

| Premier

Black Account Insurance Product Information Documents



NatWest

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Throughout these Insurance Product Information Documents, “Black Account” refers to Black Accounts and Reward Black accounts.

The Black Account comes with a range of insurance policies that could cover you, your family, your home and much more.

Important Information – Please review the Insurance Product Information Documents in this booklet to ensure our policies fully meet your needs and the cover is right for you.

Please read this document carefully. This document does not form part of a contract between us.

For full details of cover, including terms and conditions, please refer to the Black Account Benefit Terms and Black Account Travel Insurance Terms documents.

Total Price to be Paid

There is no separate charge for these insurance policies. The monthly account fee for the Black Account is inclusive of Insurance Premium Tax, where applicable, at the current rate.

The monthly account fee will not be adjusted if you do not use the insurance products.

Tax

Benefits under the account are free of all personal taxes under current law, but this may change in the future. Other taxes may exist that are not paid via the underwriting Insurer and/or Royal Bank of Scotland Plc or imposed by them or us.

Communications

This document and all future communications with you will be in English.

Complaints

If you need to make a complaint, please refer to the Black Account Benefit Terms and Black Account Travel Insurance Terms documents on how you can do this.

Travel Insurance

Insurance Product Information Document

Company: U K Insurance Limited Product: Black Account Travel Insurance

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the Black Account Travel Insurance terms document. If you purchase optional upgrades or extensions to your cover from the insurer, details will be included in the documentation sent to you.

What is this type of insurance?

Black Worldwide Travel Insurance meets the demands and needs of those who want to make sure they have cover in place for unexpected events while on trips made anywhere in the world, including within the UK.

This policy includes cover for emergency medical and travel expenses, cancellation or cutting short your journey, delayed or missed departures, lost, stolen or damaged belongings and personal liability cover.



What is insured?

All limits are per insured person unless otherwise stated

Please note limitations and exclusions apply. See the policy terms and conditions for further information.

- ✓ Emergency medical expenses abroad including cover to bring you home up to £10,000,000
- ✓ Cancellation or cutting short your trip up to £10,000
- ✓ Delayed international departure up to £250
- ✓ Missed international departure up to £1,000
- ✓ Baggage cover up to £2,500 (£400 limit per single item £1,000 total valuables limit)
- ✓ Money cover up to £500 (£100 if aged under 17 years)
- ✓ Legal costs up to £50,000
- ✓ Personal accident cover of £100,000 for death (£25,000 if aged 18 to 22 years, and £2,000 if aged under 18 years) and £25,000 for total permanent disability
- ✓ Personal liability up to £2,000,000
- ✓ Obtaining emergency replacement travel documents up to £750
- ✓ Winter sports cover

Optional upgrades and extensions available to be purchased from the insurer

- Medical conditions – cover is available for some pre-existing medical conditions
- Age extension – cover is only available for anyone aged 70 or older if an age extension upgrade is purchased
- Trip extension – extend your cover for longer trips
- Cancellation extension – extend the amount of cover for cancellation for single trips costing more than £10,000 per insured person
- Hazardous activities – extend cover for some specialist activities
- Wedding cover – extend your cover to include wedding attire, rings, damaged wedding gifts and wedding photos and video recordings if lost, stolen or accidentally damaged



What is not insured?

- ✗ Any claim resulting from a pre-existing medical condition, unless you had already told us about the condition and we had agreed to cover it in writing.
- ✗ Any claim for cancelling or cutting short your trip because of a medical condition of a close relative or travelling companion who has been or is waiting for treatment as an in-patient, has been diagnosed with cancer or given a terminal prognosis in the last 12 months
- ✗ Any claim for medical expenses when travelling against medical advice or specifically to get medical advice or treatment
- ✗ Any costs or expenses that you can recover from elsewhere, such as the providers or booking agents for your trip, Air Travel Organiser's Licence (ATOL), or the issuer of the credit or debit card with which you booked the trip
- ✗ Any claim resulting from you not wanting to travel or enjoying your trip
- ✗ Any claim resulting from the failure of your travel provider
- ✗ Any claim for compensation as a result of a travel delay
- ✗ Any claim made as a result of you drinking so much alcohol that your judgment is seriously affected
- ✗ Any claim for belongings where you have not taken steps to prevent loss
- ✗ Any trips to a country or areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'
- ✗ Any claim made as a result of you putting yourself in needless danger
- ✗ Any claim where you don't report the loss and provide reasonable evidence you have done so



What is insured? (continued)

- Golf cover – extend your cover for your golf equipment including replacement as well as trip cancellation and unused green fees
- Business cover – extend your cover to include business equipment, equipment replacement and cover for when you are unable to attend your trips
- Guest cover – extend cover to include a person (not partner or dependent child)



Are there any restrictions on cover?

- ! You must be a resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man
- ! Trips are limited to 90 days or 31 days if involving winter sports activities (unless you purchase a trip extension)
- ! Dependent children must be under 18 at the start of the journey or under 23 if in full time education, living at the home address or with their other parent, and are unmarried and not entered into a civil partnership
- ! Customers aged 70 or older must purchase an age extension in order to benefit from cover
- ! UK trips must be for 3 or more consecutive days, staying at pre-booked accommodation
- ! An excess may be payable and amounts may differ depending on the type of claim you make
- ! Trips must start and end in the United Kingdom
- ! We will not pay a claim where you no longer have a valid bank account under which you are entitled to receive the benefit of this policy
- ! Trips started before opening your account are not covered by this policy



Where am I covered?

- ✓ You are covered for worldwide travel, including within the UK



What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.

Additional payments for any optional upgrades or extensions you purchase from the insurer can be made by credit or debit card.



When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until the cover as a benefit is removed in accordance with your account terms.



How do I cancel the contract?

The account holder can cancel this policy at any time by telling the insurer over the phone or in writing. However, this insurance is included as an integral benefit with your Black Account. You do not, therefore, pay a separate premium and would not receive any refund as a consequence of cancelling the policy.

Any optional upgrades or extensions that you have purchased can be cancelled by contacting the insurer within the 14 day cooling off period. A refund will only be given if a claim has not been made and you are within the cooling off period.

Home Emergency Cover

Insurance Product Information Document

Company: U K Insurance Limited **Product: NatWest Black Account Home Emergency Cover**

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the NatWest Black Account Benefit Terms document.

What is this type of insurance?

Home Emergency Service

This product meets the demands and needs of those who wish to ensure that they have cover for emergencies in their home.

We will cover you for incidents in your home which if not dealt with quickly will:

- Make your home unsafe or insecure
- Cause damage to your home and its contents
- Leave your home with a total loss of heating, lighting or water

This includes emergency cover relating to electrical wiring, plumbing and drainage, security, and heating.



What is insured?

- Call-out fees, parts, labour and materials up to £750 (inc. VAT) per call-out for emergencies

Cover includes emergencies relating to:

- 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
- Vermin such as rats, mice or wasps nests
- The arrangement and costs of overnight accommodation if the property becomes uninhabitable, up to £250, including VAT



What is not insured?

- ✗ 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 loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment
- ✗ Internal locks, doors, glass, or the locks, doors and windows to detached garages and outbuildings
- ✗ Vermin outside the home e.g. in garages and sheds
- ✗ 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 60 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 or from failure to carry out reasonable maintenance in accordance with any manufacturers instructions
- ✗ Loss or damage due to the interruption or disconnection of the gas, water or electricity services to your home



Are there any restrictions on cover?

- ! We only cover boilers with a maximum output up to 75kw
- ! We only cover boilers up to 10 years old
- ! Cover is not available if your home is located in Northern Ireland, the Channel Islands, the Scilly Isles or the Isle of Man



Where am I covered?

Your home, provided it is located in England, (including the Isle of Wight but excluding the Scilly Isles), Wales or Scotland only.



What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.



When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until NatWest removes the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Black Account.

Mobile Phone Insurance

Insurance Product Information Document

Company: American International Group UK Limited **Product:** NatWest Black Account Mobile Phone Insurance

Administered by: Brightstar Insurance Services, B.V. Registered in the Netherlands: Company number 8522597496. Registered office in the UK: 11 Old Jewry, London, EC2R 8DU. Authorised and regulated by the Financial Conduct Authority (FRN 610709)

Underwritten by: American International Group UK Limited. Registered in the UK (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the NatWest Black Account Benefit Terms document.

What is this type of insurance?

Black Mobile Phone Insurance is designed to offer protection in the event of unexpected incidents. It meets the needs of those who want to insure their mobile phone in the event of loss, theft, accidental damage and breakdown after the manufacturer's warranty has expired.

We settle claims by replacing or, in certain circumstances, repairing your phone. Our replacement phones are refurbished in 'as new' condition using genuine manufacturer parts and include a 12-month warranty.

If you choose a repair option, any repairs will use genuine manufacturer or manufacturer quality parts and include a 24-month limited warranty provided by the repair agent.



What is insured?

The phones used on a daily basis by you and your family for:

- ✓ Loss
- ✓ Theft
- ✓ Damage
- ✓ Breakdown (after the manufacturer's warranty has expired)
- ✓ Standard accessories (such as case, charger, screen protector and/or memory card) that are lost, stolen or damaged at the same time as your phone, up to £250



What is not insured?

- X Phones that are owned by your employer
- X Phones with a screen size of 7 inches or greater (measured diagonally)
- X Theft or loss if you have deliberately put the phone at risk
- X Theft from an unattended vehicle – unless the vehicle was locked and the phone was concealed from view in an enclosed storage compartment, such as boot, luggage space or glove box
- X Cosmetic enhancements to your phone, such as plating or embellishment with precious metals, stones or crystals
- X Cosmetic damage to the surface of the phone – such as scratches and dents, that don't affect how the phone works
- X Information stored on the phone such as photos, data, apps and music and/or the restoration of such data
- X Any costs you have to pay due to unauthorised use of your phone, including any loss due to use of mobile payment or banking apps



Are there any restrictions on cover?

- ! Only the phones used on a daily basis by you, your partner (who lives with you in a domestic relationship) and/or your children under 18 years old who live at home with you (or under 23 years old if they are still in full-time education and live at home with you outside term time) are covered
- ! A £100 excess applies when your phone is replaced
- ! A £50 excess applies when the phone is repaired
- ! You can't make more than four approved claims in any 12-month period
- ! You must be a UK resident



Where am I covered?

- ✓ This policy will cover you anywhere in the world – but if you're abroad when you claim, we can only replace or repair your phone when you're back in the UK



What are my obligations?

- You must do what you can to prevent your phone from being stolen
- We may ask you to provide documents, receipts or other information to verify your claim
- All instances of loss or theft must be reported to the network provider as soon as is reasonably practicable after the event
- If your phone has been stolen, you must report it to the police and request a crime reference number
- We won't pay any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen
- If we replace your phone if it has been accidentally damaged or breaks down, it must be returned to Brightstar by handing it over when the replacement phone is delivered to you



When and how do I pay?

The cost of this insurance is included in the monthly fee for your Black Account.



When does the cover start and end?

Cover will begin as soon as your Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until NatWest removes the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your Black Account.

Breakdown Cover

Insurance Product Information Document

**Company: Automobile Association
Insurance Services Limited.**

**Product: NatWest Black Account UK &
European Car Breakdown Policy**

Automobile Association Insurance Services Limited operate as an insurance intermediary, authorised and regulated by the Financial Conduct Authority, Financial Services Registration Number 310562

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the NatWest Black Account Benefit Terms document. Throughout this document 'Black account' refers to Black and Reward Black accounts.

What is this type of insurance?

NatWest Black Account UK & European Car Breakdown cover is designed to meet the demands and needs of those who wish to ensure that they have assistance if their vehicle breaks down in the UK or Europe.



What is insured?

UK cover

- ✓ Help at the roadside or at your home address, day or night
- ✓ No call out charges
- ✓ Finding/diagnosing the fault with your vehicle and attempted repair
- ✓ Recovery to any single UK destination of your choice
- ✓ Where a prompt repair is not possible, a choice of the following: replacement car hire or public transport costs or overnight accommodation
- ✓ Cost of single standard rail fare to collect your vehicle (up to a maximum of £250)
- ✓ Recovery and replacement car in the event of an accident
- ✓ Recovery to a local fuelling station/charge point in the event of running out of fuel or charge
- ✓ You are covered in any privately registered vehicle you travel in, anywhere in the UK

Europe cover

- ✓ Help at the roadside and recovery to the UK or recovery to your destination for you, your vehicle and your passengers
- ✓ Pre-departure protection up to £1,500
- ✓ Onward travel options if you can't use your vehicle



What is not insured?

- ✗ Fuel and Parts
- ✗ The same or similar cause of breakdown attended by us in the previous 28 days (including running out of fuel or charge)
- ✗ Faults due to lack of routine maintenance
- ✗ Damage to the vehicle caused by putting wrong fuel in
- ✗ Costs not immediately to do with getting your car on the road, such as loss of earnings
- ✗ The use of Accident Assist for any accident that occurs outside of England, Wales or mainland Scotland
- ✗ Personal luggage and equipment
- ✗ Additional costs as a result of travelling with pets
- ✗ The costs of garage or other labour required to repair your vehicle, other than labour provided by the AA at the breakdown
- ✗ Non-emergency repairs
- ✗ Rallying, off-road driving or motor sports
- ✗ Non-UK registered vehicles



Are there any restrictions on cover?

- ! Cover is valid for the NatWest Black account holder(s) and their Authorised Drivers
- ! The vehicle must be roadworthy, within 3.5 tonnes, no wider than 2.55m, and in Europe no longer than 7m or higher than 3m
- ! Motorbikes under 200cc are not covered in Europe
- ! No vehicle recovery to a destination of your choice if we can fix your vehicle
- ! No car hire, public transport costs or hotel accommodation if we can fix your vehicle or arrange a prompt local repair
- ! Maximum party size of 8 persons
- ! Within Europe, your vehicle will not be recovered if it will cost more than its current market value, or if the cost of repairs is £500 or less



Where am I covered?

- ✓ You are covered in the UK and Europe. Countries are listed in the NatWest Black Account Benefit Terms document.
- ✓ Accident Assist is only available for accidents that occur within England, Wales or mainland Scotland



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need
- To keep your vehicle roadworthy, ensuring it's taxed, insured and with a valid MOT
- To ensure that repairs are made on your vehicle following service warnings or after our Patrol has attended your vehicle



When and how do I pay?

The cost of this insurance is included in the monthly fee for your NatWest Black Account



When does the cover start and end?

Cover will begin as soon as your NatWest Black Account is opened and will continue until the account is closed or you cease to be a UK resident – or until NatWest remove the cover as a benefit in accordance with your account terms.



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your NatWest Black Account

🔍 **Braille, large print or audio format?**
If you'd like this information in another format,
call us on:

Contact phone number: **03457 888 444**

Relay UK: **18001 03457 888 444**

The product(s) mentioned in this literature is/are covered by the Financial Services Compensation Scheme (FSCS).

The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations.

For further information about the compensation provided by the FSCS, refer to the FSCS website www.FSCS.org.uk

Our main business is banking and financial services. We will provide you with banking services in accordance with the terms which apply to your account. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered on the Financial Services Register and our registration number is 121878.

Calls may be recorded.

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National Westminster Bank Plc.
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