

Advantage Blue Insurance Policy Summaries

Includes Keyfacts about our insurance services

IMPORTANT INFORMATION – Please review the high level policy summaries below, and all the information provided 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"> • 2 week European holiday cover for you and your partner • Business, Wedding, Golf, Hazardous Activity and extra Winter Sport cover available through calling 0845 301 1317 and paying a premium <p>To make a claim call 0845 301 1317</p>	<ul style="list-style-type: none"> • Covers one holiday of up to 2 weeks in Europe in each 12 month period • Any existing medical conditions must be declared by calling 0845 301 1317 • Children are not covered <p>You must call us on 0845 301 1317 and tell us your trip details for cover to be confirmed</p>
Mobile Phone Insurance*	<ul style="list-style-type: none"> • Covers one registered mobile phone and SIM card up to £750 for the cost of repair or replacement in the event of loss, theft or accidental damage • Covers unauthorised calls up to £1,000 for a contract phone 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 <p>To make a claim call 0845 301 1317 or visit natwest.com/adblue</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 • Your cover will commence 21 days after you register your phone • 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 • Covers up to 2 claims per account holder during any 12 month period – £25 excess for the first successful claim and £50 excess for second, per incident • Mobile phones must be owned by the account holder • Proof of purchase is required for any claims <p>Phones must be registered by calling 0845 301 1317 or visiting natwest.com/adblue</p>
Car Breakdown Cover*	<ul style="list-style-type: none"> • Roadside assistance anywhere in the UK • Cover includes all cars owned by you and registered at your home address • Automatic Cover – no need to register <p>For roadside assistance call 0845 301 1317</p>	<ul style="list-style-type: none"> • Doesn't cover assistance within 1/4 mile of your home • Doesn't cover any costs once the insured vehicle has been transported to the garage or repairer • Any costs where transportation exceeds 10 miles are not covered
Accidental Death Benefit	<ul style="list-style-type: none"> • Accidental death cover up to £10,000 • 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

*Please note you will have elected either Mobile Phone Insurance OR Car Breakdown Cover

Advantage Blue Insurance Policy Summaries

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Your Policy Summary

This document provides a summary of the Advantage Blue Insurance policies.

Please read this document carefully.

Full terms and conditions can be found within the **Advantage Blue** Insurance policy document and Travel 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 your **Advantage Blue** 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 Blue** package account and this charge is not adjusted should you not wish to use the insurance products. You are given a choice of either one of mobile phone insurance or car breakdown cover at application.

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 package 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 Blue Accidental Death Insurance Policy Summary of Cover

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Statement of Demands and Needs

NatWest Accidental Death Insurance meets the demands and needs of Advantage Blue members who wish to ensure that a cash sum of £10,000 (£5,000 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 Blue £100,000
following Accidental death (as defined in
the Policy)

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

Advantage Blue £10,000
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 Blue Account has been accepted by NatWest. Cover continues automatically as long as:

- i) the Account holder maintains their Advantage Blue 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 Services Manager, ACE European Group Limited, 200 Broomielaw, Glasgow G1 4RU

Telephone: 0845 841 0056

Fax: 01293 597376

E-mail: 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: www.fscs.org.uk.

Advantage Blue 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 Blue.

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 Blue and will continue for as long as you remain an Advantage Blue customer.

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
- Handset covered to the value of £750
- Accessories covered to the value of £200
- Airtime abuse cover up to £1,000 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 Blue 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 301 1317;
 - online via www.natwest.com/adblue

- Your mobile phone will be covered 21 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 Advantage Blue that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone 0845 301 1317. 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 301 1317 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 the UK	Within 24 hours of return to the UK	Within 24 hours of return to the UK	Within 24 hours of return to the 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.

Advantage Blue Car Breakdown Benefit

Statement of Demands and Needs

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- 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.

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 NatWest **Advantage Blue** Insurance Policy.

Features of a NatWest Motoring Assistance Policy

The policy you have purchased is underwritten by UK Insurance Limited and will run in conjunction with your NatWest **Advantage Blue** 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 Blue** Insurance Policy. 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 or to upgrade your cover on 0800 051 0673.

Significant Features of a Green Flag Breakdown Policy

Your policy covers your vehicle or anyone driving with your permission – Meaning of Words

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 once at least 1/4 mile from your home address – see Roadside Assistance Section Caravan and Trailer cover – see Caravan and trailer section

Significant Exclusions and Limitations

- 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 policy at any time, which will have immediate effect. As the cover is provided as a benefit of being a NatWest Advantage Blue product 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 Blue account. If the Advantage Blue product is cancelled this policy ends.

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone 0845 301 1317.

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 Blue 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. 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

Advantage Blue Travel Insurance 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. The **Advantage Blue** Travel Insurance policy meets the demands and needs of NatWest Advantage Blue customers who wish to be protected for up to 2 weeks per calendar year when travelling within Europe.

Your Policy Summary

Please read this document carefully. Full terms and conditions can be found within the **Advantage Blue** Travel 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.

Features of a NatWest Advantage Blue 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 and cover is granted on the understanding that you remain a NatWest **Advantage Blue** package holder. You are covered for up to 2 weeks travel within Europe, **you must contact us on 0845 301 1317 to advise your trip dates in order for cover to be confirmed.**

You are entitled to one 2-week period within 1 calendar year.

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
General conditions and exclusions		
N/A	<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, or any person acting for you, must not negotiate, admit or repudiate any claim without our written consent. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited It is a criminal offence to make fraudulent claims. All material facts (e.g. criminal convictions, possible participation in hazardous activities, medical conditions, etc) must have been disclosed to us. Failure to do so may invalidate this insurance leaving you with no right to make a claim. <p>Exclusions</p> <p>This policy excludes any claim arising from:</p> <ul style="list-style-type: none"> Death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life). Failure of any tour operator, your agents or transportation company. Any consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Terrorism, Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power. 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). 	N/A
Section A – Baggage		
£1,500	<p>Inner Limits</p> <ul style="list-style-type: none"> Single article limit: £250 Limit for all valuables: £300 <p>Delayed baggage after</p> <ul style="list-style-type: none"> 4 hours up to £100 48 hours up to £400 <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. 	£50

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
Section C – Cancellation and Section D – Curtailment		
£5,000	<p>Conditions</p> <ul style="list-style-type: none"> • Claims that in addition to anything mentioned in the general conditions, we will only pay: <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, illness or advice against travel, when a medical practitioner confirms in writing that cancellation or curtailment is medically necessary. <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"> • Your disinclination to travel or continue your journey. • A pre-existing medical condition. • Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking. • An anticipated event. • 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		
£5 million	<p>Inner Limits</p> <p>£2,500 towards funeral costs abroad</p> <p>£2,000 towards someone coming out to you on advice of medical adviser</p> <p>Conditions</p> <p>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. • Contacting the assistance service as soon as possible after an incident arises to obtain authorisation for treatment or repatriation to take place. <p>Exclusions</p> <p>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. • 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 J – Failure of Public Transport		
£250	<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 your travel tickets, obtained confirmation of booking or before you departed from your home address. Missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure points on time or are not travelling by scheduled public transport. 	Nil
Section K – Loss of Passport		
£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. 	Nil
Section L – Hospital Benefit		
£400	<p>Inner Limit</p> <p>£20 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

Sum insured	Significant and Unusual Exclusions and Limitations	Excess
Section M – Legal Costs		
£50,000	<p>Policy Limit</p> <p>Conditions</p> <ul style="list-style-type: none"> • If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court. • We can refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim. <p>Exclusions</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> • Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim. • Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident. • Legal costs and expenses that you have paid or will have to pay before we have agreed to them. 	Nil

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

How to make a claim

To notify us of a claim in the first instance please telephone 0845 301 1317*

How to complain

Should there ever be an occasion where you need to complain, please call us on 0870 609 2854. 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. 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.

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. 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



natwest.com/bankaccounts

 0800 255 200



natwest.com/bankaccounts

Calls may be recorded.

National Westminster Bank Plc.
Registered Office: 135 Bishopsgate, London EC2M 3UR.
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