or not it was appropriate for you to travel. • For any claims due to your participation in hazardous activities. 	£50 outpatient claims only

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
Section F – Personal Liability		
£2 million	<p>Exclusions</p> <p>In addition to anything in the general exclusions, we will not pay any claim which arises from:</p> <ul style="list-style-type: none"> • Death or bodily injury to your employees, family or travelling companion/s. • Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description. 	Nil
Section G – Personal Money		
£500	<p>Conditions</p> <p>Inner Limits £100 cash for under 16s</p> <p>In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:</p> <ul style="list-style-type: none"> • Report any loss to the police within 24 hours of its discovery and obtain a police report from them. • Take all steps to recover property which is lost or stolen. <p>Exclusions</p> <p>In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of personal money:</p> <ul style="list-style-type: none"> • Left in luggage whilst in transit and outside the control of the insured person. • Outside your control, other than when it is kept in your locked personal accommodation or safety deposit box as long as force and violence has been used to gain entry to your locked personal accommodation or safety deposit box. • Left in any motor vehicle. 	£50
Section H – Travel Delay and Abandonment		
£5,000	<p>Inner Limits</p> <p>First full four hours £250</p> <p>Exclusion</p> <p>In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> • A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home. 	£50
Section I – Missed Connections		
£250	<p>Exclusion</p> <p>In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> • A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address. 	Nil

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
Section J – Failure of Public Transport		
£1,000	<p>Exclusions</p> <p>In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> You missing the check-in time as shown in your travel itinerary for any reason not detailed in the 'What you are covered for section'. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address. 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. 	Nil
Section K – Lost of Passport/Driving Licence		
£750	<p>Conditions</p> <p>In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:</p> <ul style="list-style-type: none"> Report the incident to the police in the country where the loss occurred within 24 hours and obtain a copy of the police report. <p>Exclusions</p> <p>In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> Any destruction, loss or theft which occurred prior to the start date of your journey abroad. Any costs incurred in replacing the passport or driving licence. 	Nil
Section L – Hospital Benefit		
£400	<p>Inner Limit</p> <p>£50 per day</p> <p>Exclusions</p> <p>In addition to anything mentioned in the general exclusions, we will not pay any claim:</p> <ul style="list-style-type: none"> Under this section, when we have not provided cover under section E – Medical and Emergency Expenses. 	Nil
Section M – Legal Costs		
£50,000	<p>Conditions</p> <ul style="list-style-type: none"> If we accept your claim we, or a solicitor we choose, will try to settle the matter without having to go to court. We can refuse to pay further legal costs if it is no longer more likely than not that you will be successful with your claim. You must send us full details of your claim in writing as soon as possible and in any event no later than 180 days after the date you knew about or should have known about the incident giving rise to the claim. <p>Exclusions</p> <p>YOU ARE NOT COVERED FOR:</p> <ul style="list-style-type: none"> Illness or injury which develops gradually or is not caused by a specific or sudden accident. Legal costs that relate to a period before we have accepted your claim in writing. 	Nil

Your right to cancel

This insurance is included with your Advantage Gold Bank Account and you do not pay a premium. If the connected Advantage Gold account is closed, this policy ends. The travel insurance section of your benefits package cannot be cancelled in isolation. Upon closure of your Advantage Gold account, please return all your Advantage Gold Travel Insurance documents to: NatWest Travel Insurance, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

How to make a claim

To notify us of a claim in the first instance please telephone 0870 609 1202. To help us validate your policy please have your Advantage Gold membership number available when you call.

How to complain

Should there ever be an occasion where you need to complain, please call us on 0870 609 1213. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter to NatWest Travel Insurance, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS).

Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). UK Insurance Limited's FSA registration number is 202810. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at www.fsa.gov.uk or the Financial Services Authority can be contacted on 0300 500 5000.

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. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

Mobile Phone Insurance POLICY SUMMARY

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This is a summary of cover only. Full terms and conditions are given to you when you apply for your NatWest Advantage Gold account.

Your demands and needs

We have designed our insurance policies to meet the needs of the majority of customers. However, the insurance policy is provided on a non-advised basis, so you must decide whether it is individually suitable for your needs.

You should review your policy periodically to make sure it remains adequate for your needs.

The insurer

This mobile phone insurance policy is provided by Homecare Insurance Limited. (registered in England number 2793290).

Our registered office is at Holgate Park, York YO26 4GA.

We are authorised and regulated by the Financial Services Authority (FSA). Our Firm Reference Number is 202880. If you want to look up our details, you can do this by calling the FSA on 0845 606 1234 or via the FSA website at www.fsa.gov.uk/register.

We are a member of the CPP group of companies.

About Mobile Phone Insurance

This policy provides insurance against loss, theft, damage (liquid, accidental and malicious) and breakdown of your mobile phone when it is being used by you or up to two other authorised users.

It is provided as part of your NatWest Advantage Gold account and will continue for as long as you remain an account holder of that account.

Principal features of Mobile Phone Insurance

- Worldwide cover for your mobile phone against loss, theft and damage
- Replacement of missing handsets with a phone of similar specification
- This policy covers one mobile phone per account (two mobile phones for joint account holders)

- Handset covered to the value of £1,000
- Accessories covered to the value of £200
- Airtime abuse cover up to £1,500 for contract phones, £100 for pay-as-you-go phones.

Conditions and exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the Advantage Gold Insurance Policy document (provided in your welcome pack). You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- You must register the mobile phone and/or SIM card to take advantage of this cover.
- You can do this by the following methods:
 - phone by calling **0845 300 3695**;
 - online via **www.natwest.com/adgold**
- Your mobile phone will be covered 14 days after registration
- For your first claim in any one year, you have to pay £25 excess
- If you claim again within 12 months, you have to pay £50 excess
- Any accessories with a combined replacement cost of more than £200 are not covered
- Any accessories which aren't lost or stolen at the same time as your mobile phone are not covered
- iPods or other MP3 players are not covered
- Maximum of 2 claims a year.

Cancellation

You may cancel your policy at any time by calling us on the telephone number in your confirmation letter. Your policy will be cancelled if we receive notification that you no longer hold an Advantage Gold account that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone **0845 300 3695**.

or write to:-

Complaints Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA

If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800).

Claims: how to make a claim

If you need to make a claim, it will speed up the process if you:

- a) Call the police if your phone has been stolen and get a crime reference number
- b) Call homecare on **0845 300 3695** and make sure you have the following information to hand:
 - Your policy reference number
 - Your IMEI number
 - A card to pay the excess on your claim
 - Name of the police station you reported the theft to, plus the crime reference number
 - Time and date of the loss or theft
 - Time and date you reported the incident to your airtime provider.

If you don't have all of these, don't worry: call homecare and they can start your claim anyway.

If you are in the UK and you need to claim, you must report the incident in accordance with the following table:

Action Required	Incident			
	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Airtime Provider	Within 24 hours of discovery	Within 24 hours of discovery	N/A	N/A
Report to Police	N/A	Within 24 hours of discovery	Within 24 hours of discovery	N/A
Crime Reference Number Required	N/A	✓	✓	N/A
Report to Homecare	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery

If you are abroad and you need to claim, you must report the incident in accordance with the following table:

Action Required	Incident			
	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Airtime Provider	Within 48 hours of discovery	Within 48 hours of discovery	N/A	N/A
Report to Local Police	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	N/A
Crime Reference Number Required	✓	✓	✓	N/A
Report to Homecare	Within 48 hours of return to UK	Within 48 hours of return to UK	Within 48 hours of return to UK	Within 48 hours of return to UK

Consumer Protection

Homecare is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if they cannot meet their obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Extended Warranty Policy Summary

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

This product meets the demands and needs of NatWest Advantage Gold customers and NatWest Advantage Private customers as described in your policy documents.

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Plan Summary

This Plan Summary does **not** contain the full terms and conditions of the insurance contract, which is included in the Terms & Conditions section in the leaflet. For your own benefit and protection you should read the terms carefully. If you do not understand any point please ask for further information.

- 1. Insurance Provider:** The insurance plans are underwritten by Domestic & General Insurance PLC.
- 2. Types of Insurance and Cover:** This is a general insurance contract that provides free extended warranty cover (for up to six qualifying household appliances per calendar year) for 1 year after the manufacturer's 1 or 2 year guarantee expires, protecting against the cost of breakdown, accidental damage and food spoilage (freezing equipment only). Accidental damage and food spoilage covers commence from the date you register your appliance.
- 3. Significant Features and Benefits of Cover:** For both the Free Cover and Additional Cover these are:
 - Breakdown;
 - Accidental Damage;
 - Food Spoilage (for freezing equipment only);

Please see the Terms and Conditions document for a full explanation of these terms.

- 4. Statement of price:** There is no charge for the Free Cover.
- 5. Significant Exclusions and Limitations:** The full list of what is not covered by your plan is contained in the Terms and Conditions. The following are significant exclusions and limitations:
 - i. Register up to six appliances per calendar year. To qualify for cover, registrations must be made within 90 days of purchase and for appliances costing between £75 and £2,000;
 - ii. Breakdown costs if they are still covered elsewhere by any manufacturer's suppliers, or repairer's guarantee or warranty;
 - iii. In case of breakdown beyond economical repair, if we cannot reasonably replace your appliance, we will pay you a contribution towards the costs of the new equipment based on the price we would normally obtain directly from our chosen supplier;
 - iv. Delivery and installation charges are not covered where an appliance is replaced;
 - v. Any costs you may incur to dispose of your original appliance;
 - vi. Theft, attempted theft, malicious damage or damage caused by fire or explosion;
 - vii. Repair call out costs if no fault is found with your appliance;
 - viii. Costs arising from not being able to use your equipment;
 - ix. Cosmetic damage.

6. Duration of the Insurance Contracts: The 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period. The accidental damage and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period.

7. Cancellation and Termination: You may cancel the plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel your plan, you can call us on 0870 608 0890 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domgen.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Your plan will end automatically if we have provided you with a replacement appliance or monetary settlement. No refunds will be due

8. How to Arrange a Repair: You can find details of how to arrange a repair in section 7 of your plan document. If you have not yet received this, call us on 0870 608 0890.

9. Making a Complaint: If you wish to complain, then:

- i. Call the Customer Service Department on 0870 608 0890;
- ii. Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP;
- iii. E-mail us by clicking on 'contact us' on our website (www.domgen.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case.

They can be contacted at: South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Email: enquiries@financial-ombudsman.org.uk

10. The Financial Services Compensation Scheme: We are covered by the Financial Services Compensation Scheme so, if we cannot meet our obligations under this plan to policyholders, compensation may be available to cover these obligations. The compensation provides cover for the first £2,000 of any claim and 90% of the remainder of any claim. With effect from 1st January 2010 the cover changes to provide for 90% of the claim with no upper limit. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyds Chambers, 1 Portoken Street, London E1 8BN.

Identity Theft Protection[®]

Statement of Demands and Needs

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The Product meets the insurance requirements, demands and needs of those who wish to ensure that their identity is protected for credit purposes following the impacts of identity fraud.

NatWest are not making a recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary.

Your Policy Summary

This is a policy summary only and does not detail the full terms and conditions of the insurance policy, full details of which can be found in the Policy Document. You may need to review this cover periodically to ensure that it remains adequate to your requirements.

This Identity Theft Protection is provided by AIG UK Limited. AIG UK Limited is authorised and regulated by the Financial Services Authority. AIG UK Limited is a member company of American International Group Inc. (AIG). The product is administered on behalf of National Westminster Bank Plc by Affinion International Limited. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Affinion International Limited's FSA registered number is 311584.

1. **Eligibility:** Cover is only available to residents of the United Kingdom including Northern Ireland, Channel Islands and Isle of Man who are at least 18 years of age.
2. **What is covered by Identity Theft Protection?**
Identity Theft Protection covers various expenses incurred in seeking to defend an individual's name and reinstate their credit status after fraudulent activity.

3. How long does Identity Theft Protection last?

Identity Theft Protection lasts for as long as you hold an Advantage Gold account or until the benefit is withdrawn by National Westminster Bank Plc.

4. Features and Benefits:

- Up to £5,000 for each Occurrence, including £1,000 in respect of lost wages (£166.67 payable over a 6 week period). An Excess of £50 applies to each Identity Theft Event.

5. Significant Exclusions or Limitations: Exclusions (see "What is not covered", contained within the Policy Document). Cover does not apply to:

- Loss arising out of Business activity of any insured person. Lost wages remuneration excludes Business interruption or future earnings of a Self-Employed Professional.
- Expenses occurred due to any fraudulent, dishonest or criminal act by an insured person or any person acting in concert with an insured person, or by any authorised representative of an insured person whether acting alone or in collusion with others.

How do I make a claim under Identity Theft Protection?

You can register a claim by calling the Advantage Gold Members' Priority Line 0845 300 3695.

Would I receive compensation if AIG UK Limited was unable to meet its liabilities?

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if we cannot meet our liabilities under this policy. The level of compensation provided by FSCS is

90% of the claim, without any upper limit. Further information is available from the FSCS on 020 7892 7300 or at enquiries@fscs.org.uk

How do I make a complaint?

The policy is administered for AIG UK Limited by Affinion International Limited. If you have a complaint about the Policy, please contact the Customer Relations Manager at: AIG UK Limited, 2-8 Altyre Road, Croydon CR9 2LG.
Email: uk.customer.relations@aig.com

If any complaint is not resolved to your satisfaction, you may refer any dispute to:
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Telephone: 0845 080 1800.

Important pre-contract information

Cover commences upon registration by calling the Advantage Gold Members' Priority Line 0845 300 3695.

Your right to cancel

Cover can be cancelled at any time by writing to Customer Relations Manager, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF or by calling the Advantage Gold Members' Priority Line 0845 300 3695.

Purchase Protection

This product meets the insurance requirements of those who wish to ensure that their qualifying purchases are covered against theft of or damage to personal property purchased by the cardholder with their credit card or debit card when the item is not insured elsewhere. NatWest are not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary.

NatWest Advantage Gold Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc. The contract remains in force for as long as you are a **NatWest Advantage Gold** account holder. You may need to review this cover periodically to ensure it remains adequate to your needs.

The following tables provide only a summary of the main policy features and benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Terms & Conditions wording a copy of which will be provided at any time on request.

Table 1 – Purchase Protection		
The following benefits are automatically included:		
Features & Benefits	Significant and Unusual Exclusions and Limitations	Terms & Conditions Section
<p>Purchase Cover</p> <p>Covers theft of or loss of or accidental damage to personal property purchased in the United Kingdom, Channel Islands or the Isle of Man by the cardholder with their credit card.</p>	<ul style="list-style-type: none"> • Theft or loss of or accidental damage must occur within (Credit Card 100 days/debit card 45 days) of purchase. • Maximum amount for any one item is: (Advantage Gold Credit Card £3,500 & debit card £1,000). • No cover for items under £50. • Total claim limit in any 12 month period is: (Advantage Gold Credit Card £15,000 & debit card £10,000). 	<p>Purchase Cover</p>

Table 2 – General Conditions & Exclusions (See Sections specified in Table 1) The following apply to the Purchase Protection. For full details of these and other exclusions/restrictions and limits please read the Terms & Conditions wording.	
General Conditions and Exclusions	Terms & Conditions Section
<ul style="list-style-type: none"> • No cover is provided for amounts insured by any other policy. • No cover is provided for the excess under any other insurance policy unless the excess is greater than £100. • No cover is provided for wear and tear, depreciation or repair. • No cover is provided for jewellery or watches in transit unless carried by hand and under the personal supervision of the cardholder. • No cover is provided for livestock, pets, plants or business goods. 	<p>See Sections specified in Table 1</p>

Your right to cancel the policy

You have the right to cancel this Insurance at any time. This cancellation period exceeds the 14 day post-sale period required by the Financial Services Authority's rules. As this policy cannot be cancelled in isolation you will also have to cancel your NatWest Advantage Gold account.

Your NatWest Advantage Gold Agreement has full details on your right to cancel.

Claims

Should you wish to claim under your Purchase Protection you should call the Claims Helpline on Advantage Gold 0845 074 0074 as soon as possible. You must provide us, at your own expense, with such information and assistance as we may reasonably require. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Terms & Conditions wording.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the appropriate address below. If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Purchase Protection	Financial Ombudsman Service
Customer Relations Manager RSA Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims under its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Other Important Information

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

Royal & Sun Alliance

NatWest Advantage Gold Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority as an insurance company to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority.

Advantage Gold Car Breakdown Benefit

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs and it's your responsibility to make sure that the policy is right for you. This product meets the demands and needs of those who wish to ensure that they are covered for car breakdown.

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Your Policy Summary

Please read this document carefully. This policy summary does not form part of the contract between us. For full details of cover including terms and conditions, please refer to the **Advantage Gold** Service Guide contained within **your Advantage Gold** Welcome Pack. For your own benefit and protection you should read the terms and conditions carefully. If you do not understand any point, please ask for further information. You can call us with any questions on 0845 246 4297.

Features of a Green Flag Breakdown Policy

The policy **you** have is underwritten by UK Insurance Limited, registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980 and will run in conjunction with **your Advantage Gold** Package. As this policy could run for several years **you** may want to review **your** insurance needs periodically to ensure the policy is adequate. Please refer to **your Advantage Gold** Policy Booklet.

Significant Features of a Green Flag Breakdown Policy

Your policy covers **your** car or anyone driving with **your** permission, who is not a hitch-hiker, up to a maximum of 8 persons including the driver.

- **You** can claim £10 if the recovery vehicle does not attend within 60 minutes of **you** contacting us – **General Condition 14**.
- Roadside Assistance, including 10 mile local recovery – see Roadside Assistance section.
- Assistance at **your home** address – see Home-Call section.
- Caravan and Trailer cover – see Caravan and Trailer section.

Significant Exclusions and Limitations of a Green Flag Breakdown Policy

- If we need to use specialist equipment to recover your vehicle, you may have to pay additional costs – General Condition 12.
- We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you and cannot be held liable for them – General Condition 18.
- We may choose to repair your vehicle (at your cost) following a breakdown rather than arranging for it to be recovered – General Condition 21.

Your right to cancel

You have the right to cancel this insurance at any time, with immediate effect. As the cover is provided as a benefit of being an Advantage Gold account holder, a cooling off period does not apply and no refund is due. The Car Breakdown section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Advantage Gold account. If the Advantage Gold account is cancelled, this policy ends.

If you would like to upgrade your Breakdown cover

It is possible to upgrade **your** Breakdown cover. If **you** would like to upgrade please telephone 0845 246 4297.

How to make a claim

To notify **us** of a claim whilst travelling within the UK, please telephone 0800 068 5910.

How to complain

Should there ever be an occasion where **you** need to complain, please call **us** on 0870 024 0048.

If **you** wish to write, then address **your** letter as follows:

- Advantage Gold Car Breakdown, Customer Relations Department, Green Flag, Cote Lane, Pudsey LS28 5GF.

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). UK Insurance Limited's FSA registration number is 202810. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at www.fsa.gov.uk or the Financial Services Authority can be contacted on 0300 500 5000.

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 www.fscs.org.uk

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer products from a range of insurers.

We only offer products from a limited number of insurers.

We can only offer products from:

UK Insurance Limited for creditor insurance (with the life cover element being provided by Direct Line Life Insurance Company Limited)

UK Insurance Limited for home insurance

UK Insurance Limited for motor insurance

UK Insurance Limited for stand alone travel insurance

Sterling Insurance Group Limited for personal accident insurance (except our Direct Marketing channel where a product from Avon Insurance plc is offered)

UK Insurance Limited for Essentials Contents Insurance

RSA for safe custody insurance

National Westminster Life Assurance Limited for term assurance

National Westminster Life Assurance Limited for critical illness insurance

Aviva Health UK Limited for income replacement insurance

ACE European Group Limited for accidental death insurance provided with eligible Advantage current accounts

UK Insurance Limited for travel insurance provided with eligible Advantage current accounts

ACE European Group Limited for payment card protection provided with eligible Advantage current accounts

Domestic & General Insurance plc for extended warranty insurance provided with eligible Advantage current accounts

UK Insurance Limited for home emergency insurance provided with eligible Advantage current accounts

RSA for purchase protection insurance provided with eligible Advantage current accounts

UK Insurance Limited for Green Flag Motoring Assistance provided with eligible Advantage current accounts

Chartis Insurance UK Limited for Identity Theft Protection provided with eligible Advantage current accounts

Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark, for mobile phone insurance, gadget and handbag cover options with eligible Advantage current accounts.

We only offer our own products.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or recommendations from us for any type of non-investment insurance contract. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
-

4. What will you have to pay us for our services?

- A fee.
- No fee.
- You will receive a quotation that will tell you about any other fees relating to any particular insurance policy.
-

5. Who regulates us?

National Westminster Bank Plc, 5th Floor, 280 Bishopsgate, London EC2M 4RB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 121878.

Our permitted business is arranging and advising on non-investment insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

6. Ownership

The Royal Bank of Scotland Group plc, which is a parent undertaking of various insurance companies in the Royal Bank of Scotland Group (including Direct Line Insurance plc, Direct Line Life Insurance Company Limited, National Insurance and Guarantee Corporation Limited, UK Insurance Limited, Churchill Insurance Company Limited, National Westminster Life Assurance Limited and Royal Scottish Assurance plc), also directly wholly owns and controls National Westminster Bank plc.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing National Westminster Bank Plc, Customer Relations Unit, 225 Shenley Road, Borehamwood WD6 1TE
by phone 0800 015 4212

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

NatWest is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim. Compulsory insurance (e.g. third party motor): 100% of the claim, without any upper limit. Non-compulsory insurance (e.g. home and general): maximum 90% of the claim, without any upper limit. General insurance advice and arranging (for business conducted on or after 14 January 2005): maximum 90% of the claim, without any upper limit). Most retail consumers (this includes private individuals and some small businesses) are eligible under the scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk

Ownership

The Royal Bank of Scotland Group plc, which is a parent undertaking of various insurance companies in The Royal Bank of Scotland Group (including Direct Line Insurance plc, Direct Line Life Insurance Company Limited, National Insurance and Guarantee Corporation Limited, UK Insurance Limited, Churchill Insurance Company Limited, National Westminster Life Assurance Limited and Royal Scottish Assurance plc), also directly wholly owns and controls National Westminster Bank Plc.

Authorised and Regulated by the Financial Services Authority.