

Advantage Private

Insurance

Policy Summaries

Includes Keyfacts about
our insurance services



Advantage Private Insurance Products

Important Information

Please review the high level policy summaries below, and all the information contained 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 0845 678 0230 and paying a premium Automatic Cover – no need to register <p>To make a claim call 0845 678 0230</p>	<ul style="list-style-type: none"> If you are 70 or over you must call 0845 678 0230 to confirm eligibility as you may be subject to special terms or exclusions Maximum trip duration limit of 45 days Maximum trip duration limit of 31 days for trips including winter sports Any existing medical conditions must be declared by calling 0845 678 0230 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 Trips in the UK must be: <ul style="list-style-type: none"> at least two nights in pre-booked accommodation Hazardous Activity is not covered. Certain pre-booked activities may be covered by calling 0845 678 0230 and paying a premium
Mobile Phone Insurance	<ul style="list-style-type: none"> Covers up to four registered mobile phones and SIM cards when they are being used by you or up to two other authorised users up to the value of £1,250 for the cost of repair or replacement in the event of loss, theft or accidental damage Covers unauthorised calls up to £2,500 for a contract phone Covers up to £200 worth of accessories per claim and up to £100 for a pay-as-you-go phone (this will apply to top-ups purchased in the 24 hours preceding the incident per claim) <p>To make a claim call 0845 87 77 111 or visit natwest.com/advantageprivateonline</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 An incident involving 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

Advantage Private Insurance Products

	Key Benefits	Main Exclusions
Mobile Phone Insurance (cont.)		<p>provider and Local Police within 48 hours of discovery</p> <ul style="list-style-type: none"> 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 Your mobile phone will be covered 7 days after registration Covers up to 2 claims per account during any 12 month period – £25 excess for the first successful claim and £50 excess for the second, per incident Proof of purchase is required for any claims Phones must be used by you or up to two other authorised users Does not cover any accessories which are not lost or stolen at the same time as your mobile phone <p>Phones must be registered by calling 0845 87 77 111 or visiting natwest.com/advantageprivateonline</p>
Identity Theft Protection	<ul style="list-style-type: none"> Covers £10,000 incurred by you in defending and restoring your credit status after fraud Credit report and card monitoring service Emergency helpline and fraud resolution service <p>To make a claim call 0845 87 77 111</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>Identity Theft Protection Insurance is automatic. To register for the other listed benefits call 0845 87 77 111</p>
Gadget Cover*	<ul style="list-style-type: none"> Covers devices up to a combined value of £1,000 and covers accessories up to a combined value of £50. 	<ul style="list-style-type: none"> Device(s) have to be registered to take advantage of this cover All claims must be reported to us within 48 hours of discovering the incident Covers 2 claims per account during any 12 month period – £25 excess for the first successful claim and £50 excess for the second, per incident An incident involving theft or malicious damage must be reported to the Police within 24 hours of discovery and a crime reference number obtained Your cover will commence 7 days after you register your details Gadgets must be owned by the account holder(s) or their family Does not include loss of the gadget If you want to transfer this insurance to another device, you must tell us 7 days before cover can continue

*Please note you can choose between either Gadget or Handbag cover

Advantage Private Insurance Products

	Key Benefits	Main Exclusions
Gadget Cover*	To make a claim call 0845 87 77 111	Items must be registered by calling 0845 87 77 111 or visiting natwest.com/advantageprivateonline
Handbag Cover*	<ul style="list-style-type: none"> Covers one day to day bag up to the value of £500 for the cost of replacement in the event of theft or damage. Covers up to the value of £100 for general itemised contents (including up to £50 for device accessories, £50 per claim of stolen cash, £300 per claim for a device (technology device) plus up to £50 per claim for your stolen house or vehicle keys <p>To make a claim call 0845 87 77 111</p>	<ul style="list-style-type: none"> All claims must reported to us within 48 hours of discovering the incident Your handbag and device will be covered 7 days after registration An incident involving theft or malicious damage must be reported to the Police within 24 hours of discovery and a crime reference number obtained Covers up to 2 claims per account during any 12 month period – £25 excess for the first successful claim and £50 excess for the second, per incident Any bag and any technology device you wish to cover must be registered by calling 0845 87 77 111 or online via www.natwest.com/advantageprivateonline and proof of purchase is required for all claims The bag and technology device must be owned by the account holder(s) or their family Does not cover the loss of your bag and its contents, only theft or damage The technology device must be less than 3 years old when registered This policy does not cover, among other items, mobile phones, sports equipment, gift vouchers or furs. Please see the full list of exclusions in the terms and conditions <p>Items must be registered by calling 0845 87 77 111 or visiting natwest.com/advantageprivateonline</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 328 8761</p>	<ul style="list-style-type: none"> You will have to pay extra costs where transportation of the insured vehicle exceeds 10 miles Doesn't cover any costs once the insured vehicle has been transported to garage or repairer
Accidental Death Benefit	<ul style="list-style-type: none"> Up to £50,000 accidental death insurance. Up to £200,000 if travelling on licensed public transport or in a hired car 	<ul style="list-style-type: none"> For any persons aged 70 or over Accidental Death Insurance cover is reduced by 50%

*Please note you can choose between either Gadget or Handbag Cover.

Advantage Private Insurance Products

	Key Benefits	Main Exclusions
Accidental Death Benefit (cont.)	<ul style="list-style-type: none"> Automatic Cover – no need to register <p>To make a claim call 0845 841 0059</p>	<ul style="list-style-type: none"> For joint account holders, the cover is split proportionately amongst account holders
Home Emergency Service	<ul style="list-style-type: none"> 24/7 home emergency cover up to £500 including VAT Automatic Cover – no need to register <p>For home emergency services call 0845 117 0380</p>	<ul style="list-style-type: none"> Doesn't cover loss or damage arising from circumstances occurring within 14 days of opening your account or known to you prior to the period of membership Doesn't cover claims arising after the home has been left unoccupied for more than 30 consecutive days Boilers over 10 years old and/or with an output exceeding 60kW are not covered Excludes boilers not serviced within the preceding 12 months of membership
Purchase Protection	<ul style="list-style-type: none"> Protection for theft, loss or accidental damage of personal property purchased with NatWest credit/debit card Maximum amount for one item is £2,500 (debit card) £25,000 (credit card) Total claim limit in any 12 month period is up to £25,000 (credit card), £15,000 (debit card) Automatic Cover – no need to register <p>To make a claim call 0845 074 0074</p>	<ul style="list-style-type: none"> Items must be purchased in full using Advantage Private debit card or credit card 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 the excess is £100 or less) under any other insurance policy are not covered
Extended Warranty	<ul style="list-style-type: none"> Register 6 appliances per calendar year for extra years breakdown warranty on top of manufacturers normal 12 or 24 month guarantee Accidental Damage cover whilst the 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>
Card Protection	<ul style="list-style-type: none"> Insures against unauthorised and fraudulent use of registered cards up to £1,000 before you notify us, and £50,000 after One call cancels your registered cards and orders replacements if they are lost or stolen Cash Advances if you are without access to funds <p>To make a claim call 0845 87 77 111</p>	<ul style="list-style-type: none"> Does not cover losses if the incident is not reported within 24 hours of discovery Does not apply to loss due to fraudulent use by the cardholder, including keeping the PIN with the card or revealing it to anyone <p>To register your cards call 0845 87 77 111</p>

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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 'Advantage Private Insurance Policy document' which will form part of your Advantage Private 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 Private 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 HM Revenue and Customs 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 English. All future communications both verbal and written will be in English.

Advantage Private Account Accidental Death Insurance Policy Summary

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Statement of Demands and Needs

NatWest Accidental Death Insurance meets the demands and needs of Advantage Private members who wish to ensure that a cash sum of £50,000 (£25,000 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 and 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 Private £200,000
following Accidental death (as defined in the Policy)

Section 2 – 24 hours a day anywhere in the world.

Advantage Private £50,000
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 Private Account has been accepted by NatWest. Cover continues automatically as long as:

- i) the Account holder maintains their Advantage Private Account; and
- ii) 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 Service 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, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN. Telephone: 020 7892 7300.

Fax: 020 7892 7301. Website: www.fscs.org.uk

Extended Warranty

Statement of Demands and Needs

Extended Warranty meets the demands and needs of those NatWest Advantage Private customers who wish to ensure that their domestic electrical appliances are protected against the costs of repair and replacement in the event of a mechanical breakdown. National Westminster Bank Plc is not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary carefully.

Policy Wording

Terms and Conditions

This is our standard policy document upon which we intend to rely. For your own benefit and protection you should read these terms carefully. If you do not understand any point please ask for further information.

Significant Features and Benefits Explained

The following are definitions of the different benefits available under the plan.

Accidental Damage

The cost of repair to the equipment following physical damage as a result of a sudden and unforeseen cause which stops the equipment working properly.

Breakdown

The cost of repair to the equipment following a mechanical or electrical fault which stops the equipment working properly.

Food Spoilage (for freezing equipment only)

If the equipment breaks down or there is an accidental failure of the public electricity supply (except as a result of bad weather conditions) we will provide you the cost of:

- Food spoilt in the freezing compartment (up to the value of £300 for any one claim); or
- Hiring temporary freezer space (up to the cost of £50 per claim) to prevent the food from spoiling. The most we will pay in any one period of insurance is £500.

Duration of the Insurance Contract:

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.

Other Terms and Conditions –

Terms of replacement

We will always, subject to the full terms, conditions and exclusions of your plan, repair your equipment unless:

- a) we cannot repair it; or
 - b) we cannot obtain the spare parts to repair it; or
 - c) we can replace it for less than the cost of the repair.
- We will only replace your equipment if we have agreed to do so before a repair is carried out. When we have replaced your equipment, your plan will end immediately and there will be no refund of the fee you have paid. When we have replaced your equipment you may dispose of the original equipment if it is in your possession.
 - If we do not repair your equipment we will replace it with equipment of the same or similar make and specification. You must pay us for our supplier's delivery and/or installation charges and any outstanding fee installments.
 - If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment, usually this will be vouchers redeemable from a retailer chosen by us. We will calculate this contribution using the age of your equipment and the current retail price.
 - We will not be responsible for any costs that you may incur to dispose of your original equipment.

What is not provided by your plan

- a) Costs provided by any manufacturers, suppliers or repairer's guarantee or warranty.
- b) The equipment being recalled by the manufacturer.
- c) The cost of modifying the equipment.
- d) Claims arising from your failure to follow the manufacturer's instructions.
- e) Claims arising from using your equipment in a non-domestic or commercial environment unless we agree to the use in writing beforehand.
- f) Theft, attempted theft, malicious damage or damage caused by fire or explosion.
- g) Claims arising from floods, lightning, storms, frost or other bad weather conditions.
- h) Claims arising from any problem with the supply of electricity, gas or water (unless your claim is for food spoilage).
- i) Costs if no fault is found with your equipment.
- j) Routine maintenance, cleaning and servicing.
- k) Labour charges for work outside our repairer's normal working hours which are Monday – Friday 9am to 5pm.
- l) Repairs carried out outside the United Kingdom, unless we agree otherwise in writing.
- m) Costs arising from not being able to use your equipment or from damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment.
- n) Cosmetic damage such as damage to paintwork or dents or scratches to the equipment.
- o) The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers.
- p) Costs due to rust, corrosion or water damage.
- q) Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type.
- r) Delivery and installation charges if a replacement takes place as detailed in 'Terms of replacement'.
- s) Damage or failure of the equipment due to: a software virus; the configuration of user settings; or the process of backing up or recovery of data; Loss, corruption or damage to data or operating system;

Protection is also not provided for the following:**Cooking equipment**

- Ceramic or glass surfaces (unless due to accidental damage)
- Oven liners

Vacuum cleaners and floor polishers

- Bags, brushes or belts

Shower equipment

- Scale damage

Audio visual equipment

- Tuning
- Styli or cartridges

Satellite equipment

- Realigning or re-siting the dish
- Rust
- Tuning
- Water damage

Computer equipment

- Software (applications or operating system)
- Damage caused by viruses
- Accessories which you have not told us about in writing, including joysticks
- Replaceable printer heads

In-car equipment

- Removing or re-installing the equipment

LCD and Plasma televisions

- Costs due to unusual physical or electrical stress, burned screen or software interface problems
- Claims arising due to a failure to install the display in line with the manufacturer's instructions
- Costs associated with gaining access to cables within the fabric of a building or wall
- Repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit
- Wall mounted units if not fitted as per manufacturer's recommendations
- Damage during delivery

Lawnmowers

- Belts, blades and/or blade sharpening, oil or petrol

Gas/Electric Fires

- Fuel lines to the equipment and the flue system from the equipment
- Difficulties in getting to the equipment
- Turning on or lighting up the equipment and adjusting the switches and controls, except following a repair provided by the plan
- Work caused by equipment which is not installed correctly
- Energy management systems or immersion heaters

This plan will not protect against claims arising from third party or personal injury.

How to arrange a repair

Please call 0870 608 0890 to arrange a repair.

You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay. In the unlikely event that we advise you to pay the repairer yourself, we will tell you how to claim.

If your claim is for Food Spoilage we may request that you keep the spoiled food for up to two working days to allow us or our agents to verify your claim.

How to Complain:

If you wish to complain, then:

- Call the Customer Service Department on 0870 608 0890;
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- Email 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

Contacting us:

We want you to contact us so that we know what you think of us and the services we provide. If you wish to contact us, then please call the Customer Service Department on 0870 608 0890 or write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. We may monitor or record our communications with you to improve the quality of the service we provide.

Your right to change your mind/cancellations

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.

Renewing your plan

At the end of your period of protection, we will write to you about renewing.

You will receive a renewal notice advising you of the renewal amount to pay.

You will need to return this with payment for protection to continue.

Fraud

The plan will not be valid if:

- a) any information you give us is false, exaggerated, or misleading; or
- b) any relevant information is omitted.

Governing law and your statutory rights

We will communicate in English and English Law will apply unless we have agreed otherwise with you. Nothing in these conditions will reduce your statutory rights relating to the quality of any purchase or the way it was described; for further information about your statutory rights contact your local authority Trading Standards Department or Citizens' Advice Bureau.

Rights of third parties

This plan is for the benefit of you and anyone else we have agreed with you. No benefits will be given to anyone else.

Other plans or insurance

If, when you require breakdown protection, there is any other service agreement or an insurance policy under which you are entitled to claim, we will only pay an appropriate proportion.

Other Important Pre-Contract Information

Registering your appliance for cover

You can register up to six appliances per calendar year. To qualify for your Free Cover each and every appliance must be registered with the Extended Warranty Helpline on 0870 608 0890 within 90 days of purchase. Most common household items with a purchase price of between £75 and £2,000 can be registered. This includes laptops, LCD & plasma televisions. However, iPods, iTouch and iPhones cannot be registered. You can check before purchasing the appliance by calling the Extended Warranty Helpline.

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 Portsoken Street, London E1 8BN.

Further information about us and our regulator

Domestic & General Insurance PLC (Registered in England and Wales. Company No. 485850), whose head office address is Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS, is authorised and regulated by the Financial Services Authority (FSA registration number 202111). Our address and details of our authorisation can be checked on the FSA web site www.fsa.gov.uk/register or contacting the FSA on 0845 606 1234.

Our product and our service

Domestic & General Insurance PLC only offers its own insurance products, which meet the demands and needs of those who wish to ensure that their domestic electrical appliance is protected against the costs of repair or replacement in the event of a breakdown. You will receive information about the details of the products and their terms from us, but will not receive advice from us on whether they are suitable for your needs – you should make your own choice whether they are suitable.

Direct Debit Guarantee

This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society. If the amount to be paid or the payment dates change, Domestic & General will notify you 14 days in advance of your account being debited or as otherwise agreed. If an error is made by Domestic & General or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Data protection

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC, and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. If you have given us permission, your details may also be used by us or third parties for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes and you have not already notified us please write to the Data Protection Officer at:

Domestic & General, Freepost CV2560 BEDWORTH, Warwickshire CV12 8BR. To help keep your details accurate we may use information we receive from our partners. You can ask for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.

Purchase Protection

Statement of Needs

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 and policy carefully.

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Your Policy Summary

NatWest Advantage Private Purchase Protection is currently underwritten by Royal & Sun Alliance Insurance plc. It is a benefit attached to your NatWest Advantage Private account and continues automatically as long as you remain an 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 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	Terms & Conditions Section
<p>Purchase Cover 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 NatWest Advantage Private account credit card or debit card.</p>	<ul style="list-style-type: none"> • Theft, loss or accidental damage must occur within (Advantage Private Credit card 100 days and Debit Card 45 days) of purchase. • Maximum amount for any one item is: (Advantage Private Credit £25,000 and Debit Card £2,500). • Excludes the first £50 of any claim. • Total claim limit in any 12 month period is: (Advantage Private Credit £25,000 and Debit Card £15,000). 	Purchase Cover

Table 2 – General Conditions & Exclusions

The following apply to your Purchase Protection cover. 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 baggage unless carried by the person and under the personal supervision of the cardholder. • No cover is provided for animals, living plants or business purchases. 	See Sections specified in Table 1

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

Claims

Should you wish to claim under your Purchase Protection cover you should call the Claims Helpline on 0845 0740074* or the Advantage Private Member Services Helpline on 08458 777 111* as soon as possible. You must give us any information or help that we ask for. 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 Customer Relations Manager of Royal & Sun Alliance Insurance plc at the address shown below. They will tell you what they will do to resolve your concerns and how long it will take. 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

The law of the United Kingdom allows us to both choose the law that will apply to this contract. 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.

RSA

NatWest Advantage Private Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and 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. For your protection, telephone calls will be recorded and may be monitored.

NatWest Advantage Private Travel Insurance

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 those who wish to insure their travel arrangements.

keyfacts

Your Policy Summary

Please read this section 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 for your needs.

Features of a NatWest Advantage Private Travel Insurance Policy

This policy is underwritten by UK Insurance Limited and cover is granted on the understanding that you remain a NatWest Advantage Private account holder. UK Insurance Limited, Registered No. 1179980, registered address The Wharf, Neville Street, Leeds LS1 4AZ, authorised and regulated by the Financial Services Authority.

If you are 70 years or over, please contact Advantage Private Insurance Services on 0870 609 1214 or the Advantage Private Member Services Helpline on 0845 87 77 111 to confirm eligibility of cover.

The maximum trip length is 45 days, if you wish to extend this, you must contact us. The maximum number of days in any one calendar year for winter sports is 31 days.

Medical Statements

Call us on 0870 609 1214 to talk about your medical circumstances.

At the time of opening the account or before you book a journey

At the time of opening the account and before you book a journey, you can call us at any time to tell us about a medical condition. We will tell you if we can cover that condition for free, if you need to pay us extra premium or if we cannot cover the condition and we will write to you to confirm what we tell you over the phone.

You have to contact us before you book a journey, if you:

1. Are receiving in-patient treatment or are waiting to receive treatment;
2. Have been prescribed medication in the last 12 months, whether taking it or not;

3. Have been diagnosed or treated with a heart or cancer related condition in the past 12 months;
4. Have been given a terminal prognosis;
5. Are aware of a reason why you may not be able to go on the journey or continue with it;
6. Are diagnosed with any of the medical conditions below:
 - a circulatory condition (problems with blood flow, including high blood pressure) or a breathing condition (including asthma);
 - any joint and bone condition;
 - any gastrointestinal (stomach) condition; or
 - diabetes.

When you do contact us we can talk to you about your medical condition(s) and work out whether or not we are able to cover them for free, for an additional premium or if we cannot cover your medical conditions. Note that if you do not contact us in this way, your cover may not be valid if you make a claim.

If we are unable to cover your condition, then we will not pay claims that are directly related to the excluded medical condition.

After you book a journey but before you leave

If you are diagnosed with a new condition, this insurance will cover you to:

- a) Cancel the journey if due to your newly diagnosed condition, you are unable to travel;
- b) Continue with the journey, as long as you are not travelling against medical advice.

At any time you have this policy

This policy will not cover you to:

- a) Travel to obtain medical treatment;
- b) Travel against medical advice.

After you have called us

Where we either agree to cover or decline to cover medical conditions, we will usually apply those terms for a 12 month period and at the end of this period we will send you a letter asking you to call in again, so that we can assess the cover for your medical condition(s) again.

Our medical risk assessment system is updated frequently and we reserve the right to amend our medical risk assessment outcomes, so you may find that one year we might be unable to cover your medical condition(s) but at a later date we might be able to or that the additional premium charged may change.

Section of Cover	Sum Insured
General conditions and exclusions	N/a
Part A – A Baggage	<ul style="list-style-type: none"> • Maximum payable per insured person £2,500 • The single article limit is £400 • The valuables limit is £1,000
Part A – B Personal Accident	<ul style="list-style-type: none"> • Up to £100,000

Significant and Unusual Exclusions and Limitations	Excess
<p>The following conditions and exclusions apply to all sections of the policy wording.</p> <p>Conditions</p> <ul style="list-style-type: none"> You must 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. You must take all reasonable steps to prevent any loss, damage or accident. If you do not we may not pay your claim. 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>Exclusions</p> <ul style="list-style-type: none"> Any claim caused by drinking too much alcohol or alcohol abuse. We do not expect you to avoid drinking alcohol on your journeys or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected. Bankruptcy/liquidation of any tour operator, travel agent or transportation company. Claims and losses that are not directly their legal representative. When a claim for bodily injury or illness occurs, we may request and pay for, any insured person to be medically examined on behalf of us. We may also request and will pay for a post mortem examination if any insured person dies. 	N/A
<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 left in a motor vehicle. 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. 	£50
<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"> A pre-existing medical condition. Your participation in a hazardous activity. Any complication following a bodily injury which is attributable to your death, loss of limb, loss of sight or total permanent disablement. You claiming for Total Permanent Disablement when you have retired. 	Nil

Section of Cover	Sum Insured
Part A – C Cancellation	<ul style="list-style-type: none"> • Up to £7,500 per insured person
Part A – D Curtailment of a journey	<ul style="list-style-type: none"> • Up to £7,500 • Catastrophe up to £500 • Homecare up to £250 • Recuperative Holiday up to £1,000
Part A – E Medical and Emergency Expenses	<ul style="list-style-type: none"> • Up to £10,000,000 per insured person
Part A – F Personal Liability	<ul style="list-style-type: none"> • Up to £2,000,000 per policy
Part A – G Personal Money	<ul style="list-style-type: none"> • Up to £500 per insured person (children aged 16 or under limited to £100)

Significant and Unusual Exclusions and Limitations	Excess
<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"> • An anticipated event. • A medical condition of a member of your immediate family, travelling companion or close business associate (whether they are travelling or not) who has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment. • 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 journey, about whether or not it was appropriate for you to travel. 	£50
<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"> • Government regulations, excluding where the UK FCO advise against 'All Travel' to your intended final destination. • Any criminal proceedings or your financial circumstances. • Strikes or industrial action existing or notified by declaration of intent, at or prior to the date of booking your journey. • Your disinclination to travel or continue your journey. 	£50
<p>Exclusions In addition to anything mentioned in the general exclusions, we will not pay:</p> <ul style="list-style-type: none"> • Any expenses incurred 12 months after the original injury. • Any payment in respect of medical treatment obtained in the UK. • Any costs for treatment (including preventative treatment) in relation to an illness or injury, which is not essential in the opinion of our medical advisors and could have waited until your return to the UK. • Claims for treatment or returning you to the UK that are not confirmed as being necessary by our medical adviser. • 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 journey, about whether or not it was appropriate for you to travel. 	£50 (applies to outpatient claims only)
<p>Exclusions</p> <ul style="list-style-type: none"> • Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description. • Any deliberate act or omission by any of you. • You acting as a leader of a group participating in any activity whether hazardous or not. • Any agreement unless that liability would have existed otherwise. 	Nil
<p>Exclusions 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 of Cover	Sum Insured
Part A – H Travel Delay and Travel Abandonment	<ul style="list-style-type: none"> • Up to £250 per policy for Travel Delay • Up to £7,500 per person for Travel Abandonment
Part A – I Missed Connections	<ul style="list-style-type: none"> • Up to £500 per insured person
Part A – J Failure of Public Transport	<ul style="list-style-type: none"> • Up to £1,000 per insured person
Part A – K Loss of Passport/Driving Licence	<ul style="list-style-type: none"> • Up to £750 per insured person
Part A – L Hospital Benefit	<ul style="list-style-type: none"> • Up to £700 per insured person
Part A – M legal Costs	<ul style="list-style-type: none"> • Up to £50,000 per policy

Significant and Unusual Exclusions and Limitations	Excess
<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"> • You missing the check-in time as shown in your travel itinerary for any reason. • 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. 	N/a
<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"> • You missing the check-in time as shown in your travel itinerary for any reason. • 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. 	N/a
<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"> • Missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure point on time or are not travelling by scheduled public transport. • 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. 	N/a
<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"> • 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. 	N/a
<p>Exclusions 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. • Which occurs due to your participation in hazardous activities. 	Nil
<p>Exclusions You are not covered for any claim arising from or relating to:</p> <ul style="list-style-type: none"> • Defending your legal rights in claims against you. • Illness or injury which develops gradually or is not caused by a specific or sudden accident. • Psychological injury or mental illness unless it results from a specific or sudden accident that has caused physical bodily injury to you. • Action against another person who is insured by this policy. 	Nil

Your right to cancel

This insurance is included with your Advantage Private Bank Account and you do not pay a premium. If the connected Advantage Private account is closed, this policy ends. The travel insurance section of your benefits package cannot be cancelled in isolation. Upon closure of your Advantage Private account, please return all your Advantage Private 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 1203. To help us validate your policy please have your Advantage Private 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 1214. 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 website at www.fscs.org.uk

General

Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we agree otherwise.

Home Emergency

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 in the event of experiencing a home emergency.

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Your Policy Summary

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

Features of your Advantage Private Home Emergency Service

This membership is a benefit provided under your Advantage Private account and is underwritten by UK Insurance Limited. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. Your membership will run whilst you hold a Advantage Private account. You may need to review this cover periodically to ensure it remains adequate to your needs. Please refer to your Advantage Private Agreement for full terms and conditions.

What is covered (Section 1)	What is not covered (Section 2)
Please refer to the Terms and Conditions for full details	
<p>Call-out fees, parts, labour and materials up to £500 (inc. VAT) per call-out for emergencies in respect of:</p> <ul style="list-style-type: none">• The permanent electrical supply system in the home.• Internal and external plumbing of the home that you are responsible for.• The external locks, doors and windows of the home.• The main source of heating in the home.	<ul style="list-style-type: none">• Any electrical wiring which is not permanent and/or is situated outside the home.• Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware.• Breakdown or damage to domestic appliances and other mechanical equipment.• Internal locks, doors (glass or the locks), doors and windows to detached garages and outbuildings.• Boilers over 10 years old. and/or with an output exceeding 60kW.• Boilers/heating systems not serviced within the preceding 12 months of membership.

Significant and Unusual Exclusions and Limitations

Please refer to the Terms and Conditions for full details of all Exclusions

The following are excluded:

- Loss or damage arising from circumstances known to you prior to the start date of the period of membership.
- Claims arising after the home has been left unoccupied for more than 30 consecutive days.
- Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, or the use of defective materials.
- Cost of replacement parts due to natural wear and tear or gradual deterioration.
- Loss or damage due to the interruption or disconnection of the gas, water or electricity services to your home.

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 Private account holder, a cooling off period does not apply and no refund is due. The Home Emergency section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Advantage Private account. If the Advantage Private account is cancelled, this policy ends.

How to make a claim

To notify us of a request for emergency assistance, please telephone **0845 601 8072***. You can also call Advantage Private Membership Services on **08458 777 111**.

How to complain

If you wish to make a complaint, please write to us at the following address: Customer Relations Manager, PO Box 300, Leeds LS99 2LZ.

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. 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

Car Breakdown Cover

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.

keyfacts

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 'Advantage Private Insurance Policy document' which will form part of your Advantage Private 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 0800 328 8709.

Features of your NatWest Car Breakdown Cover Policy

The policy you have purchased 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 NatWest Advantage Private Account. 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 NatWest Advantage Private Benefits Handbook.

Significant Features and Benefits

- Green Flag provides the breakdown service
- Your policy covers your vehicle or anyone driving with your permission
- You can claim £10 if not attended within 60 minutes – General Condition 14
- Roadside Assistance including 10 mile local recovery – see Roadside Assistance section
- Assistance within ¼ of your home address – see Home-Call Section
- Caravan and Trailer cover – see Caravan and Trailer Section.

Significant Exclusions or Limitations

- If the Insured Vehicle is in a position we cannot get to and we need to use specialist equipment for its recovery, you will have to pay extra 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 the vehicle (at your cost) following an Insured Incident 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 Private 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 Private account. If the Advantage Private account is cancelled, this policy ends.

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone 0800 32 88 761. You can also call Advantage Private Membership Services on 0845 87 77 111.

How to complain

Should there ever be an occasion where you need to complain, please call us on 0870 024 0048*. You can also call Advantage Private Membership Services on 08458 777 111. If you wish to write, then address your letter as follows:

Customer Relations Department
Breakdown
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. 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

Statement of Demands and Needs

The NatWest Card Protection Scheme meets the demands and needs of NatWest Advantage Private customers who wish to cover their cards should they be lost or stolen and fraudulently misused. NatWest are not making a personal recommendation based on your individual circumstances that the Scheme is suitable for your needs and we recommend that you read the Policy Summary and policy carefully.

This is a summary of cover only. Full terms and conditions are included in a policy pack sent on acceptance of your application. Terms are also provided at each policy renewal.

The Insurer

Card Protection is provided by Card Protection Plan Limited ("CPP"), which arranges cover with the insurer, ACE European Group Limited.

About Card Protection

Card Protection provides insurance cover against unauthorised use of your credit and bank cards if these are lost or stolen, plus a loss reporting facility so that missing cards are promptly cancelled. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money.

To be eligible for cover, you must be over 18 and live either in the United Kingdom, Jersey or Guernsey.

Principal features of Card Protection

- Up to £1,000 insurance worldwide cover against fraudulent card use in the period before you report your missing cards and up to £50,000 cover thereafter.
- Emergency cash (up to £1,500), hotel bill advance (up to £1,500) and replacement travel ticket advance (up to £2,500) available.
- Covers you and up to four other people living at your address.

Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions or exclusions that may be important to you.

- Card loss must be reported to CPP within 24 hours of discovery (policy section A1)
- Unauthorised card use cover is not available if you use your card in a way that your card issuer does not allow or if someone else at your home uses your card without permission (policy section A2)
- We will not pay more than the first £50 of any claim if your card has been retained by an automated telling machine (ATM) (section B1)
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B9 and B8). Hotel bill payment only available if you are abroad when cards go missing (section B3)
- To be eligible for cash advances and payments, you must apply for these within 48 hours of notifying us of your card loss. Advances subject to status and repayable within 28 days (sections B3, B8, B9).

Cancellation

You can cancel your registration with us at any time. To cancel, please call 0844 848 2914.

Complaints and Claims

If you are unhappy with your policy or if you need to make a claim, please telephone 0844 848 2914. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800). If you need to make a claim, we will tell you what to do and what documents you must send us.

Consumer Protection

CPP and the Insurer, ACE European Group Limited, are covered by the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim without any upper limit.

Mobile Phone Insurance Policy Summary

This is a summary of cover only. Full terms and conditions are given to you when you apply for your NatWest Advantage Private 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 Private account and will continue for as long as you remain an accountholder 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 four mobile phones per account
- Handset covered to the value of £1,250
- Accessories covered to the value of £200
- Airtime abuse cover up to £2,500 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 Private 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 084 58 777 111;
 - online via www.natwest.com/advantageprivateonline
- Your mobile phone will be covered 7 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 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 Private account that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone 0845 87 77 111 or write to your 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 87 77 111 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 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.

This is a summary of cover only. Full terms and conditions are given to you when you apply for your NatWest Advantage Private 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 gadget cover 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 Gadget Cover

This insurance provides cover against the theft, accidental damage (including liquid damage), malicious damage and mechanical or electrical failure (outside of warranty) of insured devices up to a combined original purchase price up to £1,000 registered on your policy. This cover applies only if all of the terms and conditions of this policy are met.

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

Principal features of Gadget Cover

- This policy covers the following (or similar) devices:
 - PDA's (personal digital assistant)
 - digital cameras
 - satellite navigation systems
 - portable camcorders
 - handheld games consoles
 - personal music and/or video devices (such as iPod's or MP3 players)
 - laptop computers and netbooks.
- Worldwide cover for your device(s) against theft and damage
- If your device is stolen, damaged or breaks down outside its warranty, we will at our discretion arrange for it to be repaired or replaced, or we will pay the replacement value.
- This policy covers devices up to a combined value of £1,000 and covers accessories up to a combined value of £50.

Conditions and exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the Advantage Private 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 devices to take advantage of this cover.
- You can do this by the following methods:
 - phone by calling 0845 87 77 111;
 - online via www.natwest.com/advantageprivateonline
- Any insured device(s) must be less than 3 years old at time of registration and you will be required to provide proof of purchase
- If you want to transfer this insurance to another device, you must tell us 7 days before cover can continue
- Your device will be covered 7 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
- Maximum 2 claims per 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 Private account that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone 0845 87 77 111 or write to your 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

If your device is stolen or damaged, we will consider your claim only if you:

- report the theft or malicious damage to the police within the 48 hours and get a crime reference number (there is no need to do this for any other damage or malfunction claim); and
- call us on 0845 87 77 111 within 48 hours to register your claim.

Once you have registered a claim, you must provide all the information we need within 30 days.

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.

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

If you do not have insurance which covers the cost of replacing your bag and its contents in the event that it is stolen or damaged then this policy may meet your needs.

The insurer

This handbag 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 Handbag Cover

This policy provides insurance cover against the theft or damage (liquid, accidental and malicious) of your bag and its contents.

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

Principal features of Handbag Cover

- This policy covers one bag which needs to be registered with us first to be covered.
- We will cover up to:
 - 1) £500 per claim to replace your bag;
 - 2) £100 per claim for its contents, including up to £50 for device accessories;
 - 3) £50 per claim of stolen cash;
 - 4) £50 per claim for your stolen house or vehicle keys; and
 - 5) £300 per claim for a device.
- If your device is stolen, damaged or breaks down outside its warranty, we will at our discretion arrange for it to be repaired or replaced, or we will pay the replacement value.

Conditions and exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the Advantage Private 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 your handbag and device to take advantage of this cover. You can do this by the following methods:
 - by phone by calling 0845 87 77 111; or
 - online via www.natwest.com/advantageprivateonline
- Your handbag and device will be covered 7 days after registration
- This policy does not cover the loss of your bag and its contents, only theft or damage
- This policy does not cover, among other items, mobile phones, sports equipment, gift vouchers or furs. Please see the full list of exclusions in the terms and conditions

- Any insured device(s) must be less than 3 years old at time of registration and you will be required to provide proof of purchase
- If you want to transfer this insurance to another device, you must tell us 7 days before cover can continue
- Your device will be covered 7 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
- Maximum 2 claims per 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 Private account that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone 0845 87 77 111 or write to your 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

If your bag, device and/or your personal possessions are stolen or damaged, we will consider your claim only if you:

- report the theft or malicious damage to the police within the 24 hours and get a crime reference number (there is no need to do this for any other damage or malfunction claim); and
- call us on 0845 87 77 111 within 48 hours to register your claim.

Once you have registered a claim, you must provide all the information we need within 30 days.

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.

Identity Theft Protection

Statement of Demands and Needs

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

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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 Private account or until the benefit is withdrawn by National Westminster Bank Plc.
4. **Features and Benefits:**
 - Up to £10,000 for each Occurrence, including £2,500 in respect of lost wages (£416.57 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 Private Members' Priority Line 08458 777 111*.

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

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How do I make a complaint?

If you have a complaint about the policy, its administration or a claim, please contact:

Customer Relations Manager, 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 the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: (0)845 080 1800.

Important pre-contract information

Cover commences upon registration by calling the Advantage Private Members' Priority Line on 0845 87 77 111*.

Your right to cancel

Cover can be cancelled at any time by writing to the Customer Relations Manager, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF or by calling the Advantage Private Members' Priority Line on 0845 87 77 111*.

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.

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 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

Authorised and Regulated by the Financial Services Authority
National Westminster Bank Plc
135 Bishopsgate, London EC2M 3UR
NWB 4633 8 June 2010