

Travel Insurance

Insurance Product Information Document



Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.
Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.
Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A

Product: Co-operative Bank Everyday Extra

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

What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip.



What is insured?

- ✓ **Cancelling or cutting short a trip**
We will pay up to £5,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday as a result of one of a number of covered scenarios.
- ✓ **Medical emergency and repatriation expenses**
Should you become unwell whilst on a trip, we will pay up to £10,000,000 for your hospital, ambulance and medical repatriation costs, limited to £500 for emergency dental treatment.
- ✓ **Baggage**
We will cover you up to £2,500 per person if your personal belongings are lost or stolen. The following limits also apply:
 - Up to £250 for any one article
 - Up to £250 for the total of all valuables
- ✓ **Personal money**
If your personal money is lost, damaged or stolen the following limits apply:
 - Up to £250 for cash
 - Up to £100 for cash if under the age of 16
 - Up to £500 for all other personal money, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Delayed departure**
We will pay you up to £250 per person if your arrival is delayed for at least 12 hours as a result of one of a number of covered scenarios.
- ✓ **Missed departure**
We will pay up to £1,000 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.



What is not insured?

- ✗ Any claim arising directly or indirectly from a pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to a claim under this policy.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties or judgement resulting in a claim.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.



Are there any restrictions on cover?

- ! You cannot claim more than the sum insured shown in your policy documents.
- ! Any medical condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
- ! Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel.
- ! This cover is only available to UK residents who are registered with a GP in the UK.



Where am I covered?

- ✓ Worldwide, excluding the United Kingdom for Medical Expenses Benefits. Any trip solely within the United Kingdom is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
- ✓ However, any trips to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which you are travelling has advised against all but essential travel are not covered.



What are my obligations?

- There is no cover for Medical Emergency and Repatriation Service, Cancellation or Curtailment unless you have told us about the pre-existing medical conditions of anyone to be insured on the policy and we have agreed in writing to provide cover.
- We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



When and how do I pay?

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



When does the cover start and end?

- Cover commences on the date you open an Everyday Extra account and will continue for each month you hold that account and continue to pay the monthly subscription.
- Cover in case you need to cancel your trip starts from the day you open an Everyday Extra account or when you book a trip, whichever is the later.
- If you cancel your Everyday Extra account mid-term and/or cease to pay the monthly subscription then all cover will cease from the expiry date of your subscription, whether or not you are on a holiday at the time.
- Extension to the period of insurance - If your return journey to the United Kingdom is unavoidably delayed because of something which is covered under this policy, we will automatically extend your cover for the period of the delay at no additional cost.



How do I cancel the contract?

You can cancel your Everyday Extra account by contacting The Co-operative Bank using the following methods:

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

Breakdown Insurance

Insurance Product Information Document



Company: RAC Motoring Services & RAC Insurance Ltd

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

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

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

What is this type of insurance?

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



What is insured?

Personal Cover

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

Roadside

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

At Home

- ✓ Assistance at or within ¼ mile of your home

Recovery

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

Onward Travel

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

European Breakdown

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



What is not insured?

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



Are there any restrictions on cover?

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



Where am I covered?

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



What are my obligations?

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



When and how do I pay?

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



When does the cover start and end?

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



How do I cancel the contract?

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

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

Insurance Product Information Document

Company: Assurant General Insurance Limited.

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

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

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

What is this type of insurance?

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



What is insured?

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



What is not insured?

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



Are there any restrictions on cover?

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



Where am I covered?

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



What are my obligations?

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



When and how do I pay?

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



When does the cover start and end?

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

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



How do I cancel the contract?

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

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