

ufirstgold

User Guide

 **Ulster Bank**

Welcome to **ufirstgold**

You've worked hard to get where you are. Now there's a current account that works hard to give you a range of benefits and privileges designed to help you get the most from life.

Inside this guide you'll find all the information you need to help you take best advantage of your ufirstgold Current Account. There are also details on how to take advantage of its many impressive leisure and lifestyle benefits.

Also, please visit

www.ufirstaccount.co.uk

to see the full range
of benefits available.

User guide

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Benefits divide into three categories:

Banking Benefits

Lifestyle Benefits

Protection Benefits

Take a few moments now to look through each of the sections and see how you can make the most of your ufirstgold Current Account.

In most cases, simply opening your ufirstgold Current Account is all you need to do to enjoy the benefits of your membership. For others, you may need to contact your branch or call ufirstgold membership services on **0870 600 0661*** or log onto our Members Website at **www.ufirstaccount.co.uk**

As with most clubs there is a monthly membership fee. The ufirstgold membership fee is currently £13 a month.

The terms and conditions for the ufirstgold lifestyle and protection benefits are at the back of this user guide. To make sure you receive any items you order through ufirstgold membership services, remember to let your branch know if you change your address. Terms and Conditions apply. For details please see our **Personal Banking – terms and conditions** brochure in our branches or on our website **www.ulsterbank.co.uk**.

ufirstgold membership services

0870 600 0661 or

+44 2392 676 740 if calling from outside the UK

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri.

Calls from other networks may vary. Calls may be recorded.

Lines are open 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday, to speak to an agent. Outside of these hours, you may still be able to access your benefits through an automated service and in accordance with the opening hours outlined under each individual benefit.

Also, please visit

www.ufirstaccount.co.uk

to see the full range of benefits available.

The most important information we'll need when you call us is your ufirstgold membership number. This is made up of your branch sort code and your ufirstgold account number.

Write them down in the space below so you will always have them to hand.

Sort code

--	--	--	--	--	--

Account number

--	--	--	--	--	--	--	--

By logging on to the Members Website at **www.ufirstaccount.co.uk**, you will be able to view the benefits that are available to you, you can see how you can access these benefits and you can monitor your benefit usage to ensure you get the best value from your account.

When you log-on to the Members Website for the first time, you will be asked to provide your first name, last name, date of birth, sort code and account number. You can then insert your email address and create a password that you can use to log in to the Members Website in future.

You can register for the Members Website at **www.ufirstaccount.co.uk** 24 hours after account opening.

If you are living abroad or plan on living abroad, it is important to note that some of the benefits attached to your account are only available when you are visiting Northern Ireland or the rest of the UK or when you are resident in Northern Ireland or the rest of the UK. For further information please log on to the Members Website at www.ufirstaccount.co.uk or call ufirstgold Membership Services on 0870 600 0661* or from outside the UK call 00 44 2392 676 740.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls from mobiles may not be free. Calls may be recorded.

1. Banking Benefits

- 1.1 Interest-free overdraft up to £1,000
- 1.2 Preferential overdraft rates
- 1.3 Interest when your account is in credit
- 1.4 Tailored rates on personal loans
- 1.5 Tailored rates on mortgages
- 1.6 Travel money with no commission fee to pay
- 1.7 Annual customer review
- 1.8 Internet and Telephone Banking

1.1 Interest-free overdraft up to £1,000

Since there will always be times when you face unexpected demands, ufirstgold offers access to an interest-free overdraft of up to £1,000 to cover those extra expenses.

How it works

This is an interest-free overdraft which every ufirstgold member can apply for. You must not go over the limit without our agreement. If you go over your limit without letting us know, we will charge you interest at the arranged overdraft rate up to your limit and interest at the unarranged interest rate for any balance over and above your limit.

Lending criteria, terms and conditions apply. Credit facilities are available to over 18s only. You must repay the overdraft when we demand. You cannot go over the overdraft facility, without getting our permission first. If you go over your overdraft limit, we will charge interest at the rate shown in our **A guide to personal accounts fees and interest** brochure. A maintenance charge and other charges may also apply. Please ask in branch for details.

Arranged and unarranged overdraft rates are shown in our brochure **A guide to personal accounts fees and interest**.

How to apply

When opening your ufirstgold Current Account you can apply for an interest-free overdraft of up to £1,000 (depending on your circumstances).

1.2 Preferential overdraft rates

Sometimes we all need a little extra money, so why not take advantage of our preferential overdraft rates for ufirstgold customers?

How it works

You can apply for a higher overdraft limit above your agreed interest-free overdraft at a preferential rate for our ufirstgold customers. However, if you do, every time your balance goes over the agreed interest-free overdraft, we will charge debit interest on the full amount of the overdrawn balance including your interest-free overdraft limit.

How to apply

If you would like to apply for a higher overdraft limit, please contact your branch.

If you go over your overdraft limit, we will charge you debit interest at our arranged interest rate up to the total limit and we will charge you interest at our unarranged overdraft rate on the balance above the total limit.

Lending criteria, terms and conditions apply. Credit facilities are available to over 18s only. You must repay the overdraft when we demand. You cannot go over the overdraft facility, without getting our permission first. If you go over your overdraft limit, we will charge interest at the rate shown in our **A guide to personal accounts fees and interest** brochure. A maintenance charge and other charges may also apply. Please ask in branch for details.

1.3 Interest when your account is in credit

We pay credit interest on all credit balances in your ufirstgold Current Account. The interest rates are different depending on how much money you have in your account.

How it works

It doesn't matter if you have £1 or £10,000 in your ufirstgold Current Account, every £1 will earn interest. We will pay this interest into your account every month.

How to apply

This benefit is automatic for every ufirstgold member, so there is no need to apply. You can get current interest rates from any branch of Ulster Bank or from our website at www.ulsterbank.co.uk.

Information on our charges and interest rates is set out in our brochure A guide to personal accounts fees and interest which is available in our branches or on our website www.ulsterbank.co.uk.

1.4 Tailored Rates on Personal Loans

As a ufirstgold member, you are entitled to tailored rates for personal, car and home-improvement loans.

How it works

We will apply a tailored rate to your personal loan when we provide a quotation for you. Once you have agreed how much you want to borrow, and for how long, your branch will pay the borrowed amount into your account and you'll benefit from the tailored rate for the life of the loan.

How to apply

If you are looking for a personal, car or home-improvement loan, simply call into your local branch or phone **0800 046 6486**,* Monday to Friday 8:30am to 7.30pm, Saturday 9am to 2pm (excl. Bank Holidays), for a quotation. Let them know you are a ufirstgold member. When we provide the quotation, we'll automatically apply the tailored interest rate.

You must be 18 years old or over. Lending criteria, terms and conditions apply. Personal loans are not available for business or mortgage purposes – other restrictions apply.

1.5 Tailored Rates on Mortgages

All ufirstgold members are entitled to apply for a ufirstgold mortgage with Ulster Bank. The details of this offer will continually change to reflect the mortgage market conditions and changes in lending rates. You will be able to get the most up-to-date details from your branch or from our website at www.ufirstaccount.co.uk

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

How it works

If you are interested in a mortgage, please contact your branch and they will give you a quotation and the full details of the offer that is currently available. Once we've agreed your application, we will send you an offer of advance. From the moment we release the mortgage funds, you'll start receiving the benefit of your ufirstgold mortgage.

How to apply

Simply contact your branch and say you are a ufirstgold member.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT
KEEP UP PAYMENTS ON A MORTGAGE.**

Lending criteria, terms and conditions apply. Over 18s only. Security may be required. Home insurance is required. You can use the mortgage for residential properties in Northern Ireland only.

1.6 Travel money with no commission fee to pay

As a ufirstgold member you can buy or change foreign currency for personal use at any Ulster Bank branch without paying the usual fee for commission. This does not apply if you take out money at cash machines.

How to apply

Just use your ufirstgold membership card when you go to any branch counter to change foreign currency.

Restrictions:

The offer does not apply to transactions on foreign currency accounts, bank drafts, credit cards or foreign exchange transactions carried out using any other Ulster Bank products or services.

Information on our charges for foreign currency is set out in our brochure **A guide to personal accounts fees and interest** which is available in our branches or on our website at www.ulsterbank.co.uk.

As our customer you can also benefit from a range of other services designed to make managing your money as easy as possible.

1.7 Annual customer review

All our customers are entitled to a financial consultation every year with a customer adviser.

How it works

A consultation with our customer advisers could help you make sure your money is working as hard as you do. We have designed this service to provide real peace of mind.

How to apply

Simply phone or call into your local branch and make an appointment with either a customer adviser or the branch manager.

As our customer you can also benefit from a range of other services designed to make managing your money as easy as possible.

1.8 Internet and Telephone Banking

You can apply to register your ufirstgold Current Account for Internet or Telephone Banking (or both). These services give you access to your accounts 24 hours a day, seven days a week, 365 days a year.

How it works

Once registered, you can access your accounts and take advantage of the following services.

- **Check your balance**
- **Check recent transactions**
- **Pay bills**
- **Transfer funds from one account to another**
- **Order a statement, credit card or chequebook**
- **Search to see if a cheque has been paid**

These and many other services will help you to do your banking when it suits you.

How to apply

Simply call into your local branch or phone us any time on **08457 4 24 365*** and fill in an application form. We will ask you for security details which we will use so that no one else can see your accounts.

Anytime terms and conditions apply. If you are transferring to a non Ulster Bank account please be aware that the daily limit is £10,000 (limit subject to variation). For further details please see our **Personal Banking terms and conditions** brochure in your local branch.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

2. Lifestyle Benefits

- 2.1 Ticket Booking
- 2.2 Travel Services
- 2.3 Lifestyle Manager
- 2.4 Dining Service

2.1 Ticket Booking

Enjoy 25% cash-back on tickets for the theatre, dance, opera, concert performances, sporting events and more throughout Northern Ireland, the Republic of Ireland and the rest of the UK.

ufirstgold gives you access to live entertainment at reduced prices. Get 25% cash-back for as many events as you like within the UK and Ireland. The cash-back will appear in your online cash-back summary within five days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking. You do not need to do anything to claim it.

- **Receive cash-back on up to four tickets** – for each event booked
- **No limit** – take advantage of this cash-back as often as you like
- **Guaranteed 25% cash-back** – based on the normal face value price of the ticket

Main exclusions

You can't resell your tickets, and must be attending the event. You may be able to order more than four tickets, but you will pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we will be unable to provide you with the 25% cash-back.

Book online at www.ufirstaccount.co.uk

Only Ticketmaster events can be booked online.

Book by phone

For non-Ticketmaster events call the Ticket Concierge Service through ufirstgold membership services on **0870 600 0661**.*

Lines are open Monday to Sunday 8am to 10pm except Christmas Day.

More information on Ticket Booking

Subject to Terms and Conditions – please see page 27-29 for more information. Please log onto www.ufirstaccount.co.uk for more details and common questions.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

2.2 Travel Service

Make savings for you and your family on package holidays, hotels, airport hotel rates and airport parking in the UK and all around the world. You can use this benefit whenever you like.

Savings that leave you with more to spend

Planning a weekend getaway, family holiday or a romantic trip away? Your money goes further when you're a ufirstgold member. With a 10% discount off weekend breaks, hotels, holidays, car hire and overseas travel, you could travel further, more often. Subject to terms and conditions.

ufirstgold travel booking service offers you:

- Holiday packages, tours and cruises
- Tickets for scheduled airline flights
- Tickets for any chartered airline flights offered to the public
- Tickets for UK based low cost airline flights (excluding Ryanair)**
- Holiday cottages and villas
- Ferry tickets
- Hotel accommodation
- Car hire

How to book your holiday

You can book online or by phone.

Book online

Log-on to the Members Website at www.ufirstaccount.co.uk and navigate to the Travel Service Section. We always have more offers than we show on our website. So if you can't see what you want, give us a call.

Book by phone

Call the ufirstgold membership services on **0870 600 0661**.*

Lines are open Monday to Sunday 8am to 10pm except Christmas Day.

More information on Travel Services

Subject to Terms and Conditions – please page 22-25 for more information. Please log onto www.ufirstaccount.co.uk for more details and common questions.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

**You can book low cost airline flights through the Travel Service but the 10% discount will not apply.

2.3 Lifestyle Manager

Solve that time-consuming problem or seemingly impossible challenge. You can use the lifestyle manager service whenever you like.

Facing a challenge? Help is at hand.

Our lifestyle manager service can help you with all kinds of things, such as:

- Getting your hands on theatre tickets that are difficult to source or booking a table at a top restaurant anywhere in the world
- Recommending and securing a special gift for any occasion – gift-wrapped if you need it
- Planning a special event such as a birthday, anniversary dinner or even a wedding
- Sourcing qualified tradesmen to work in your home
- Booking an executive car or getting you in contact with the right people when you've lost your car keys

This service can help you find a solution when you don't know where to start.

Call us

Call ufirstgold membership services on **0870 600 0661**.*

Lines are open Monday to Friday 8am to 8pm and 9am to 5pm Saturday, excluding Bank Holidays.

Please have your ufirstgold account number to hand.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

2.4 Dining Service

Access a choice of restaurants across Northern Ireland, the Republic of Ireland and the rest of the UK where you can enjoy a 25% discount off your total food and drinks bill.

Save 25% at a wide choice of restaurants

- **Savings for four** – save 25% on the total food and drinks bill when you dine out with up to three friends
- **Wide choice of restaurants** – throughout Northern Ireland, the Republic of Ireland and the rest of the UK

To make your reservation, call ufirstgold membership services on **0870 600 0661**.*

Lines are open Monday to Friday 8am to 8pm and 9am to 5pm Saturday, excluding Bank Holidays.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

3. Protection Benefits

- 3.1 Annual Worldwide Family Travel Insurance
- 3.2 Mobile Phone Insurance
- 3.3 Accidental Death Benefit
- 3.4 Home & Contents Insurance discount

3.1 Annual Worldwide Family Travel Insurance

On your next holiday, on the road or when you're at home – it's good to know you're automatically covered when you open your ufirstgold account. See what's protected when you're a ufirstgold customer.

ufirstgold gives you and your family multi-trip worldwide travel insurance up to 31 days, that covers you all year round. This also includes up to 17 days' winter sports cover. Worldwide Travel Insurance is provided and underwritten by UK Insurance Limited. Registered Office and Head Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England number 1179980. UK Insurance Limited is authorised and regulated by the Financial Services Authority and entered in the FSA Register (number 202810). Both Ulster Bank and UKI Limited are members of The Royal Bank of Scotland Group.

Do you have an existing medical condition?

You may not be covered. Call ufirstgold Membership Services on **0870 600 0661*** for more information.

More information on travel insurance

The insurance is only in force for as long as you have your ufirstgold Current Account. You must be living in the United Kingdom, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the year before you took out the policy. Conditions apply to the insurance – please see the ufirstgold Travel Insurance Certificate and Policy Document on Page 55 of this brochure or log onto **www.ufirstaccount.co.uk** for more details and common questions.

How to make a claim

Claim by phone:

Call **01252 745694** or from outside the UK **+44 1252745 694**.

Please have your ufirstgold membership number to hand when you call. Calls may be recorded.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

3.2 Mobile Phone Insurance

ufirstgold covers your phone against loss, theft, damage, breakdown and unauthorised calls, wherever you are in the world. Plus if you have a joint account, you can register and cover both your handsets. Mobile Phone Insurance is provided by Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark. Homecare Insurance Limited, registered in England number 2793290, Registered Office Holgate Park, York YO26 4GA. Homecare Insurance Limited is authorised and regulated by the Financial Services Authority and entered on the FSA register (number 202880).

Wide-ranging cover for your mobile phone

- **Covers most mobile phones** – including iPhones and BlackBerrys
- **Loss, theft and accidental damage** – including water, liquid and malicious damage
- **Breakdown cover** – if your phone develops an electrical or mechanical fault outside of the manufacturer’s warranty
- **Up to £1,000 replacement value** – if your mobile is lost or stolen, or can’t be repaired. All replacement handsets will either be the same make and model or of a similar specification, but will not be an upgrade, and may be refurbished. All replacement and repaired phones will come with a 12 month warranty
- **Unauthorised calls cover** – up to £1,500 for monthly contracts and up to £100 for pay as you go customers
- **Worldwide protection** – wherever you are in the world, you’re covered. Repair or replacement will be arranged on return to the UK
- **Accessories up to £200 per claim** – that were lost or stolen at the same time as your phone

More information on worldwide mobile phone insurance

The insurance is only in force for as long as you have your ufirstgold Current Account. You must register each handset for cover.

If you make a claim, you will be asked for proof of purchase and must be able to provide this. If you wish to claim, you must register your claim within 48 hours of discovering any incident. If you’re outside the UK at the time of discovering the incident, you must register your claim within 48 hours of return to the UK. There are also requirements to report the incident in 24 hours.

Conditions apply to the insurance – please see the ufirstgold Mobile Phone Insurance Certificate and Policy Document on Page 35 of this brochure or log onto **www.ufirstaccount.co.uk** for more details and common questions.

You can register online at **www.ufirstaccount.co.uk**, or by phone **0870 600 0661***.

Your cover will begin 14 days after you register your details.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

3.3 Accidental Death Benefit

If you die as a result of an accident, this policy could provide a lump sum. You are automatically covered for Accidental Death Benefit when you open your ufirstgold account.

Accidental Death Insurance is administered and underwritten by ACE European Group Limited whose main business is General Insurance. Registered in England Number 1112892, Head Office 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the Financial Services Authority (FSA), registration number FRN 202803.

Cash to help your loved ones

- **Lump sum** – to help your family through a difficult time
- **Up to £15,000 cover** – and up to £200,000 if you're travelling in licensed public transport or a hire car
- **Joint accounts** – the cover is split equally between you and the other account holder(s)
- **Aged 70 or over** – the cover is reduced by 50%

More information on Accidental Death Insurance

The insurance is only in force for as long as you have your ufirstgold Current Account. Terms and Conditions apply to the insurance – please see the Accidental Death Insurance Certificate and Policy Document on Page 44 of this brochure or log onto **www.ufirstaccount.co.uk** for more details and common questions.

3.4 Home and Contents Insurance

As a ufirstgold customer, you get an extra 10% off your first year's premium on buildings or contents cover.

The 10% discount on your first year's premium isn't the only reason to choose Ulster Bank home insurance. Just some of the other benefits include:

- **New for old cover** – apart from household linen, clothing and pedal cycles
- **Cover for home office equipment** – up to £5,000
- **Accidental damage cover** – for DVD players, TVs, hi-fi equipment and PCs
- **24 hour emergency helpline** – puts you in touch with local professionals who can help
- **Special event cover** – insures wedding and Christmas presents up to 10% of the contents cover

This discount applies to new Ulster Bank Home and Contents Insurance customers in the first year only. Discounts are applied consecutively to your individual premium. Subject to a minimum premium.

For an instant quote and to arrange cover, call direct on **0800 051 0502**.* Lines are open Monday to Friday 8am to 8pm and Saturday 9am to 4pm.

More information on Home & Contents Insurance

The insurance discount is only in force for as long as you have your ufirstgold Current Account. Conditions apply to the insurance – please log onto www.ufirstaccount.co.uk for more details and common questions.

Important Information

Details of your chosen home insurance cover and our cancellation and complaints procedures are provided in the policy document which you will receive on taking out a policy. We reserve the right to withdraw or change this offer at any time, qualifying criteria apply. It is your responsibility to decide if the policy meets your needs. Cover is subject to conditions and insurer's acceptance. Only available to residents of Northern Ireland. Quotes are valid for 30 days. Minimum buildings sum insured is £50,000, minimum contents sum insured is £15,000.

*Daytime calls cost up to 8.7p plus up to 11.5p per minute from BT lines Mon-Fri. Calls from other networks may vary. Calls may be recorded.

Ulster Bank Home Insurance is introduced by Ulster Bank Limited and is underwritten by UK Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England. Company No. 1179980. UK Insurance Limited is authorised and regulated by the Financial Services Authority in the UK. Ulster Bank Limited and UK Insurance Limited are both members of The Royal Bank of Scotland Group. Telephone calls are answered by UK Insurance Limited on behalf of Ulster Bank and may be recorded. Calls from mobile phones may not be free. It is your responsibility to decide if the policy meets your needs.

4. Additional Packaged Accounts

If you already hold a packaged account from Ulster Bank and are satisfied to open an additional packaged account, please note that there may not be any additional advantage for you of opening another account for the following benefits: Travel Service, Dining, Lifestyle Manager, Tailored Personal Loan Rates, Tailored Mortgage Rates, Commission Free Travel Money, Worldwide Travel Insurance, Accidental Death Insurance, Home and Contents Insurance discount. You will also be charged an additional monthly membership fee on the new packaged account.

Terms and conditions

Please read the following terms and conditions. They give you important information about the benefits which come with your Ulster Bank ufirstgold Current Account.

Definitions

"ufirstgold Membership Services" means services provided by Affinion International Limited acting as agents for Ulster Bank.

ufirstgold Benefits

You are entitled to apply for any additional benefits specified in this User Guide for as long as your ufirstgold Current Account remains open. We may alter any of these benefits and will usually give you at least one month's prior written notice except in exceptional circumstances (for example where a benefit provider goes into liquidation) when we may remove a benefit without prior notice.

We reserve the right to reclaim all or part of the value given on any benefits as highlighted in this User Guide should the ufirstgold Current Account be closed or downgraded within six months of the Account being opened.

Please note that if you cancel your agreement for the ufirstgold Current Account during the 14-day period, your ufirstgold Membership will also be cancelled automatically and you will not be able to use any ufirstgold benefits in this Guide.

If you cease to reside in the UK, you may not be able to access some of the ufirstgold Benefits attached to the Account. For further information contact your branch or call ufirst Gold Membership Services on 0870 600 0661. From outside the UK call 0044 2392 676 740.

Banking Benefits

Credit facilities: Over 18s only. Security (by way of guarantee) may be required for personal loans.

1 Interest-free overdraft

- 1.1 Each ufirstgold Current Account holder can apply for an authorised interest-free overdraft limit marked. Whilst the balance of your ufirst gold Current Account remains either in credit or within the interest-free overdraft limit, debit interest will not be charged. Details of the level of the interest-free overdraft are given in our booklet **A Guide to Personal Accounts Fees and Interest** available from any Ulster Bank branch.
- 1.2 If the balance of your account exceeds the interest-free overdraft limit without prior arrangement, we will charge you debit interest at the Bank's arranged overdraft interest rate up to your limit and interest at the unarranged interest rate for any balance over and above your interest-free overdraft limit.

2 Transaction Fees Covered

- 2.1 ufirstgold Current Account is free from all transaction fees whether the account is in credit or debit. These charges include Cheques, ATM withdrawals (from a cash machine owned by Ulster Bank, Easy Cash, Royal Bank of Scotland or Natwest in the UK, you will not be charged. There are some cash machines in the UK where the owner of the machine may charge a fee) Visa Debit transactions, Direct debits, Standing Orders, automated lodgements or withdrawals and non-automated lodgements and withdrawals. Charges for additional services will continue to apply.

3 Discounts on Personal Loans

- 3.1 Personal Loan applications are subject to our normal credit scoring criteria, Terms and Conditions.
- 3.2 A discount will be applied to the interest rate for fixed rate personal loans for ufirstgold members.
- 3.3 Written quotations are available on request from any Ulster Bank branch.
- 3.4 Liabilities on overdrafts or loans may be set-off against any other Account in your name.

4 ufirstgold Mortgage Offer

- 4.1 Periodic Mortgage Offers will be available to ufirstgold Current Account holders. Details of the terms and conditions which will apply to the ufirstgold Mortgage Offer are available from any Ulster Bank branch or by telephoning Ulster Bank Anytime Banking on 08457 424 365 or on our website at www.ulsterbank.co.uk Mortgages are only available to persons aged 18 or over, subject to status and lending terms and conditions. Security and insurance are required.

5 Annual Financial Consultation

- 5.1 An annual financial consultation from one of Ulster Bank's Customer Advisers is available to all ufirstgold members, once a year.

6 Commission Free Travel Money

- 6.1 Applies to Branch transactions only – not ATM machines.
- 6.2 Transactions on foreign currency accounts are not eligible for the discount.
- 6.3 Commission free travel money (foreign exchange) applies to Ulster Bank over-the-counter branch transactions only for the customer's own use. Offer does not apply to transactions on foreign currency accounts, bank drafts or credit cards or foreign exchange transactions conducted via any other Ulster Bank products or services. Foreign exchange is subject to terms and conditions.

A – Travel Booking Service

1 General

- 1.1 All travel services are provided by Affinion International Travel Limited registered in England with company number 6635325, and having its registered office at Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ a fully licensed and bonded Travel Agency. Affinion International Travel Limited is a retail member of ABTA (L4356), holds an ATOL 9935 and is accredited by IATA.
- 1.2 Affinion International Travel Limited is a wholly owned subsidiary of Affinion International Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent Affinion International Travel Limited from arranging travel into Cuba and this will continue to apply unless the regulations are lifted.
- 1.3 The ufirstgold Travel Service is operated for Ulster Bank by Affinion International Travel Limited which simply acts as an agent in arranging travel. These terms and conditions govern Affinion's relationship with you.
- 1.4 As a ufirstgold account holder you will receive a 10% discount on all travel products booked through the ufirstgold Travel Service, subject to the eligibility criteria listed in clause 2, and the exclusions listed in clauses 5 and 6.
- 1.5 When you make a booking through the ufirstgold Travel Service, you will enter into a contract directly with the tour operator, airline or travel company which supplies the service and will be subject to their terms and conditions.

2 Eligibility

- 2.1 Subject to the exclusions in section 5 below, you may book package holidays, tours, cruises, tickets for scheduled, charter and low cost airline flights, city breaks, selected ferry tickets, hotel accommodation, holiday cottages and villas, holiday apartments, car hire, airport lounges, airport parking, attraction tickets, camping holidays, coach tours, holiday parks, resort transfers and boats and motor homes through the service. Your contract will be made directly with the tour operator, cruise company/airline, which supplies the service and will be subject to its terms and conditions of carriage.
- 2.2 There is no limit to the number of times you may use the service, provided you have an active ufirstgold account.

3 Travel Reservations

- 3.1 Reservations can only be made via telephone through the ufirstgold Travel Service or online using the Travel Service website via www.ufirstaccount.co.uk. Please note that some travel reservations cannot be made on the Travel Service website and must be made by telephone through the ufirst Gold Membership Services on 0870 600 0661. Full details of these exclusions are on the ufirstgold Travel Service website.
- 3.2 If you phone ufirstgold Travel Services to make a reservation, your Membership details will be verified and you will be put through to a Travel Service Agent.
- 3.3 Your details will not be used for any purpose other than to fulfil the obligations under the ufirstgold Travel Service.
- 3.4 The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your booking with the ufirstgold Travel Service.
- 3.5 For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will be confirmed within one business day.
- 3.6 You may request specific excerpts from brochures, where available, to be posted to you by calling the ufirstgold Travel Service. The ufirstgold Travel Service can also provide information

on short-notice bargain holidays and forward tickets for such travel to your point of departure for collection, if necessary.

3.7 Car-hire and hotel accommodation-only reservations can be arranged through the service, for your convenience. For car hire bookings, you should provide your preference of car size, model etc. to the Travel Service Agent. When requesting car or room availability, you will be advised of the lowest rate available at the time of booking.

3.8 If you do make a booking through the ufirstgold Travel Service it will be subject to further terms and conditions (some of which may limit or exclude liability), including the cancellation charges of the individual tour/airline operator with whom your booking is made. These terms and conditions can be accessed online by visiting the website of the relevant supplier and, where applicable, they will be forwarded to you with your booking confirmation and invoice. Alternatively, you may call us to request a copy at any time by telephoning ufirst Gold Membership Services on 0870 600 0661 between the hours of 8am to 10pm Monday to Sunday (excluding Christmas Day).

4 Payment

4.1 You will be advised at the time of booking if a deposit or the full balance is required. Reservations cannot be confirmed until payment for a deposit or full balance is taken by the ufirstgold Travel Service.

4.2 Payments may be made by debit card or credit card. If the booking is made via telephone through the ufirstgold Travel Service, payment by cheque is also available.

4.3 Best results are achieved if you elect to pay the ufirstgold Travel Service by credit or debit card at the time of booking, otherwise the rates quoted cannot be guaranteed. If there are any special conditions attached to the booking you will be advised of this at the time of payment.

5 Travel Booking Exclusions

5.1 Any reservations which must be booked privately, i.e. which can not be booked through a Travel Agency (and therefore not through the ufirstgold Travel Service). This includes:

5.1.1 'Direct Sell' Tour Operators (e.g. Trailfinders, E-Bookers, Center Parcs etc – holidays which cannot be booked through a travel agency)

5.1.2 Non-UK based Low Cost Airlines and Ryanair

5.1.3 Hotel stays and car-hire bookings of 31 days or longer

5.1.4 Tickets for domestic ferry journeys or journeys not originating in the UK

5.1.5 Such accommodation as

- Bed and breakfasts
- Caravans and selected camp-sites
- Chalets
- Rental properties (such as privately owned apartments, flats, etc) unless booked with a tour operator
- Time-shares
- Non-sleeping rooms (such as conference or meeting rooms)
- Health spas and health farms which do not accept bookings through Travel Agencies
- Hotels which do not accept bookings through Travel Agencies
- Rooms which are part of a block held by another company for conventions, special groups and/or incentive programmes
- Rooms held by companies on a semi-permanent basis for use by their employees

6 Travel Discount Exclusions

6.1 Bookings for ufirstgold Members' relatives, friends, associates or others, unless the ufirstgold Member is one of the travelling party.

6.2 'Accommodation-only' bookings (i.e. bookings which are not made in combination with a holiday package, or airline/ferry ticket) unless paid for in full at the time of booking.

6.3 Flight bookings with Low Cost Airlines. Prices offered through the ufirstgold Travel Service may differ from prices offered by the Airline directly.

6.4 Tour Operator funded loyalty discounts (e.g. P&O's Portunus Club).

6.5 Tour Operator direct promotions (e.g. Sandals 2 for 1), which cannot be booked through a Travel Agency.

6.6 Prices which are only available if the booking is made via a tour operator's direct selling channels e.g. call centre, high street travel agent and websites such as www.thomascook.com

- 6.7 Any amount in excess of the published base price of the eligible travel, including:
- a Surcharges – e.g. penalty payments/fares, taxes, supplements, excess baggage charges, pre-paid ticket charges, mileage charges, insurance, flight/room/board upgrades, in flight meals, transfers, excursions, extra leg room, children’s club.
 - b Optional Products or Services – e.g. upgrades, food or beverage services, services charged to a hotel room, petrol for hire-cars, optional tours or excursions, baby equipment and facilities, ‘optional extras’ for hire-cars such as mobile phones.

7 Insurance

Adequate travel insurance is recommended. You must ensure that the insurance cover you purchase is adequate for your needs. Please read your policy details carefully and take it with you on your holiday.

8 Special requests and medical problems

If you have any special request, you must advise us at the time of booking. If you are booking online, you will need to call the ufirstgold Travel Service to discuss your requirements prior to booking. Although we will endeavour to pass any reasonable requests on to the relevant supplier, we cannot guarantee any request will be met. We cannot accept any conditional bookings, i.e. any booking which is specified to be conditional on the fulfilment of a particular request. If you or any member of your party has any medical problem or disability which may affect your arrangements, please tell us before you confirm your booking. If a supplier reasonably feels unable to properly accommodate the particular needs of the person concerned, it may reserve the right to decline their reservation.

9 Passports, visas and health requirements

You are responsible for ensuring that you hold a valid passport, visa and any other requirements for your proposed destination and for ensuring that you are fit to travel and have taken the appropriate steps to ensure you have had all the necessary vaccinations and inoculations prior to departure. Requirements may change and you must check the up to date position in good time before departure. We cannot accept any liability if you are refused entry onto any transport or into any country due to failure on your part to carry correct documentation. You must check passport and visa requirements with the Embassy or Consulate of the country(ies) to or through which you are intending to travel.

10 Data Protection

For the purposes of the Data Protection Act 1998, we, Affinon, are a data controller. Subject to your consent and in accordance with all relevant data protection laws, we shall process any personal data you provide to us for the purpose of providing you with the products and services you have requested. We shall be entitled to disclose to any associated companies and third parties (including, but not necessarily limited to, airlines, insurance companies, car hire companies, ferry and cruise operators, and other suppliers) such information as may be necessary to provide you with products and services you have requested or for the verification of details relating to your booking or of other services offered by us. Such companies and organisations may be situated outside the European Union, if your holiday is to take place or involves suppliers outside these countries. You are entitled to receive a copy of any personal data held by us relating to you subject to payment of an administration fee of no more than the maximum stipulated in the UK Data Protection Act 1998.

11 Privacy

If you believe that any of your personal details which we are processing are inaccurate or incorrect please contact us immediately. As our privacy statement may change, we encourage you to read our privacy statement from time to time so that you are aware of any changes in how we gather and use personal information. We may also record or monitor telephone calls to and from us, without notification to customers, for staff training and quality control purposes. You can request a copy of our privacy statement by telephoning ufirstgold Membership Services.

12 Consumer Disclosure

- 12.1 Affinon International Travel Limited is independently owned and operated and acts as an agent and intermediary for suppliers in selling services or in accepting reservations or bookings for services which are not directly supplied by it. Affinon International Travel Limited shall not therefore be responsible for any breach of contract or any intentional or careless actions or omissions on the part of said suppliers which result in any loss, damage, delay or injury to you.
- 12.2 Affinon International Travel Limited shall not be held responsible for any injuries, damages or losses caused to you or any traveller in conjunction with terrorist activities, social or labour unrest, mechanical or construction difficulties, diseases, local laws, climatic

conditions, abnormal conditions or developments or any other actions, omissions or conditions outside the control of Affinon International Travel Limited.

- 12.3 By accepting tickets and/or embarking upon your travel, you voluntarily assume all risks involved with such travel, whether expected or unexpected. You are hereby warned of such risks and advised to obtain appropriate insurance coverage against them. Your retention of tickets, reservations or bookings after receipt of this disclosure shall constitute your agreement to the above and an agreement on your part to convey the contents of this clause 12 to your travel companions or guests.
- 12.4 Itineraries and rates as quoted and advertised by Affinon International Travel Limited are correct when provided to us. However, Affinon International Travel Limited cannot be held responsible for changes made by the supplier with or without notice.

13 Complaints

- 13.1 Should you have any disputes or complaints with a tour operator associated with a booking you have made through the Service, Affinon International Travel Limited will liaise with the tour operator on your behalf to resolve the situation.
- 13.2 Please note that the ABTA guidelines give the tour operator 28 working days to respond, once the complaint has passed to them. Complaints regarding your travel discount should be put in writing to:
- Customer Services Manager
Ufirstgold Travel Service
Kettering Parkway
Kettering
Northants
NN15 6EY

B – Dining Service

BOOKINGS:

- 1 The ufirstgold Dining Service is operated and managed by Livebookings Ltd ("Livebookings"), registered office: Elizabeth House, 39 York Road, London SE1 7NQ., No. 04494036) on behalf of Affinon International Limited (registered office: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ No.1008797).
- 2 The ufirstgold Dining Service offers to its members an exclusive range of discounted dining offers under the name of 'Jade Dining.' Jade is a trademark of Affinon International Limited.
- 3 You must be an active ufirstgold Account Holder to book a restaurant through the ufirstgold Dining Service.
- 4 There is no limit to the number of times you may use the service, provided you are a registered ufirstgold Account Holder.
- 5 The discount is available on bookings for your relatives, friends, associates or others, providing you are one of the dining party.
- 6 All bookings must be made by telephoning ufirstgold Membership Services.
- 7 Bookings must be made between the hours of 08:00hrs to 20:00hrs Monday to Friday and 09.00hrs to 17.00hrs on Saturday (excluding bank holidays).
- 8 Bookings for the same day must be made before 17.00hrs, and at least two (2) hours before the dining time.
- 9 By making a booking with the ufirstgold Dining Service, you shall be deemed to have accepted these terms and conditions on behalf of all the individuals in your dining party.
- 10 At participating restaurants, subject to compliance with these terms and conditions, you will receive a twenty-five percent (25%) discount off the entire dining bill for a party of one (1) to four (4) persons – known as "Jade 25% Discount". Drinks and VAT are included, but gratuities and non-food or non-beverage purchases are excluded. Other alternative dining special offers may be made available to you which are not part of the Jade 25% Discount range.
- 11 The Jade 25% Discount offers are only available through the ufirstgold Dining Service and bookings must be made in advance of your intended visit to the restaurant. Bookings must not be made directly with the restaurant.
- 12 The Jade 25% Discount is not valid in conjunction with any other promotional offer or discount such as senior citizen rates, already reduced lunchtime and early evening specials or any other such offer, takeaways or drinks only. It cannot be guaranteed that

the discounts will be available in December when restaurants run their Christmas menu, Christmas Eve, Christmas Day, Boxing Day, New Year's Eve, New Year's Day, other bank holidays or celebrations such as valentine's Day or Mother's Day.

- 13 All ufirstgold dining discounts and other special offers are offered subject to their availability at the time of booking. Please be prepared to be flexible over your dining time to avoid disappointment, especially at weekends. The ufirstgold Dining Service may need to check in advance that smaller restaurants are able to accommodate your party.
- 14 The Jade 25% Discount applies for up to four (4) people per booking.
- 15 Subject to availability, the ufirstgold Dining Service shall accept your booking by issuing you with a restaurant booking reference. Please ensure you have your restaurant booking reference with you on arrival at the restaurant.
- 16 You will be advised at the time of booking whether the restaurant you have booked is a Jade 25% Discount offer or an alternative type of offer.
- 17 The restaurants featured in the ufirstgold Dining Service are subject to change at any time.

PAYMENT:

- 18 You will only have to pay the relevant restaurant after you have eaten.
- 19 The relevant discount will be deducted from your bill where appropriate.
- 20 The ufirstgold Dining Service will not charge you a booking fee for your restaurant booking.

CANCELLATIONS AND AMENDMENTS:

- 21 All requests for cancellations or amendments should be notified by telephone to ufirstgold Membership Services.
- 22 A charge of £10 per person may be made for cancellations made less than twenty-four (24) hours before the booked dining time at the restaurant, or if cancellations are not notified and you fail to attend the restaurant (a 'no show').
- 23 The decision whether to debit your card with a cancellation fee or 'no show' fee shall be entirely at the discretion of the individual restaurant. If the restaurant does debit your card, it will do so within five (5) working days from your booking time.
- 24 In extreme circumstances such as flood or fire it may be necessary for the restaurant to cancel your booking in which case you will be notified directly by the restaurant.

CUSTOMER SERVICE:

- 25 ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims (Sentinel House, Airspeed Road, Portsmouth, Hants PO3 5RF. Telephone 0870 600 0661).
If telephoning, your call may be recorded for quality and training purposes.
- 26 Any complaint regarding the restaurant must be brought to the attention of the restaurant management at the time of dining, and, if not resolved to your satisfaction, should be notified to ufirstgold Membership Services in writing. You must quote your restaurant booking reference and enclose a copy of the restaurant bill within twenty-one (21) days of your restaurant visit.

LIABILITY:

- 27 Restaurants have not been inspected specifically from the point of view of Members with special mobility needs. The information given is that supplied by the proprietor.
- 28 All information about restaurants is correct at the time of publication, and every effort has been made to ensure the accuracy of the information provided. Neither Affinion International Limited, Ulster Bank Limited nor "Livebookings" accepts responsibility for errors or omissions. Participating restaurants may be subject to change without notice and published restaurant prices may also be subject to change without notice.
- 29 The ufirstgold Dining Service accepts no responsibility if a participating establishment ceases to trade or undergoes a change of ownership.
- 30 The ufirstgold Dining Service shall not be liable for any failure or delay in performance of its obligations that results directly or indirectly from any cause or circumstance that is beyond its reasonable control. Without limiting the generality of the foregoing, the following shall be regarded as such circumstances: act of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, revolution, the act of any government or authority (including but not limited to refusal or revocation of any licence or consent), fire, flood, lightning, explosion, fog or bad weather, interruption or failure of a utility service (including but not limited to electricity, gas, water or telecommunications), renovations undertaken by the restaurant; strikes, lockouts or boycotts, embargos, blockades.

GENERAL:

- 31 The ufirstgold Dining Service may alter any of these terms and conditions on giving at least 30 days prior written notice. Where changes have been made to your advantage, we will make the change immediately and notify you within 30 days of the change taking effect.
- 32 Except as otherwise provided in these terms and conditions, your statutory rights are not affected.

C – Ticket Booking Service

These terms and conditions govern the ufirstgold Tickets Service (“the Service”) which is available to you as a ufirstgold account holder. If you cancel your ufirstgold account you will no longer be eligible to use the Service. The Service is provided by Affinion International Limited, which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 25% cash-back refund on up to four tickets per event booked when the booking is made. These terms and conditions govern Affinion International Limited’s relationship with you.

GENERAL:

- 1 The ufirstgold Tickets Service is provided by Affinion International Limited (“Affinion”), registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797
- 2 As a ufirstgold account holder you will receive a 25% Cash-back Refund (“Cash-back”) on all tickets purchased via the Service up to a maximum of four tickets per event.
- 3 You must be included in the party attending the event to qualify for the Cash-back benefit. Tickets must not be re-sold. If it comes to Affinion’s attention that either of these conditions has not been complied with, Affinion reserve the right to withdraw the use of the Ticket Booking Service from you.

ONLINE BOOKINGS:

- 4 Bookings may be made online via the dedicated ufirstgold Tickets Service pages of the website via www.ufirstaccount.co.uk. These pages are provided by Ticketmaster UK Limited (“Ticketmaster”), registered office: 48 Leicester Square, London WC2H 7LR, No. 02662632 and any bookings you make online are subject to Ticketmaster’s terms and conditions, details of these can be found at www.ticketmaster.co.uk/legal/purchase.html. If you are not able to access the website, or if tickets for the event are not available online, you may call ufirst Gold Membership Services on 0870 600 0661 to book via the Ticket Concierge Service.
- 5 For tickets booked online, Cash-back will not be applicable to events taking place outside of the United Kingdom and the Republic of Ireland.
- 6 All bookings are subject to the purchase policy and terms and conditions of the individual ticket agent or venue you book through which you will be asked to accept at the time of purchase. The terms and conditions that govern the booking you make with the ticket agent or venue you book through will be provided to you with your tickets.
- 7 All bookings are subject to availability and the rules and regulations of the venue, event organiser, promoter and ticket agent, including their cancellation and refund policies.

TICKET CONCIERGE SERVICE:

- 8 To enquire about tickets not available online or to make a query about the Service you may call ufirst Gold Membership Services on 0870 600 0661 between the hours of 8am to 10pm Monday to Sunday, 364 days a year (excluding Christmas Day) to speak to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets.
- 9 If it is not possible to provide the requested information immediately, or book your tickets immediately, the Tickets Concierge Adviser will make enquiries and phone you back within 13 business hours with the outcome or status of the enquiry where business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays).
- 10 The Ticket Concierge Service will try to accommodate any specific request you may have, by sourcing a supplier for the desired event tickets, however success cannot be guaranteed. The adviser will also ring you within 13 business hours of receiving your instruction to make the search to tell you if they have not succeeded in finding a source of the tickets for you.
- 11 Bookings can only be made for events taking place in the United Kingdom and the Republic of Ireland.
- 12 Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.

- 13 The Ticket Concierge Service can only source tickets where they are available at face value.
- 14 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 15 If you book tickets for an event taking place within the Republic of Ireland you will be charged in pounds sterling using the average daily prevailing currency exchange rate as published by www.oanda.com on the previous business day to the day of the time of booking which will be advised by the Ticket Concierge Service adviser.
- 16 For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirstgold account holders and has no control over the events. If you book by telephone you will be asked to provide an email address so that the Ticket Concierge Service can issue you with a confirmation of your booking and your booking reference which you should have with you on arrival at the event venue. If you cannot provide an email address, your booking confirmation will be sent to you by post to the address you provide at the time of booking.

TICKETS:

- 17 Tickets cannot be refunded or exchanged.
- 18 You may purchase as many tickets as are available for the event or as stipulated by the venue, event organiser, promoter and ticket agent. Only 4 tickets booked through the Service for any one event will be eligible for the Cash-back.
- 19 Upon making your booking you will be issued with a booking reference. If collecting tickets at the box office, you should present your booking reference upon arrival at the event venue. You will separately receive confirmation of your booking by email.
- 20 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 21 Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the venue box office on the day of the event.

CASH-BACK:

- 22 To be eligible for the Cash-back, you must be a ufirstgold account holder at the time you purchased your tickets.
- 23 The Cash-back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
- 24 The Cash-back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
- 25 The Cash-back will appear in your online Cash-back Summary on the dedicated ufirstgold Tickets Service pages of the website via www.ufirstaccount.co.uk within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking.
- 26 The Cash-back amount will appear as "Tickets Cash-back" on your bank statement.
- 27 Cash-back will only be applied to bookings for events taking place in the United Kingdom and Republic of Ireland.
- 28 If you book tickets for an event taking place within the Republic of Ireland the Cash-back earned will be in pounds sterling using the average daily prevailing currency exchange rate as published by www.oanda.com on the previous business day to the day the Cash-back is processed which may vary from the exchange rate used by your payment card issuer.
- 29 Cash-back is only applicable for sporting events where the tickets are booked online via www.ufirstaccount.co.uk
- 30 If for any reason the event that the ticket(s) were purchased for is cancelled a refund (less any Cash-back already paid to you) will be paid to the credit or debit card used to purchase the ticket(s) originally.
- 31 If your ticket(s) were purchased via the dedicated ufirstgold Tickets Service pages of the www.ufirstaccount.co.uk website, you will receive a full refund of the price paid at the time of purchase to the credit or debit card used to purchase the ticket(s) on the internet originally.
- 32 Affinior reserve the right to retrieve the Cash-back paid to you at the time of the purchase of the ticket(s) if the event that the ticket(s) were purchased for is cancelled. If we are going to debit the Cash-back value from your ufirstgold account, ufirstgold Membership Services will write to you giving no less than 28 days' notice of the date this debit will be made, along with the account details from which it will be taken, and the amount.

CUSTOMER SERVICE:

- 33 ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirstgold Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call ufirst Gold Membership Services on 0870 600 0661. If telephoning, your call may be recorded for quality and training purposes.
- 34 Any complaint regarding an event that you attend must be brought to the attention of the venue management as early as possible during the event and, if not resolved to your satisfaction, should be notified to ufirst Gold Membership Services on 0870 600 0661.

D – Lifestyle Manager**1 ACCESSING THE SERVICE**

The ufirstgold Lifestyle Manager is a special telephonic service and all information is provided verbally.

2 ENQUIRIES AND BOOKINGS

- 2.1 You will usually be given the information you have requested whilst you are on the phone to the Lifestyle Manager.
- 2.2 If it is not possible to provide the requested information immediately (i.e. if further research is necessary) the Lifestyle Manager will make enquiries and phone you back within one business day with the outcome or status of the enquiry.

3 SERVICES

- 3.1 The Lifestyle Manager will try to accommodate any specific request you may have, by sourcing a supplier for the desired product or service. Services that contravene local or international law will not be sourced or provided through the Lifestyle Manager. The Lifestyle Manager does not sell goods or services of any kind. It acts on your behalf to arrange purchases from the relevant suppliers. Consequently any agreement for the provision of goods or services is between you and the supplier of the goods or services. The Service can't be held responsible for the quality of goods or the supplier.
- 3.2 The Lifestyle Manager will not use your name and address for any purpose other than to fulfil its obligations under the service.
- 3.3 The Lifestyle Manager does not provide information or advice about financial matters.

4 PAYMENT

- 4.1 You must pay for each service requested in accordance with the specific requirements of each individual service-provider.
- 4.2 You may be required to provide the card number and expiry date of a major credit/debit card to secure a booking or order.

5 CONFIRMATIONS

- 5.1 Within one business day of your authorised payment and the booking being placed, you will be sent an Order Confirmation.
- 5.2 You should check your Order Confirmation carefully and immediately telephone ufirst Gold Membership Services on 0870 600 0661 if you notice any discrepancies.
- 5.3 The Lifestyle Manager is provided by Prestige International UK Ltd.

Initial Disclosure Document

key facts about our insurance services

Ulster Bank Limited, 11-16 Donegall Square East, Belfast BT1 5UB

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.
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

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 a recommendation from us.
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 this service?

- A fee.
- No fee for arranging non-investment insurance contracts.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

Ulster Bank Ltd, 11-16 Donegall Square East, Belfast BT1 5UB is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 122315.

Our permitted business is arranging non-investment insurance. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234.

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 companies in the Direct Line Group (such as Direct Line Insurance plc, UK Insurance Limited and Privilege Insurance Company Limited), Churchill Insurance Company Limited), also, indirectly, wholly owns and controls Ulster Bank Limited.

7 What to do if you have a complaint

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

In writing Write to: Ulster Bank Limited, Complaint Handling Centre, Floor 3, Danesfort, Stranmillis Road, Belfast BT9 5UB.

By phone Telephone: 0845 3002515.

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)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Ulster Bank Limited. Registered in Northern Ireland. Registration Number R733. Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB. Authorised and regulated by the Financial Services Authority and entered on the FSA Register (Registration Number 122315) except in respect of our consumer credit products for which Ulster Bank Ltd is licensed and regulated by the Office of Fair Trading. Calls may be recorded.

ufirstgold – Additional Information Document

We are providing information on each insurance product included in the ufirstgold Account Package. These are the only insurance products of this type Ulster Bank arranges as part of its ufirstgold Account Package. You are under no obligation to accept these insurance products.

Will These Insurance Products Meet Your Needs?

The Insurance Products mentioned below are an integral part of the ufirstgold Account range of benefits/services available for you to use.

- Inclusive Annual Worldwide Family Travel Insurance will be appropriate for eligible customers who wish to ensure that they and their family are covered for worldwide travel. As a ufirst gold account holder, you automatically qualify for this benefit.
- The Mobile Phone Insurance policy provides insurance cover for eligible customers, against loss, theft, accidental damage breakdown and unauthorised use. You can cover one mobile phone for each account holder, two phones for joint accounts, up to £1,000 for each phone. All replacement handsets will either be the same make and model or of a similar specification, but will not be an upgrade, and may be refurbished.

You must register your mobile phone and/or SIM card to take advantage of this cover. You can do this by the following methods:

- By calling ufirst gold membership services on 0870 600 0661; or
- Registering online via www.ufirstaccount.co.uk

Accidental Death Insurance meets the demands and needs of ufirst gold customers who wish to ensure that a cash sum of up to £15,000 is available if they die because of an accident.

Up to £200,000 if travelling on licensed public transport or in a hired car.

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 the account holders.

Please be advised that the cover is automatic and begins as soon as the Insured Person's application for a ufirst gold Account has been accepted by Ulster Bank.

Ulster Bank is not making a personal recommendation based on your individual circumstances that these policies are suitable for your needs and we recommend that you read the Policy Summaries and enclosed Policy Documents carefully.

How Much Will This Cost Me?

The Insurance products listed are an integral part of the Ulster Bank ufirstgold Account range of benefits/services available for you to use. There is no separate charge for these insurance policies, they remain available while the ufirstgold Account is open. There is a monthly subscription charge for the ufirstgold account and this charge is not adjusted should you not wish to use a specific feature of the account.

Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future.

Other taxes may exist that are not paid via underwriting Insurer and/or Ulster Bank Limited or imposed by them or us.

The Monthly Subscription Charge for the account, currently £13 per month, is inclusive of insurance premium tax where applicable.

Your Right To Cancel

Annual Worldwide Family Travel Insurance

You have a right to cancel your Annual Worldwide Family Travel Insurance within 14 days of opening your ufirstgold Account.

To cancel your Annual Worldwide Family Travel Insurance, your written notice of cancellation should be sent to ufirstgold Travel Insurance, Waverly House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

Mobile Phone Insurance

You have a right to cancel your Mobile Phone Insurance within 14 days of registering your mobile phone or SIM card.

To cancel your Mobile Phone Insurance, you should write to Homecare Insurance Limited, Holgate Park, York YO26 4GA or call 0870 600 0661.

Accidental Death Insurance

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. Notice shall be given to ACE European Group Limited, Accident & Health, PO Box 1086, Belfast BT1 9ES. ACE may cancel the insurance in respect of any individual Insured Person by sending 30 days notice to their last known address.

If you don't exercise these cancellation rights, the agreements will be binding on you.

If the connected Ulster Bank ufirstgold Account is closed, the policies end at the same time.

What if I Need To Make A Claim

Annual Worldwide Family Travel insurance

To notify UK Insurance Limited of a claim in the first instance, please telephone 01252 745694. You will need to provide your Name, Address and the Account Number of your ufirstgold Account through which your insurance was arranged.

Mobile Phone insurance

If your phone has been lost, stolen or damaged then, within the 24 hours following your discovery of the incident, you must:

- Inform the police and get a crime reference number
- Contact your airtime provider to bar your SIM card to stop any further unauthorised calls being made

You must register your claim within 48 hours of discovering any incident.

If you're outside the UK at the time of discovering the incident, you must register your claim within 48 hours of return to the UK.

Claim by phone:

Call Homecare on 0870 600 0661 and make sure you have the following information to hand:

- Your policy reference number
- Your IMEI number
- Name of the police station you reported the theft or damage to, plus the crime reference number
- Time and date of the loss or theft or damage
- Time and date you blacklisted your phone

Accidental Death Insurance

Should you wish to make a claim under this policy, you should contact: ACE European Group Ltd, A&H Claims Department, PO Box 1086, Belfast BT1 9ES. Telephone: 0800 519 9871,

email: ufirstgold.pa@acegroup.com

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

The Law Applicable

You and the Insurers have a legal right to choose which law will apply to these contracts. However, the Annual Worldwide Family Travel Insurance is offered to you on the basis that it will be governed by the law of England. The Mobile Phone Insurance is offered to you on the basis that it will be governed by the law of England. Accidental Death Insurance is offered to you on the basis that it will be governed by the law of England.

The Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the insurers be unable to meet all their liabilities to policyholders, compensation may be available. Non compulsory insurance contracts are covered for a 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

Annual Worldwide Family Travel Insurance is arranged by Ulster Bank Limited (Registered Number R733, Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB). Authorised and regulated by the Financial Services Authority and entered in the FSA Register (Number 122315).

Annual Worldwide Family Travel Insurance is provided and underwritten by UK Insurance Limited. Registered Office and Head Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England Number 1179980.

UK Insurance Limited is authorised and regulated by the Financial Services Authority and entered in the FSA Register (Number 202810).

Mobile Phone Insurance is provided by Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark. Homecare Insurance Limited, Registered in England Number 2793290, Registered Office: Holgate Park, York YO26 4GA. Homecare Insurance Limited is authorised and regulated by the Financial Services Authority and entered on the FSA register (Number 202880).

Accidental Death Insurance is provided by ACE European Group Ltd. Registered in England Number 1112892.

Head Office: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the Financial Services Authority (FSA), Registration Number FRN 202803.

Your ufirstgold Mobile Phone Insurance Policy Summary



Mobile Phone Insurance Policy Summary

Homecare Insurance Limited is a member of the CPP group of companies.

This is a summary of cover only. Full terms and conditions are included in your policy document.

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.

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 ufirst Gold account and will continue for as long as you remain an account holder of that account.

Principal features of Mobile Phone Insurance

- Worldwide cover for your mobile phone against loss, theft and damage
- Replacement of missing handsets with a phone of similar specification
- This policy covers one mobile phone for each account holder
- Handset covered to the value of £1,000
- Accessories covered to the value of £200
- Airtime abuse cover up to £1,500 for contract mobile phones or £100 for non-contract mobile phones.

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 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 0870 600 0661; or
 - online via www.ufirstaccount.co.uk
- Your mobile phone will be covered 14 days after registration.
- For your first claim in any one year, you have to pay £25 excess.
- If you claim again within 12 months, you have to pay £50 excess.
- Any accessories with a combined replacement cost of more than £200.
- Any accessories which aren't lost or stolen at the same time as your mobile phone.
- iPods or other MP3 players.

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 a ufirstgold account that entitles you to this policy.

Complaints

If you are unhappy with your policy, please telephone 0870 600 0661. 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 0870 600 0661 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 blacklisted your phone

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

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

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

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

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

Consumer Protection

Homecare is a member of the UK's 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.

Your **ufirstgold** Travel Insurance Policy Summary

key facts

Please read this document carefully. It is a Policy Summary only and does not detail the full terms and conditions of the insurance policy. Full details of the insurance policy terms and conditions can be found in the Policy Document. This document does not form part of the contract between us.

This policy is provided and underwritten by UK Insurance Limited. As a ufirstgold Account holder, you are eligible for cover as long as you maintain your account. You should review and update your cover periodically to ensure it remains adequate.

A maximum duration of 31 days per trip applies, if you have chosen winter sports cover, the maximum number of days per year is 17.

What are the benefits provided by and significant exclusions and limitations of ufirstgold Travel insurance?

Section of Cover	Sum Insured	Main/Unusual exclusions/restrictions	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 must live in the United Kingdom, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the year before you bought this policy. You must tell Ulster Bank ufirstgold Travel Insurance if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities or a health condition). If you are not sure whether to tell Ulster Bank Travel Insurance, tell them anyway. We will not pay for any loss or damage caused as a result of you not acting in a reasonable way to look after your property. <p>EXCLUSIONS:</p> <p>We will not cover the following.</p> <ul style="list-style-type: none"> Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if: <ul style="list-style-type: none"> the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before the trip was booked; <ul style="list-style-type: none"> you are travelling against medical advice; you are travelling to receive medical advice or treatment; you are on a hospital waiting list waiting for treatment; or you have been given a terminal diagnosis. Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs. 	
Section A	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Medical and other expenses	£10m	<p>Inner Limits</p> <ul style="list-style-type: none"> Emergency dental treatment £150 Body or ashes repatriation £2,000 <p>If you go into hospital, you must tell Ulster Bank ufirstgold Travel Insurance immediately.</p>	£35

Section A	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Medical and other expenses	£10m	<p>What you are not covered for:</p> <ul style="list-style-type: none"> Any treatment or surgery which our assistance service thinks is not immediately necessary and can wait until you get home. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for. An anticipated event. Any costs after the time when, in our medical advisers opinion, you are fit to be returned home. 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. 	£35
Section B	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Sending you home in an emergency	£1m	<p>What you are covered for: We will pay up to the overall limit shown to return home if our assistance services think is medically necessary, and they arrange this for you.</p> <p>What you are not covered for:</p> <ul style="list-style-type: none"> Any treatment or surgery which our assistance services thinks is not immediately necessary and can wait until you return home. Any expenses for treatment or surgery carried out more than 12 months after the date for the incident which you are claiming for. The extra cost of single or private-room accommodation unless it is medically necessary. Any treatment or medication of any kind that you receive after you return home. 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. Any extra costs after the time when, in our medical adviser's opinion, you are fit to be returned home. 	£35
Section C	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Personal Accident	£20,000	<p>We will pay up to the limit shown to you or your executors or administrators if you are involved in an accident which causes you an injury which results in you becoming disabled within 12 months of the date of the accident for one of the following:</p> <ol style="list-style-type: none"> Permanent total disability. Loss of a leg or foot. Complete loss of use of an arm or hand. <p>If you die we will pay £4,000 (£700 for children under 16 years of age).</p>	Nil
Section D	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Personal Liability	£1m	<p>Conditions: You must give Ulster Bank ufirstgold Travel Insurance notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim.</p> <p>What you are not covered for: Any liability arising from an injury or loss or damage to property:</p> <ol style="list-style-type: none"> owned by you, a member of your family or household or a person you employ; or in the care, custody or control of you or of your family or household or a person you employ. 	

Section E	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Legal Expenses	£50,000	<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>What you are not covered for:</p> <ul style="list-style-type: none"> • Any claim you report to us more than 180 days after the date you knew about, 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. 	£75

Section F	Sum Insured	Main/Unusual exclusions/restrictions	Excess										
Personal belongings, baggage and money	£1,500	<p>Inner Limits:</p> <table border="0"> <tr> <td>Valuables</td> <td>£150</td> </tr> <tr> <td>Single article limit</td> <td>£100</td> </tr> <tr> <td>Essential items replacement</td> <td>£100</td> </tr> <tr> <td>Theft from unattended motor vehicles</td> <td>£75</td> </tr> <tr> <td>Replacement passport and tickets</td> <td>£200 (£40 for children under 16)</td> </tr> </table> <p>What you are not covered for:</p> <ul style="list-style-type: none"> • Breakage of fragile articles or sports equipment whilst in use. • Theft, loss of or damage to household goods, pedal cycles, motor vehicles, watersports equipment, marine equipment and craft and their accessories. • Shortages due to mistakes or neglect. • Any loss of theft which you do not report to the police within 24 hours of discovering it and which you do not get a written acknowledgment for. • Any item, set or pair worth more than £50 which you haven't got an original receipt or insurance valuation for before the loss. • Property you leave unattended in a public place. 	Valuables	£150	Single article limit	£100	Essential items replacement	£100	Theft from unattended motor vehicles	£75	Replacement passport and tickets	£200 (£40 for children under 16)	£35
Valuables	£150												
Single article limit	£100												
Essential items replacement	£100												
Theft from unattended motor vehicles	£75												
Replacement passport and tickets	£200 (£40 for children under 16)												

Section G	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Cancelling or cutting short your holiday	£2,500	<p>What you are not covered for:</p> <ul style="list-style-type: none"> • Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type. • You not wanting to travel. • An anticipated event. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel. • The transport operator or their agents refusing to transport you or a member of your immediate family, or a travelling companion, because they consider that you or they are not fit to travel. • Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of this insurance. • If you cut short your trip and you have less than 25% of the trip left or five days, whichever is greater. 	£35

Section H	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Abandoning your holiday and travel delay	£2,500	<p>Inner Limits: Travel delay – Each full eight-hour period of delay £10 (Max £400)</p> <p>Conditions:</p> <ul style="list-style-type: none"> You must have checked in for your trip at or before the recommended time; and You must get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted. <p>What you are not covered for: Any claim that results from strikes or industrial action which were public knowledge before the start of the trip.</p>	Nil

Section K-N	Sum Insured	Main/Unusual exclusions/restrictions	Excess						
Winter Sports Cover		<p>Inner Limits:</p> <table> <tr> <td>Piste Closure</td> <td>£300</td> </tr> <tr> <td>Ski Equipment</td> <td>£1,000</td> </tr> <tr> <td>Ski Hire</td> <td>£500</td> </tr> </table> <p>Conditions and Exclusions</p> <p>Piste closure Section K</p> <ul style="list-style-type: none"> The pre-booked holiday resort where you are staying is at least 1,000 metres above sea level. <p>Ski Equipment Section L</p> <ul style="list-style-type: none"> You are not covered for any loss theft of or damage to ski equipment aged over 5 years old. <p>Ski Hire Section M</p> <ul style="list-style-type: none"> Any theft or loss which you do not report to the police within 24 hours of discovering it and getting a written acknowledgement. 	Piste Closure	£300	Ski Equipment	£1,000	Ski Hire	£500	
Piste Closure	£300								
Ski Equipment	£1,000								
Ski Hire	£500								

Full details of exclusions can be found in the exclusions section of your Travel Insurance Certificate.
Your right to cancel
You have a right to cancel this insurance within 14 days of opening your ufirstgold Account. To cancel your Annual Worldwide Family Travel Insurance, your written instruction should be sent to UK Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.
How to make a claim
To notify UK Insurance Limited of a claim in the first instance please telephone 01252 745694.
How to complain
Should there ever be an occasion where you need to complain, contact us on 01252 745694 for claims related complaints or on 0870 6092043 for sales query complaints. If you wish to write, then address your letter as follows:
<ul style="list-style-type: none"> Claims related complaints to The Claims Manager, UK Insurance Limited, Waverly House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT. All other complaints should be addressed to Customer Service Manager, UK Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.
If UK Insurance Limited cannot resolve the differences between you, 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.

Financial Services Compensation Scheme

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

ufirstgold Travel Insurance is provided and underwritten by UK Insurance Limited Registered Number: 1179980, Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ.

UK Insurance Limited is authorised and regulated by the Financial Services Authority and entered in the FSA Register (number 202810).

Ulster Bank Limited. Registered Number: R733 Northern Ireland.

Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB.

Authorised and regulated by the Financial Services Authority and entered on the FSA Register (number: 122315).

Your **ufirstgold** Accidental Death Insurance Policy Summary

key facts

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. Cover is underwritten by ACE European Group Limited.

Significant Features & Benefits

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

Significant or Unusual Exclusions or Limits

This policy does not cover:

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

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 ufirstgold Account has been accepted by Ulster Bank. Cover continues automatically as long as: i) the Account holder maintains their ufirstgold account; and ii) the insurance continues to be placed with ACE by Ulster Bank. 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. Notice shall be given to ACE European Group Ltd, Accident & Health, PO Box 1086, Belfast BT1 9ES. 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 Ltd, A&H Claims Department, PO Box 1086, Belfast BT1 9ES. Telephone: 0800 519 9871, email: ufirstgold.pa@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, Accident & Health, PO Box 1086, Belfast BT1 9ES. Telephone: 0800 519 9965, email: ufirstgold.pa@acegroup.com
 You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.
 The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Service Compensation Scheme

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

Your **ufirstgold** Accidental Death Insurance Policy

UFIRSTGOLD ACCIDENTAL DEATH INSURANCE

IMPORTANT NOTE Please keep this policy in a safe place, preferably with your will if you have one. Advise your estate representative and beneficiaries of its location.

POLICY OF INSURANCE

Policy No: UKBOPC51701

Insurance Agreement

The Insured Person and ACE* agree that ACE will, subject to the terms, Conditions, Provisions and Exclusions of this Policy, provide the Insurance in the manner and to the extent provided in this Policy.

*ACE shall mean ACE European Group Limited whose main business is General Insurance. Registered in England Number 1112892, Head Office: 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the Financial Services Authority (FSA), Registration Number FRN202803. Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk> or by contacting the FSA on 0845 606 1234.

Accidental Death Insurance

The cover provided by this Policy begins as soon as the Account holder's application for the Qualifying Account has been accepted by Ulster Bank. Cover continues automatically as long as:

- i) the Account holder maintains the Qualifying Account; and
- ii) the insurance continues to be placed with ACE by Ulster Bank.

As this insurance may continue for more than a year the Qualifying Account holder should review it periodically to ensure that cover remains adequate. If, whilst the Policy is in force, an Accident occurs during the Effective Time and causes Bodily Injury to an Insured Person ACE will pay the Benefit Amount shown in the Schedule of Benefits for death.

The total Benefit Amount payable shall not exceed the maximum amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident. Benefit shall not be payable under more than one Section.

In respect of Insured Persons aged 70 years and over at the time of sustaining Bodily Injury the Benefit Amount payable under Section 2 Schedule of Benefits shall be reduced by 50%.

If an Insured Person holds two or more Qualifying Accounts at the time of sustaining Bodily Injury the total Benefit Amount payable shall be limited to 200% of the maximum Benefit Amount shown in the Schedule of Benefits or the aggregate of the Benefit Amounts applicable to each Section whichever is less.

In respect of a Qualifying Account that is a joint account the Benefit Amount payable in respect of any one Insured Person shall be proportionately reduced by the number of names which appear on Ulster Bank's records as holders of the joint account.

Any contributory degenerative condition or disability known by the Insured Person to be in existence at the time of sustaining Bodily Injury will be taken into account by ACE in assessing whether the Benefit Amount is payable.

Schedule of Benefits

Section 1

Effective Time

Whilst an Insured Person is mounting into, dismounting from or travelling in:

- any Licensed Public Transport or
- any car hired for a period not exceeding 30 days, during the course of a Journey (including walking between different forms of transport where a connection is being made).

Benefit Descriptions	Benefit Amount
u firstgold Death	£200,000

Section 2

Effective Time

24 hours a day anywhere in the world

Benefit Descriptions	Benefit Amount
u firstgold Death	£15,000

Disappearance

If an Insured Person disappears and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such Insured Person has died as a result of Bodily Injury, the death benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such death benefit shall be refunded to ACE.

Exposure

If an Insured Person suffers Bodily Injury as a result of unavoidable exposure to the elements ACE will consider it as having been caused by an Accident.

Urgent expenses following death

If an Insured Person suffers Bodily Injury and an interim death certificate is issued, ACE will on request make an advance payment of £1,000 to the Insured Person's personal representatives to cater for expenses which need urgent/immediate payment whilst the administration of the Insured Person's estate is being arranged. This advance payment for expenses will be deducted from the payment of the Benefit Amount for death.

ACE Assistance

☎ To access ACE Assistance call: 020 7173 7798

The Insured Person, the Insured Person's partner may call ACE Assistance then select option 2 for a number of counselling, advice and information services providing emotional support and practical advice including, but not limited to, the following:

1. Counselling ☎

- Identifying and managing stress and stressful situations.
- Crisis counselling.
- Debt counselling.
- Addiction counselling.
- Advice on the practical and emotional aspects of living with a long-term injury or disablement.
- Following death, support and help for the bereaved family and colleagues to cope with the trauma of their loss.
- Support in dealing with the psychological impact of not being able to continue in employment due to injury and advice about finding more suitable employment.
- Providing information and details of organisations which provide face-to-face counselling.

2. Legal Advice ☎

- a) Advice where injury has been caused by the negligence of a third party.
- b) Advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

3. Personal Tax advice ☎

General advice on tax issues of a personal nature (but excluding financial planning advice relating to ways of avoiding or reducing personal tax liability).

4. Medical Advice ☎

- a) General medical advice which can be given over the telephone
- b) How to access details of the length of hospital waiting lists.
- c) Providing details of additional sources of information and societies who specialise in dealing with particular disabilities.
- d) Information on facilities available through Social Services.
- e) Advice on how to obtain a second opinion.

5. Bereavement Advice ☎

- a) Information on locating wills, obtaining Grant of Probate or Letters of Administration or the need to consult a solicitor.
- b) Advice on how to register death, the duties of the Coroner and information on the documents required by the Registrar.
- c) Referral to a funeral director and advice on the practical details.

6. State Benefit Advice ☎

- a) Information on entitlements to State Benefits.
- b) Advice on the financial implications of long term absence from work due to injury.

Definitions

Accident shall mean a sudden violent, external, unforeseen and identifiable event and the word Accidental shall be construed accordingly.

Benefit Amount shall mean the maximum amount ACE can pay as shown in the Schedule of Benefits.

Bodily Injury shall mean injury which is caused solely by Accidental means and which independently of illness or any other cause within twenty-four calendar months from the date of the Accident results directly in the Insured Person's death.

Claim shall mean a single loss or series of losses Due To one cause insured by this Policy.

Due To shall mean directly or indirectly caused by, arising from or in connection with.

Hazardous Pursuits shall mean racing (other than on foot or whilst swimming); motor rallies and competitions; mountaineering or rock climbing requiring the use of ropes or guides; aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft.

Insured Person shall mean any ufirstgold Qualifying Account Holder.

Journey shall mean any trip described under Schedule of Benefits Section 1 Effective Time undertaken by an Insured Person, which commences whilst the Policy is in force. Cover will commence from the time of departure from home or place of business, until return thereto, subject to a maximum duration of 90 consecutive days for any one trip.

Licensed Public Transport shall mean an air, land or water vehicle operated under licence for the transportation of fare paying passengers.

Qualifying Account shall mean an Ulster Bank ufirstgold Account.

Qualifying Account holder shall mean a person who has a Qualifying Account provided by Ulster Bank.

Qualified Medical Practitioner shall mean a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice.

War shall mean armed conflict between nations, invasion, act of foreign enemy, civil war, military, or usurped power.

£ shall mean United Kingdom pounds sterling

Exclusions

The following Exclusions are applicable to this Policy.

ACE shall not be liable for payment of any benefit for Bodily Injury Due To:

1. suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of their mental health.
2. an Insured Person's own illegal act.
3. the Insured Person being under the influence of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner but not for the treatment of drug addiction.
4. sickness or disease not directly resulting from Bodily Injury.
5. 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.
6. the Insured Person engaging in Hazardous Pursuits
7. War or any act of War, whether declared or not.
8. the Insured Person being on active service in the armed forces of any nation or international authority.

Conditions

Conditions to which this Policy is subject;

1. This Policy shall be read as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
2. a) 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. Notice shall be given to ACE European Group Ltd, Accident & Health, PO Box 1086, Belfast BT1 9ES.
b) ACE may cancel the insurance in respect of any individual Insured Person by sending 30 days notice to their last known address.
3. No sum payable under this Policy shall carry interest unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the claim. Where interest becomes payable by ACE, it will be calculated only from the date of final receipt of such certificates, information or evidence.
4. Where an Insured Person or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy ACE reserves the right not to pay a claim.
5. It is hereby agreed between ACE and the Insured Person that:
 - a) this policy shall be governed and construed in accordance with the law of England and Wales, all disputes shall be handled by a court within the United Kingdom.
 - b) Communication of and in connection with this Policy shall be in the English language.
6. It is the insured's responsibility to provide complete and accurate information to Ulster Bank and ACE when applying for the Qualifying Account and throughout the life of this policy. It is important that the Insured Person ensures all statements made in the application, over the telephone, on claim forms and other documents are full, true and correct. Please note that if they are not this could invalidate the insurance cover and could mean that part or all of a claim may not be paid.
7. The Insured Person and ACE agree that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. The Insured Person and ACE can rescind or vary the terms of this contract without the consent of any third party to this contract who might seek to assert that they have rights under Contracts (Right of Third parties) Act 1999.
8. ACE is required to notify the Insured Persons that other taxes or costs may exist which are not imposed by ACE.
9. ACE reserve the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons.

Claim Provisions

1. On the happening of any occurrence likely to give rise to a Claim under this Policy notice shall be given to ACE European Group Ltd, A&H Claims Department, PO Box 1086, Belfast BT1 9ES Telephone: 0800 519 9871, ufirstgold.pa@acegroup.com within 60 days or as soon as possible after the date of the occurrence.
2. If any Claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by an Insured Person or any Insured Person's legal representatives to obtain benefit under this Policy ACE shall be under no liability in respect of such Claim.
3. ACE will pay the Benefit Amount for accidental death to the estate of the deceased Insured Person and the receipt given to ACE by the Personal Representatives shall be a full discharge of liability by ACE in respect of the Claim for such Benefit Amount.

Complaints Procedures

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance ACE should be contacted at the following address:

The Customer Service Manager, ACE European Group Ltd, Accident & Health, PO Box 1086, Belfast BT1 9ES Telephone: 0800 519 9965, ufirstgold.pa@acegroup.com quoting Policy details.

The Financial Ombudsman Service may be approached for assistance if the Policyholder or Insured Person is dissatisfied with ACE's final response. Its contact details are: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 0801 800 Facsimile: 020 7964 1001

email: enquiries@financial-ombudsman.org.uk

Web Site: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce your Statutory Rights relating to this Policy. For further information about your Statutory Rights contact the Office of Fair Trading or Citizens Advice Bureau.

Financial Services 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

Data Protection/Privacy

1. ACE fully accepts its responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to it.
2. ACE is part of the ACE Group of companies. It and the group companies will use information given together with other information for the administration of this Policy, the handling of claims and the provision of customer services. The information may also be disclosed to ACE's service providers and agents for these purposes. It may be disclosed to the Insured Person's agents, where appointed. It may also be used for the purposes of fraud prevention including passing details to other insurers and regulatory bodies.
3. Where the Insured Person has provided information about another person in connection with the purchase and performance of this insurance Policy, ACE will assume they have appointed the Insured Person to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information abroad.
4. ACE (or reputable organisations selected by them) may monitor and/or record communication to ACE, to ensure consistent servicing levels and account operation.
5. ACE will keep information about the Insured Person only for so long as it is appropriate. The Insured Person has a right to request a copy of the information (for which ACE may charge a small fee) and to correct any inaccuracies. To make sure instructions are followed correctly and to improve ACE's service through staff training, telephone calls may be recorded.

Mobile Phone Insurance Policy Document

Homecare Insurance Limited is a member of the CPP group of companies.

Policy terms and conditions

A) Registration Process

- 1) This policy covers one mobile phone per account, or two if it's a joint account.
- 2) 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 0870 600 0661; or
 - online via www.ufirstaccount.co.uk
- 3) Your mobile phone will be covered 14 days after registration.
- 4) You will need to provide the following details:
 - Your name and address
 - Date of birth
 - Account number and sort code
 - Make, model and IMEI number of the mobile phone/s
 - The mobile phone number/s
 - Purchase date

B) Policy definitions

Abroad – in a country other than England, Wales, Scotland or Northern Ireland.

Claim – any claim you make on this policy.

Cover – the benefits provided under this policy.

Homecare, the insurer – Homecare Insurance Limited, Holgate Park, York, YO26 4GA (registered number 2793290).

Mobile phone – mobile phone or personal digital assistant (PDA).

Policy – these terms and conditions and your schedule of cover, including any changes we make to either of these.

Reasonable precautions – all measures that it would be reasonable to expect you to take to prevent loss, theft, damage or breakdown of your mobile phone.

Schedule of cover – details of the insured person and the insured mobile phone that we send you from time to time.

Unattended – left by you so that you are not in a position to prevent loss, theft, damage or breakdown of your mobile phone.

We, Us, Our – Homecare Insurance Limited, Holgate Park, York, YO26 4GA (registered number 2793290).

You, Your – the person whose name appears on the schedule of cover, plus any registered authorised users of the mobile phone registered with us.

C) What is covered under your Mobile Phone Insurance

- This policy covers one mobile phone per account, or two if it's a joint account
 - Handset covered to the value of £1,000
 - Accessories covered to the value of £200
 - Airtime abuse cover up to £1,500 for contract mobile phones or £100 for non-contract mobile phones.
- 1 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, up to a value of £1000.
 - 2 The policy covers your mobile phone and other accessories such as chargers, cases, earphones, Bluetooth headsets and memory cards in the event that they are lost or stolen at the same time as your mobile phone. It does not cover the cost of any software loaded on to your mobile phone such as games, ring tones and other applications.

- 3 The combined value of any replacement accessories we provide will not be more than £200 per claim.
- 4 If your mobile phone is lost, stolen, damaged or breaks down we will at our discretion either replace it or arrange for it to be repaired. We will try to provide you with the same model as the one you have claimed for. If we cannot provide you with an exact replacement, then we will supply you with one that has similar features and functionality to the one you have claimed for but the colour may not always be the same. Replacements may be new items but they may sometimes be refurbished stock. All replacement mobile phones that we provide (whether new or refurbished) and mobile phones repaired by us will come with a 12 month warranty. Repairs or replacements under this warranty will not affect your claims history.
- 5 If your accessories are lost or stolen at the same time as your mobile phone, we will, at our discretion, either replace them; or give you the value of the replacement cost of your accessories.
If we replace your accessories, we will try to provide you with the same model as the one you have claimed for. If we cannot provide you with an exact replacement, then we will supply you with an accessory that has similar features and functionality to the one you have claimed for but the colour of the accessory may not always be the same.
- 6 You have to register with us the mobile phone you want to insure, providing us with all the information we require including IMEI number. Please make sure that you tell us about any new or replacement mobile phone as if you do not it will not be insured. We may request a proof of purchase.
- 7 You also have to register the details of the people you want to be authorised users. If their details are not registered with us, you will not be able to claim if your mobile phone is lost, stolen, damaged or breaks down whilst they are using it.
- 8 If your mobile phone is damaged or breaks down outside its manufacturer's warranty period, we will at our discretion either repair it or replace it. If so, we will decide whether to:
 - arrange for it to be repaired; or
 - pay for you to get it repaired by a repairer approved by us; or
 - replace it if we think it would be more cost-effective; or
 - give you vouchers for the replacement cost which you can then take to your airtime provider or another mobile phone retailer.
- 9 If you claim for damage or breakdown, you must send us the mobile phone you're claiming for so that we can inspect it. If we are unable to repair your mobile phone and you are issued with a replacement handset, your damaged or faulty mobile phone will become our property or that of our approved supplier. If you are issued with a replacement handset because you have claimed for loss or theft, title to your lost or stolen mobile phone passes to us or to our approved supplier, and if your mobile phone is subsequently found you will have to send it to us, or to our approved supplier.
- 10 If, after the loss or theft of your phone, someone uses it without your permission and you incur costs for airtime abuse, we will cover you up to a maximum of £1500 for that airtime abuse (contract phones only). Cover applies only to the airtime charges incurred by a third party following loss or theft of your phone and commences 12 hours before you have notified the police, the airtime provider and us.
- 11 For Pre Pay mobile phones, we will provide cover for Pre-Pay credit up to £100 for any credit purchased within the 24 hours prior to the loss or theft.
- 12 Up to two successful claims per account holder in any 12 month period.

D) Who is covered

This policy covers the named account holders on the bank account, a maximum of two if it's a joint account. In order for the insurance to take effect, the account holder must register the mobile phone details as covered under section A to be entitled to this insurance before an incident occurs.

E) The excess

- The excess is the amount that you must contribute toward the cost of repairing or replacing your stolen or damaged mobile phone. The amount you have to pay depends how often you have claimed. The excesses payable are:
- For your first claim in any one year, you have to pay £25
- If you claim again within 12 months, you have to pay £50

F) What is not covered

- 1 Any claim within the first 14 days of the day you register your mobile phone.

- 2 Any mobile phone that is not registered with us at the time of the incident being claimed for.
- 3 Any accessories with a combined replacement cost of more than £200.
- 4 Any accessories which aren't lost or stolen at the same time as your mobile phone.
- 5 iPods or other MP3 players.
- 6 Any mechanical or electronic breakdown that takes place when your mobile phone is still under its manufacturer's warranty.
- 7 Loss, theft, damage or breakdown if this happens whilst your mobile phone is being used by someone who is not an authorised user.
- 8 Any mobile phone that does not contain a SIM card at the time of the incident claimed for.
- 9 Theft where your mobile phone has been stolen from a car or other vehicle, unless this was out of sight, the vehicle's security systems were activated and there is evidence that the vehicle has been broken into.
- 10 Damage, loss or theft where you haven't taken reasonable precautions to prevent this or indifferent to the risk of damage, loss or theft taking place. Some examples include wilfully or recklessly leaving your mobile phone unattended in a public place or leaving it on the bonnet, boot or roof of a vehicle.
- 11 Loss or theft of your mobile phone from any property or premises unless there is evidence of forced entry.
- 12 Damage caused by your careless use of your mobile phone. This includes (but is not restricted to) damage caused because you have not followed the manufacturer's instructions or because you have used the wrong voltage to charge up your mobile phone or because someone else (for example a retailer) has set up your mobile phone incorrectly.
- 13 Damage or breakdown if we cannot verify the IMEI number of the mobile phone that you have returned to us for examination. This may include where the IMEI sticker has been removed.
- 14 Damage caused by any electronic virus.
- 15 Repair costs if these are not approved by us first.
- 16 Costs of routine servicing, inspections, adjustments or cleaning.
- 17 Normal wear and tear, including flaws, scratches or chips, depreciation and general deterioration.
- 18 Consequential loss. This is where you incur an indirect cost or expense or suffer an indirect loss as a result of the loss, theft, damage to or breakdown of your mobile phone. This includes but is not limited to costs for subscription services you have signed up for, in which case you must contact the provider to suspend these.
- 19 Claims made because your mobile phone has been confiscated or is being held by any government agency (for example the Police).

G) Length of policy

This policy provides cover that commences when you register your mobile phone with us and continues for the period you remain a holder of the Ulster Bank ufirstgold account that entitles you to the policy unless your account provider tells us otherwise.

H) Cancelling the policy

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

I) General conditions

- 1 Your mobile phone is only covered whilst it is being used by you or someone else you have given permission to.
- 2 Your mobile phone will only be covered whilst it contains a SIM card.
- 3 You cannot transfer this insurance to anyone else.
- 4 You must keep us up to date with changes in your personal details such as address changes.
- 5 You must tell us if your insured mobile phone changes. See section A (Registration process) for details.

J) Claims: how to make a claim

If you need to make a claim, please call us on 0870 600 0661. We will tell you what to do, including what paperwork (if any) you will have to provide to support your claim.

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

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

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

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

Please note that if you're abroad, we won't replace your mobile phone until you return to the UK.

K) Claims: general conditions

- 1 You must do everything you can to reduce the risk of your mobile phone being lost, stolen or damaged.
- 2 If you make a claim, we will ask for proof of purchase. You must be able to provide this. We may also ask for documentation or other proof to support your claim if we think we need this. If you do not provide any document or proof we ask for, we may decline your claim. What we will require may depend on the circumstances of your claim but an example would be a Police Crime Reference Number to support a claim for theft. If we ask you for documentary proof, you should provide this within 30 days of asking.
- 3 If you claim for malicious damage, this will only be considered if you can show that the damage was caused by another person who has obtained your mobile phone without your permission.
- 4 If your mobile phone is lost, stolen, damaged or breaks down abroad, we will not settle your claim until you have returned to the UK.

L) Claims: how often I can claim

Each account holder can claim twice a year but please note that if you make a second claim, then the excess you will have to pay will go up. See section E for excess fees.

M) Fraud

If you have any concerns in relation to fraud, please call Customer Services on 0870 600 0661 and ask to be transferred to the Fraud Investigation Unit. Alternatively, you can write to:

**Fraud Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA**

We will process your claim under the terms and conditions of this policy based upon the initial information provided to us for the claim. If your claim is not covered and you then submit a claim having changed the reason we consider this as fraud and may take action against you. The contract between both parties is based upon the principle of utmost good faith. If you or anyone acting for you:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
- Make a statement in support of a claim knowing the statement to be false in any respect, or submit any document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any theft, loss or damage caused by your wilful act, or with the intent to defraud us; then:
 - We may not honour the claim
 - We may not honour any other claim which has been or will be made under any policy held by you
 - We may not make any return of payments made for cover and we may, at our option, cancel the policy
 - We may be entitled to recover from you the cost of any claim already paid under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
 - We may be entitled to recover from you the cost of any investigation into a fraudulent claim under this policy (if necessary the cost may be recovered through the instigation of court proceedings); and
 - We may inform the Police, government or regulatory bodies of the circumstances.

Details of claims may be put on a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator of the claims register are available on request.

N) The law that applies to this policy

This contract is governed by and must be interpreted in accordance the laws of England, Wales and Northern Ireland unless you live in Scotland (in which case, Scottish law will apply) or unless you and we agree otherwise. You and we agree that policy terms will be issued in English.

O) Other insurance

If you have other insurance that provides the same or substantially similar benefits, you must tell us this when you make a claim. We will not pay more than our share of any claim if this mobile phone is covered by other insurance.

P) Setting aside or changing your terms and conditions

If we choose not to apply any term or condition of this policy, this will not prevent us from applying that term or condition or otherwise relying on it in the future.

We will give you 30 days' notice of any changes to your terms and conditions.

Q) How to make a complaint

If you want to make a complaint, please phone us on 0870 600 0661 or write to:

**Complaints Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA**

We will try to respond to your complaint within five working days. If we can't, we will send you an acknowledgement letter to keep you informed of the progress we're making. If you're not happy with the response you receive, you can take this up with the Financial Ombudsman Service. We (but not you) are bound by any decision they reach. Their address is:

**Financial Ombudsman Service
Insurance Division
South Quay Plaza
183 Marsh Wall
London
E14 9SR**

You must contact the Ombudsman within six months of receiving our response to your complaint. The Ombudsman will not be able to help you unless you have first made your complaint to us.

R) Your personal data: how we will use this

We will keep the information you give us so we can:

- Confirm your identity
- Manage your policy; and
- Process any claim you make.

The information you provide to us will be shared with the bank that provides the account that entitles you to this insurance policy.

Homecare may pass your personal information to our approved suppliers so that we can send correspondence to you.

If your mobile phone is lost or stolen, we will give relevant details to your network provider so that your mobile phone cannot be used. We will arrange repairs to or authorise the replacement of a damaged mobile phone or authorise the replacement of a stolen mobile phone. When processing claims, we may contact the Police to make sure that your crime reference number is genuine.

We will record your information on relevant databases and registers for the purposes of crime prevention and detection. If you make a claim, we may record your information on relevant insurance industry databases and registers for future claims administration and further fraud prevention and detection purposes, and may share your information with other insurers and fraud prevention agencies to prevent fraudulent claims.

You have the right to see all the information we hold about you. If you would like to see this information, please write to:

**The Compliance Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA**

Please note that there will be a separate administration fee for this service.

By taking out this policy, you agree that for us to manage this contract we may transfer your information outside the European Economic Area (EEA).

S) Recording Calls

We will record calls you make to us. We do this so we can:

- Keep a record of the instructions you give us
- Monitor our performance
- Improve our staff training
- Comply with relevant laws and regulations.

T) Special Requirements

We are committed to meeting the needs of all our policyholders, including those with special needs. Letters and other documents are all available on request in Braille or large text or on audio tape. Hearing and speech-impaired policyholders who wish to speak to us and have a textphone available can do so by using the RNID's Tynetalk Relay service. This is available 24 hours a day, seven days a week and allows our customers who find this convenient to contact us via a Tynetalk Operator who will relay instructions and other requests verbally to our call centre staff. Please note that to use Tynetalk Relay, you must have or be able to get access to a textphone. For Tynetalk, please call 18001 0870 600 0661. For all other services, including requests for Braille, large print or audio versions of any of our documents, please call 0870 600 0661. In all cases, we'll be happy to help.

U) Homecare Insurance: our regulatory status

This 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. We are a member of the CPP group of companies.

V) Consumer Protection

Homecare is a member of the Financial Services Compensation Scheme. This protects you in the event that Homecare is unable to pay claims made against it; if so, you may be entitled to compensation if we cannot meet our obligations. Insurance arranging is covered under the scheme for 90% of the claim, without any upper limit.

Travel Insurance Certificate and Policy Document

Inclusive Annual Worldwide Family Travel insurance Certificate of insurance. Policy number UF2109.

Important

You can only access benefits whilst you are a ufirstgold Current Account Holder. Please ensure you take this travel insurance certificate and policy with you when you travel. It is recommended you read the policy booklet carefully before you travel.

General Provisions

The policy is evidence of the contract between you and us. The policy and any endorsement are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears.

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that claims will not be met.

From time to time it may be necessary for us to alter your travel insurance policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice or some other future specified date.

Please note that upon surrender, termination or cancellation of your ufirstgold Account, the benefits under this travel policy will no longer be available to you.

Schedule of insured persons

The following people are entitled to cover under this policy:

- 1 Any Account holder;
- 2 The Account holder's partner;
- 3 The Account holder's dependent children.

Please refer to the meaning of words on page 46 and also General Exclusions and Conditions on pages 47 and 49.

Medical Warranty

This policy doesn't cover any claims relating directly or indirectly to any pre-existing medical conditions relating to the insured person or anyone upon whom the trip depends. A pre-existing medical condition is:

- a) any medical condition which the insured person was aware of at the time of booking the trip.
- b) receiving day or in-patient treatment or is on a waiting list for day or in-patient treatment.
- c) receiving a terminal prognosis.
- d) intending to travel against the advice of a qualified medical practitioner.
- e) travelling to obtain medical treatment.

Geographical Areas

This policy provides cover for anywhere in the world except where the UK Foreign and Commonwealth Office advises against all travel. To check if your destination is subject to any warnings visit www.fco.gov.uk or call +44 207008 1500.

Note: We only provide cover for travel within the United Kingdom, Republic of Ireland or Channel Islands if you stay for at least two nights in pre-booked accommodation at least 25 miles away from where you usually live.

Insurers

Ulster Bank ufirstgold Travel Insurance is underwritten by UK Insurance Limited (UKI), who are authorised and regulated by the Financial Services Authority. Registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered number 1179980. UKI is a Royal Bank of Scotland Group Company.

Important Information

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents to: UK Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ within 14 days of receipt. We will return any premium paid in full provided you have not travelled or made a claim on the policy during that time. You may cancel this insurance at any time by returning your policy documents to: UK Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ. If you do not exercise the cancellation right, the agreement entered into between us and you will be binding on you.

How to Make a Claim

To notify us of a claim in the first instance please telephone 01252 745694.

How to Complain

Should there ever be an occasion where you need to complain, contact us on 01252 745694 for claims related complaints or 0870 6092043 for travel advice related complaints. 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 as follows:

- Claims related complaints to The Claims Manager, UK Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ
- All other complaints should be addressed to Customer Services Manager, UK Insurance Limited, 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. Registration number 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 0845 606 1234.

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 Needs

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

Holiday tips

- 1 Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water and avoid ice in your drinks and ice cream.
- 2 The sun on holiday can be much more powerful than you are used to at home. To prevent sunburn and sunstroke, do not stay out in strong sunlight between 11am and 3pm, and always wear sunscreen.
- 3 Think before you dive. Check the depths of swimming pools and the sea and only dive in if you are sure that the water is deep enough.
- 4 Please ask and follow local advice on health and safety in your resort area.
- 5 Do not pack valuables, money and important documents in the baggage that you check in at the airport. Keep them with you at all times during your trip.
- 6 Do not take more cash than you need. Use travellers' cheques if possible.
- 7 If you are taking particularly valuable items on holiday, you should insure them under the 'all risks section' of a household contents insurance.
- 8 Never leave your belongings unattended or with strangers, particularly at airports and on the beach, or in vehicles.
- 9 Leave in plenty of time to get to the airport, port or train station before the check in time shown.
- 10 Make sure that all passports, visas, vaccinations and health requirements are up to date and be sure to take all the documents you need with you.

Health

Your insurance contains conditions that relate to your health and the health of others who might not be travelling with you but whose well being your trip may depend on. In particular we may not cover medical problems which you or they had before you booked your trip.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

Excesses

Under most sections of this insurance you have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies.

Law

This insurance will be governed by English Law unless we agree otherwise.

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

Any questions

If you have any doubts about the cover we provide or you would like more information, please contact **ufirst Gold Membership Services** on 0870 600 0661 from outside UK +44 870 609 2043.

Medical and other emergencies

24-hour emergency service

Our assistance services will provide immediate help if you are ill or injured outside the United Kingdom, Republic of Ireland or Channel Islands. They provide a 24-hour emergency service 365 days a year. If you require assistance in the event of an incident covered under this policy please contact our assistance services at Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

Emergency phone number in the United Kingdom: 01252 740141 from outside the UK +44 1252 740141.

Emergency fax no: 01252 740110, from outside the UK +44 1252 740110 Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

When you contact our assistance services, you will need to say that you are insured with 'Ulster Bank **ufirstgold** Travel Insurance' and give the following information:

- Your reference number which is UF2109
- Your name
- Your address
- Your phone number abroad.

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact our assistance services for you immediately. If they do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses.

If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from our assistance services when you return to the United Kingdom, Republic of Ireland or Channel Islands.

Returning early to the United Kingdom, Republic of Ireland or Channel Islands

If you have to return home under section A (Medical and other expenses), section B (Sending you home in an emergency) or section G (Cancelling and cutting short your holiday) our assistance services must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.

Note to all insured people, treating doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell our assistance services immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow our assistance services or their representatives to see all of your medical records and information.

Claims information

Medical claims

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or illness together with any bills which you should have paid.

Claims for delay, loss or damage to money, personal belongings, baggage and so on.

You must tell the relevant transport company about any delay, loss or damage to personal belongings and so on if they are being carried by any airline, transport company and so on.

You must also get a property irregularity report. If you do not tell the airline, transport company and so on within three days of the event, we may not be able to pay your claim.

You must report immediately any loss of money or loss or damage to personal belongings and so on to the police (and hotel management if this applies). You must also get an official written report. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

General

You must send any claim to Ulster Bank ufirstgold Travel Insurance as soon as possible of your trip ending. If you do not, we may not be able to pay your claim.

If you wish to register a claim please ring us on 01252 745694 (from NI)/+44 1252 745694 or write with a brief description of your claim to UK Insurance Limited at Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

Ulster Bank ufirstgold Travel Insurance are open every weekday and will send you a claim form as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act 1998.

The meaning of words

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

Abroad

Outside your country of residence.

Account holder

Any individual who holds an Ulster Bank ufirstgold Current Account.

Anticipated event

Any event or occurrence which you or your relative knew would occur or could have been reasonably expected to occur during your trip and which you or your relative were aware of at the time of booking the trip.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time would prevent the business from running properly.

Country of residence

United Kingdom, Republic of Ireland or Channel Islands where you have lived for at least six months in the last year.

Dependent children

All unmarried children (including adoptive and foster) of the Account holder who at the time of booking the trip are aged under 18 years and living at home (or up to 23 years if in full-time education as long as their permanent address is the same as yours).

Hazardous activities

Are flying, hang-gliding, ballooning, parachuting, parasailing, or other aerial activities, except while travelling in a fixed wing aircraft or helicopter as a passenger, not as a pilot or aircrew, nor for the purpose of undertaking any trade or technical operation in or on the aircraft. Motor cycling on machines exceeding 125cc – unless you have held a full clean motor cycle licence for at least 3 years and are accident and conviction free. Mountaineering or cliff or rock climbing necessitating the use of ropes or guides. Potholing. Canyoning. Engaging in or practising for speed or time trials, sprint or racing of any kind. Manual work of any kind. Ski racing in major events, ski jumping, ice-hockey, use of bob-sleights or skeletons. White water rafting, canoeing or sailing outside territorial waters, unless undertaken under suitably qualified supervision as a pre-paid element of the trip. SCUBA diving unless you are a qualified diver and you are accompanied at all times by another qualified diver or if you do not hold a SCUBA diving certificate you are accompanied by a qualified diving instructor. SCUBA diving when diving beyond a depth of 30 metres. Bungee jumping. Professional sports.

Legal costs

The professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value and complexity of your claim. We will also pay costs which you are ordered to pay by a court or other organisation and any other costs we agree to in writing. The most we will pay will be £50,000 for any claim or claims arising from any one incident.

Partner

A person living with the Account holder as though married.

Permanent total disability

A disability which prevents you from working in any job and which lasts 12 months, and at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

Personal money

Cash, travellers cheques, letters of credit, travel tickets, lift passes, hotel vouchers, passports and greencards held for social and domestic purposes.

Public transport

Using train, bus or coach services to join the booked holiday.

Relative

Husband, wife, parent, parent-in-law, grandparent, grandchild, brother, sister, son, daughter, fiancé or fiancée.

Ski equipment

Skis, poles, boots and bindings, snow boards or ice skates owned or hired by you.

Solicitor

Any suitably qualified person appointed to represent you under this section E.

Trip

A trip abroad which starts when you leave your home address in your country of residence and ends when you return to your home address in your country of residence. This policy covers trips of up to 31 days, except where the trip involves winter sports where the maximum duration allowable is 17 days.

Valuables

Photographic, audio, video and electrical equipment of any kind (including CDs, computer games, video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

We, us, our

UK Insurance Limited and/or our agents.

Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing, ski boarding, snow mobile, sledging, lugging, tobogganing or ice skating.

You, Your, Yourself, Insured Person

Any Account holder, Account holders partner and Account holder's dependent children.

General conditions and exclusions**Conditions**

- 1 You must live in the United Kingdom, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the year before you bought this policy.
- 2 You must tell Ulster Bank ufirstgold Travel Insurance if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities or a health condition).
If you are not sure whether to tell Ulster Bank ufirstgold Travel Insurance, tell them anyway.
- 3 We will not pay for any loss or damage caused as a result of your not acting in a reasonable way to look after your property.
- 4 You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
- 5 You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
- 6 You must keep to all the terms, conditions and endorsements of this insurance. If you do not, we may turn down your claim.
- 7 You must help us get back any money that we have paid from anyone or from other insurers (including the Department of Social Security/Department of Social Welfare) by giving us all the details we need and by filling in any forms.
- 8 Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger aircraft.

- 9 If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim, you may be prosecuted and we will not cover your claim.
- 10 You must give Ulster Bank ufirstgold Travel Insurance all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
- 11 You must keep any articles that are damaged and send them to Ulster Bank ufirstgold Travel Insurance if they ask. You must pay any costs involved in doing this.
- 12 You must agree to have a medical examination if we ask you to. If you die, we are entitled to have a post mortem examination. You or your legal representatives are responsible for any costs resulting from these examinations.
- 13 You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.

Exclusions

We will not cover:

- 1 Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a) the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before the trip was booked;
 - b) you are travelling against medical advice;
 - c) you are travelling to receive medical advice or treatment;
 - d) you are on a hospital waiting list waiting for treatment;
 - e) you have been given a terminal diagnosis.
- 2 Loss or damage, directly or indirectly caused by war, terrorism, revolution or any similar event or any Government, public or local authority legally taking or damaging your property.
- 3 Any claim arising from or as a result of civil commotion's or riots of any kind.
- 4 Loss, or damage to any property, or any loss, expense or liability arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- 5 Any claim under Section F (Personal belongings, baggage and money) if you already have a more specific insurance covering this.
- 6 You, if at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability. We will only pay our share.
- 7 Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
- 8 Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
- 9 Any claim using a two wheeled motor vehicle over 125cc unless you have a full clean motor cycle licence for at least three years and you are accident and conviction free.
- 10 Claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost whilst on a trip.
- 11 Any claim arising directly or indirectly from financial problems.
- 12 Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.
- 13 Any claim arising or resulting from you being involved in any illegal or criminal act.
- 14 Any claim arising or resulting from Armed Forces championships, or heats, or officially organised practice, or training for these events or any Hazardous Activity.
- 15 Any claim arising or resulting from depression, anxiety, mental strain, depressive illness of any type, suicide or attempted suicide or injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
- 16 Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs.

Sections of insurance

Section A – Medical and Other Expenses

Part 1

If you go into hospital, you must tell Our Assistance Services immediately.

What you are covered for

We will pay up to £10,000,000 for the following for necessary and reasonable costs as a result of you being injured or ill during your trip.

- 1 Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to £150 as long as it is to immediately relieve pain only).
- 2 Up to £2,000 for either the cost of returning your body or ashes home or for the cost of a funeral in the country where you die if this is different from the country where you normally live.
- 3 Extra accommodation and travel expenses to allow you to return home if you cannot return as you originally booked provided this has been approved by us.
- 4 Extra accommodation for someone to stay with you and travel home with you, if this is necessary due to medical advice, and authorised by our assistance services or expenses for one relative or friend to travel from the United Kingdom, Republic of Ireland or Channel Islands to stay with you and travel home with you, if this is necessary due to medical advice, and authorised by Our Assistance Services.
- 5 The extra cost for you to return home following the death, serious injury or serious illness of a relative or business colleague.

Part 2: Emergency Medication for Pre-existing Medical Conditions

If we have confirmed, in writing, cover for a pre-existing medical condition, we will pay up to £250 towards any expenses incurred in obtaining any associated medication, which you take on a trip that is lost or stolen (we will not pay claims where you forgot to take the medication with you).

Part 3: Physiotherapy

We will pay up to £350 if, following a bodily injury you make a valid claim under part one of this section and you require further physiotherapy treatment on your return to the UK.

This is not a private medical insurance. If you require emergency treatment, you must inform the assistance service immediately otherwise we may be unable to pay your medical expenses. If you need more than simple outpatient treatment of the sort you can pay for locally, you should call the assistance service for help and advice.

What you are not covered for

- 1 The first £35 of each claim for each person, (except for claims under section A (Medical and other expense) only if you have a refund of the cost under the terms of the European Health Insurance Card (EHIC)).
- 2 Any treatment or surgery which Our Assistance Services thinks is not immediately necessary and can wait until you return home.
- 3 Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
- 4 The extra cost of single-or private-room accommodation unless it is medically necessary.
- 5 Any treatment or medication of any kind that you receive after you return home.
- 6 An anticipated event.
- 7 Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned home.
- 8 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.
- 9 For the cost of any phone calls, other than necessary calls to Our Assistance Services.

Section B – Sending You Home in an Emergency

What you are covered for

We will pay up to £1,000,000 to return you home if our assistance services think this is medically necessary, and they arrange this for you.

What you are not covered for

- 1 The first £35 of each claim, for each person, (except for claims under section A (Medical and other expense) only if you have a refund of the cost under the terms of the EC reciprocal health agreement (EHIC)).
 - 2 Any treatment or surgery which our assistance services thinks is not immediately necessary and can wait until you return home.
 - 3 Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
 - 4 The extra cost of single- or private-room accommodation unless it is medically necessary.
 - 5 Any treatment or medication of any kind that you receive after you return home.
 - 6 Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned home.
 - 7 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.
 - 8 For the cost of any phone calls, other than necessary calls to Our Assistance Services.
- Please read the general conditions and exclusions.

Section C – Personal Accident

What you are covered for

We will pay up to £20,000 to you or your executors or administrators if you are involved in an accident which causes you an injury which results in you becoming disabled within 12 months of the date of the accident for one of the following:

- a. Permanent total disability.
- b. Loss of a leg or foot.
- c. Complete loss of use of an arm or hand.

If you die we will pay £4,000 (£700 for children aged under 16 years of age.)

Please read the general conditions and exclusions.

Section D – Personal Liability

What you are covered for

We will pay up to £1,000,000 if you are legally liable for accidentally:

- 1 Injuring someone; or
- 2 Damaging or losing somebody else's property.

What you are not covered for

- 1 The first £100 of each claim, for each person.
- 2 Any liability arising from an injury or loss or damage to property:
 - a) owned by you, a member of your family or household or a person you employ; or
 - b) in the care, custody or control of you or of your family or household or a person you employ.
- 3 Any liability, injury, loss or damage:
 - a) to your employees or members of your family or household or a person you employ;
 - b) arising out of or in connection with your trade, profession or business;
 - c) arising out of a contract you have entered into;
 - d) arising out of you owning, possessing, using or living on any land or in buildings;
 - e) arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft or air craft of any description, animals, firearms or weapons; or
 - f) arising out of any criminal, malicious or deliberate acts.

Conditions of cover

It is a condition of the cover provided under this section that:

- 1 You must give Ulster Bank ufirstgold Travel Insurance notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim; and

- 2 You must help Ulster Bank ufirstgold Travel Insurance and give them all of the information they need to allow them to take action on your behalf.
- 3 You must not negotiate, pay, settle, admit or deny any claim unless you get Ulster Bank ufirstgold Travel Insurance's written permission.

Please read the general conditions and exclusions.

Section E – Legal expenses

The 24 hour phone number for practical UK legal advice in connection with your trip and for reporting a legal cost claim is 0845 301 6331 (+44 845 301 6331 from abroad). If something you are proposing to do may result in a claim you must talk to us first. Please quote reference UF2109 and say you are insured with Ulster Bank ufirstgold Travel insurance when you call.

What you are covered for

We will pay legal costs to help You claim damages or compensation for injury, illness or death, which happens during your trip.

The cover under this Section E only applies if:

- Any legal proceedings are carried out by a court or other organisation that we agree to; and
- It is always more likely than not that you will be successful with your claim.

What you are not covered for

We will not pay:

- 1 To defend Your legal rights in claims against you;
- 2 Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
- 3 For actions between insured people (in other words, people insured on the same policy trying to make a claim against each other);
- 4 Legal costs and expenses that you have paid or will have to pay before we have agreed to them;
- 5 Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim;
- 6 Any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation;
- 7 The first £75 of each claim, for each person;
- 8 Legal costs if you stop or settle a claim or withdraw instructions from solicitors without good reason.

If this occurs, you will have to refund any costs and expenses We have paid or agreed to pay during your claim.

(See also General Exclusions on pages 40 and 41.)

Conditions

If you do not keep to the following conditions, we may refuse any claim and withdraw from any current claim.

You must do the following:

- give us full details of your claim and any other information that we or the solicitor ask you for. You must pay any costs involved in providing this information;
- tell us about any developments affecting your claim;
- tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- tell us if anyone makes a payment into court or offers to settle your claim;
- try to get back costs that we have to pay, and pay them to us;
- get our agreement in writing before you try to negotiate or settle a claim; and
- co-operate fully with the solicitor and us, and not do anything that might harm your claim. If we ask, you must tell the solicitor to give us any documents or information that they have or know about.

Appointing a solicitor:

- If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the solicitor who acts for you. Otherwise, we will appoint a solicitor to act for you.

- We or you will appoint a solicitor to act for you in line with our standard terms of appointment (ask us if you want a copy).
- You must not agree any charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following:

- Get our written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

We can do the following:

- Contact the solicitor at any time, and they must co-operate fully with us at all times.
- Decide to settle your claim by paying the amount in dispute. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
- Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Disputes:

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or Geographical Region whose law governs this section of the policy. The arbitrator's decision is final. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You can also refer any disagreement between you and us to the Financial Ombudsman Service, which is a free service. (See page 48 for details of our complaints procedure.) (See also General Conditions on page 51.)

Section F – Personal belongings, baggage and personal money

What you are covered for

F1 – Personal belongings and baggage

We will pay up to £1,500 for the following.

- 1 After taking off an amount for wear, tear and loss of value, we will pay for the loss, theft of or damage to property owned by you with a limit for any one item, set or pair of £100.
- 2 After taking off an amount for wear, tear and loss of value, we will pay for loss, theft of or damage to valuable items that you own. We will pay up to £150 with a limit for any one item, set or pair of £100.

We will pay up to £100 (£200 providing your employer can provide written confirmation that your trip is for business reasons) for buying essential items if your baggage is delayed or lost during an outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

F2 – Personal money, passport and travel documents

We will pay up to £200 for the following.

- 1 For the cost of replacing your passport and personal money. You must give us evidence that you owned them and evidence of their value. (The most we will pay for children under 16 years of age is £40 for all areas of travel.)

Note: We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under sub-section F1 only. We will only pay up to £75 for each insured person.

What you are not covered for

- 1 The first £35 of each claim for each sub-section, for each person.
- 2 Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use.
- 3 Theft, loss of or damage to household goods, pedal cycles, motor vehicles, watersports equipment, ski equipment, golf equipment, marine equipment and craft and their accessories.
- 4 Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
- 5 Shortages due to mistakes or neglect.
- 6 Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written acknowledgement for.

- 7 If your belongings are delayed or held by any customs or other officials legally taking your belongings.
 - 8 Cash which you do not carry on your person (unless it is held in a safety deposit box or safe that is not in your hotel room or apartment).
 - 9 Theft, loss or damage to photographic, electrical equipment, electrical items or jewellery not carried in your hand baggage while you are travelling.
 - 10 Theft, loss of or damage to dentures, bridgework, corneal lenses, spectacles, sunglasses, or artificial limbs or hearing aids.
 - 11 Any item, set or pair worth more than £50 which you haven't got an original receipt or insurance valuation for before the loss.
 - 12 Property you leave unattended in a public place.
 - 13 Any loss, theft or damage to items carried on a vehicle roof rack.
 - 14 Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
 - 15 Damage caused to suitcases, holdalls or similar carriers unless you cannot use the damaged item.
 - 16 Loss or theft of personal belongings or baggage while not in your control or in the control of any person other than an airline or ferry company.
- Please read the general conditions and exclusions.

Section G – Cancelling and cutting short your holiday

Part 1

What you are covered for

We will pay up to £2,500 for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following.

- 1 dying, becoming ill or injured.
- 2 The death, injury or illness of a relative, close business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
- 3 If you are called for jury service or as a witness or you are put in quarantine.
- 4 An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
- 5 If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay because of an emergency.
- 6 If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
- 7 If the police need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
- 8 A medical practitioner advising you against travel for any reason.

Part 2: Catastrophe cover

If, during your trip, you can no longer stay at your pre-booked and prepaid accommodation because of:

- fire;
- storm;
- lightning;
- avalanche;
- explosion;
- hurricane;
- earthquake;
- flood; or
- tidal wave;
- medical epidemic;
- pandemic

we will pay the necessary extra travel and accommodation expenses to allow you to continue with your trip, or return to the UK if you cannot continue with your journey, up to a maximum of £500 per person.

Exclusions

In addition to the General Conditions, we will not pay for any claim directly or indirectly resulting from:

- a) You changing your mind to travel or continue with your trip when the local or national authorities confirm that it is safe to stay; or
- b) Expenses you can recover from elsewhere.

Conditions

You must send us:

- a) The original booking invoices and travel documents showing the dates and times of travel; and
- b) Written confirmation of the disaster from the local or national authority of the area where it happened.

Part 3: Home Care

We will pay for emergency and necessary repairs up to £250 to secure your home, while you are on a journey, following fire, flood or theft.

You must supply written confirmation from the contractor that the work was urgently required, as well as a breakdown of the costs incurred and any receipts for expenses you pay.

Part 4: Recuperative Holiday

If you make a claim under Section A – Medical and other expenses and we subsequently pay for you to cut short that trip following your hospitalisation abroad of at least five full days, we will pay for you to take a recuperative holiday within three months of the original incident, whether in the UK or abroad, subject to a maximum of £1,000 for accommodation and travel expenses only.

Any associated costs such as travel insurance, food or clothing are not covered by this section.

You should contact the assistance service as soon as you become aware of any reason why the journey may need to be cut short, if you don't, we may be unable to pay your claim. Please refer to the Medical and other expenses Section A for advice on relatives staying with you or travelling to you if medically necessary.

Claims conditions

In addition to anything mentioned in the general conditions, we will only pay:

- 1 For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
- 2 Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cutting short your trip is medically necessary.
- 3 Refunds for cutting short your trip, which have been calculated, based on the number of complete days lost by you returning early to the UK.

A medical practitioner is a person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.

What you are not covered for

- 1 The first £35 of each claim, for each person.
- 2 Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type.
- 3 You not wanting to travel.
- 4 Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
- 5 An anticipated event.
- 6 Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of this insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip.
- 7 The cost of your original return trip if this has already been paid and you need to cut short your journey.
- 8 If you have to cut short your trip and do not return to the United Kingdom, Republic of Ireland or Channel Islands.
- 9 If you cut short your trip and you have less than 25% of the trip left or five days, whichever is greater.
- 10 Any treatment or help where, given your physical or mental condition, it would have been reasonable for you to have consulted your medical practitioner, prior to you booking the trip, about whether or not it was appropriate for you to travel.

- 11 The transport operator or their agents refusing to transport you or a relative of yours, or a travelling companion, because they consider that you or they are not fit to travel. For example, because you or a relative of yours are not allowed to board an aircraft due to intoxication.

Please read the general conditions and exclusions.

Section H – Abandoning your holiday and travel delay

What you are covered for

We will pay up to the following limits if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. You must be delayed by at least eight hours on each occasion.

H1 – Travel delay

We will pay £10 after each full eight-hour period of delay, as long as you eventually go on the trip. The most we will pay is up to £400.

H2 – Abandonment

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 24 hours, we will pay an amount equal to the cost of your trip up to £2,500 less any amounts that we can get back.

What you are not covered for

Any claim that results from strikes or industrial action which were public knowledge before the start of your trip.

Conditions

It is a condition of the cover provided under this section that:

- 1 You must have checked in for your trip at or before the recommended time.
- 2 You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

Section I – Hospital benefit

What you are covered for

We will pay up to £1,000 if, after an accident or illness that is covered under section A (Medical and other expenses) of this insurance, you go into hospital as an in-patient abroad. We will pay up to £10 for each complete 24-hour period.

Note: The amounts we will pay under this section are meant to help you pay extra expenses such as taxi fares and phone calls.

Please read the general conditions and exclusions.

Section J – Domestic pets

What you are covered for

We will pay £10 for each full 24-hour period of delay for extra kennel or cattery fees if the start of your original pre-booked return journey by aircraft, sea vessel or cross-channel train is delayed because of circumstances outside your control. You must be delayed at least 24 hours and we will pay up to £200.

What you are not covered for

- 1 Any claim that results from a strike or industrial action which you knew about before the start of your trip.
- 2 Any kennel or cattery fees you pay outside the United Kingdom, Republic of Ireland or Channel Islands or as a result of quarantine regulations.

Conditions

It is a condition of the cover provided under this section that:

- 1 You must have checked in for your trip at or before the recommended time.
- 2 You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- 3 Any amount we pay under this section only applies to domestic cats or dogs that you own.
- 4 You must get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Please read the general conditions and exclusions.

Section K – Piste closure

What you are covered for

We will pay up to £300 if, as a result of not enough snow in your pre-booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

- 1 The cost of transport to the nearest resort up to £30 for each full 24-hour period; or
- 2 Up to £30 for each full 24-hour period if you are unable to ski and there is no other ski resort available.

Conditions

It is a condition of the cover provided under this section that:

- 1 You get a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
- 2 The pre-booked holiday resort where you are staying is at least 1000 metres above sea level; and
- 3 If you buy this insurance within 14 days of the date you plan to leave and that you do know about any reason that could cause you to claim under this section, we will not provide cover for you.

Please read the general conditions and exclusions.

Section L – Ski equipment

What you are covered for

After taking off an amount for wear and tear and loss of value, we will pay up to £1,000 for the loss, theft of or damage to ski equipment owned by you with a limit for any one item, set or pair of £150.

What you are not covered for

- 1 Any loss, theft of or damage to ski equipment aged over five years old. The conditions and exclusions applying to section F (Personal belongings, baggage and money) will also apply to this section.

Note: We will take any amount we pay under this section from any amount we pay under section F (Personal belongings, baggage and money). Please read the general conditions and exclusions.

Section M – Ski hire

What you are covered for

We will pay £15 for each full 24 hour-period for the costs of hiring other ski equipment, we will pay up to £500 if:

- 1 The skis that you own are lost or delayed during your trip for over 12 hours; or
- 2 The skis that you own are lost or damaged during the course of your trip.

What you are not covered for

- 1 Any claim involving damage to your skis where you do not bring them back to the United Kingdom, Republic of Ireland or Channel Islands so we can inspect them.
- 2 Any theft or loss which you do not report to the police within 24 hours of discovering it and getting a written acknowledgement.
- 3 Any theft, delay, loss of or damage to personal belongings or baggage while it is transported unless you report this, at the time, to the carrier and get a property irregularity report.

Condition

It is a condition of the cover provided under this section that:

- 1 We take any payment made under this section from any claim under sub-section F1 (Personal belongings and baggage) of this insurance.

Please read the general conditions and exclusions.

Section N – Ski pass

What you are covered for

We will pay up to the proportionate value of any ski pass unused following loss or theft.

The conditions and exclusions applying to section F (Personal belongings, baggage and money) will also apply to this section.

Note: We will take any amount we pay under this section from any amount we pay under section F (Personal belongings, baggage and money).

Please read the general conditions and exclusions.

Section O – Replacing staff

What you are covered for

We will pay you or your employer up to £5,000 if a claim arises under section A (Medical and other expenses) which prevents you from going to a planned business meeting. We will pay the reasonable and necessary travel and accommodation expenses for a replacement business associate to travel from the United Kingdom, Republic of Ireland or Channel Islands to go to the meeting.

What you are not covered for

1 The first £35 of each claim, for each person.
Please read the general conditions and exclusions.

Section P – Business samples and documents

What you are covered for

We will pay up to £1,000 for business samples and documents, you do not own, which are lost, stolen or damaged during your trip.

The limits, conditions and exclusions applying to section F (Personal belongings, baggage and money) will also apply to this section.

Note: We will take any amount we pay under this section from any amount we pay under section F (Personal belongings, baggage and money).

24-hour concierge service

As well as providing 24-hour medical advice and help through our assistance services, the Ulster Bank ufirstgold Travel Insurance also gives you the unique benefits of a concierge service which you may call upon 24 hours a day, 365 days a year, to help you in any non-medical difficulties that you may come across. Telephone: 01252 740141 from outside UK +44 1252 740141 Fax: 01252 740110.

Using and sharing your information

Ulster Bank ufirstgold Travel Insurance is arranged and provided by UK Insurance Limited (UKI). UK Insurance Limited (UKI), are authorised and regulated by the Financial Services Authority and a Royal Bank of Scotland Group Company. In this statement “we”, “us” or “our” refers to UKI and its associated companies unless otherwise stated. For information about our group of companies please visit www.rbs.com and click on ‘About Us’, or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers. Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers’ requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions) We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

- You will have been asked to agree to this when you contacted us but please ensure that you only provide us with sensitive information about other people with their agreement.
- By signing your credit agreement you are agreeing to this.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention and detection:

Please take time to read the following as it contains important information relating to the details you have given or should give to us.

You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud, money laundering and terrorist financing, for example when:

Checking applications for, and managing credit and other facilities and recovering debt; Checking insurance proposals and claims; Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Your information

Who we are

- 1 Your account is with Ulster Bank Limited.
- 2 We are a member of The Royal Bank of Scotland Group (the Group). For information about our group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

- 3 If you contact us electronically, we may collect your electronic identifier (eg Internet Protocol (IP) or telephone number) supplied by your service provider.

How we use your information and who we share it with

- 4 Your information comprises all the details we hold about you and your transactions, and includes information obtained from third parties.
- 5 We may use and share your information with other members of the Group to help us and them:
 - assess financial and insurance risks
 - recover debt
 - prevent and detect crime

- understand our customers' requirements
 - develop and test products and services.
- 6 We do not disclose your information to anyone outside the Group except:
- where we have your permission; or
 - where we are required or permitted to do so by law; or
 - to credit reference and fraud prevention agencies and other companies that provide a service to us or you; or
 - where we may transfer rights and obligations under this agreement.
- 7 We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.
- 8 From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.
- 9 If you would like a copy of the information we hold about you, please write to your branch. A fee may be payable.

Credit Reference Agencies

- 10 We make periodic searches at credit reference agencies and will provide information to the Group to manage and take decisions about your accounts. This may include information about how you manage your account including your account balance, credit limit and any arrears. We will also provide this information to credit reference agencies who may make this information available to other organisations so that they can take decisions about you, your associates and members of your household. The information may also be used for tracing purposes.

Fraud Prevention Agencies

- 11 If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.
Law enforcement agencies may access and use this information.
We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
- checking applications for, and managing credit or other facilities and recovering debt;
 - checking insurance proposals and claims;
 - checking details of job applicants and employees.
- We, and other, organisations that may access and use the information recorded by fraud prevention agencies, may do so from other countries.
- 12 We can provide the names and addresses of the credit reference and fraud prevention agencies we use if you would like a copy of your information held by them. Please contact your branch. The agencies may charge a fee.

For more information call into
any Ulster Bank branch

www.ulsterbank.co.uk

This brochure is also available in Braille, in large print,
on audiotape or on disc. Please contact your local
branch for details or Textphone 0800 015 4422

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Calls may be recorded.

ULST1554NI December 2011