

Purchase Protection

 **Ulster Bank**

Insurance Terms and Conditions

PURCHASE PROTECTION

Statement of demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of Ulster Bank Gold MasterCard customers covering card purchases for theft, loss or accidental damage as described in your policy document.

keyfacts®

Your Policy Summary

Ulster Bank Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc. The contract remains in force for as long as you have an Ulster Bank Gold Card.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Terms & Conditions wording, a copy of which will be provided at any time on request. On receipt of your Terms & Conditions wording, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 – Purchase Protection

The following benefits are automatically included in your policy:

Features & Benefits	Significant Exclusions or Limitations	Terms & Conditions Section
Purchase Cover Covers accidental damage to and loss or theft of personal property purchased by the cardholder with their Ulster Bank Gold credit card. The incident must occur in the United Kingdom, Channel Islands or the Isle of Man.	<ul style="list-style-type: none">• Theft, loss or accidental damage must occur within 100 days of purchase• Maximum amount of any Claim/item is £3,500• No cover for items under £50• Total claim limit in any 12 month period is £15,000	<ul style="list-style-type: none">• ‘What is not covered’

Table 2 – General Conditions & Exclusions

For full details of these and other exclusions and limits please read the Terms & Conditions.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none">• No cover is provided for items insured by any other policy.• No cover is provided for wear and tear, depreciation or repair.• No cover is provided for jewellery or watches in baggage unless carried by hand and under the personal supervision of the cardholder.• No cover is provided for livestock, pets, plants or business goods.	<ul style="list-style-type: none">• See Sections specified in Table 1

Important Information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the Terms & Conditions wording. To cancel please write to the address or call the number shown in your Terms & Conditions wording.

Claims

Should you wish to claim under your Purchase Protection you should call the Claims Helpline on 0845 600 0609 (Typetalk 18001 0845 600 0609) as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Terms & Conditions wording.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown in your Terms & Conditions wording. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the appropriate address opposite.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Purchase Protection

Customer Relations Manager
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA

Financial Ombudsman Service

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

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (with effect from 1/1/10 maximum 90% of the claim, without any upper limit. Further information can be obtained from the FSCS.

Other Important Information

Termination of the contract

We may cancel this policy by giving you at least 14 days' notice at your last known address.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

RSA

Ulster Bank Purchase Protection is provided and underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

PURCHASE PROTECTION POLICY

Insurer Royal & Sun Alliance plc.

The Insurance contract

This policy is a legal contract between **you** and **us**.

You must comply with all the conditions set out in this policy. If **you** do not, **we** may turn down a claim or **you** may find that **you** do not have any cover.

Choice of law

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which

you live, or, if **you** live in the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Ulster Bank Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority.

Words with special meanings

All defined terms will be shown in bold. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

You/Your:

The Principal cardholder and authorised Additional cardholder as specified in the Ulster Bank credit card agreement.

Our/Us/We:

Royal & Sun Alliance Insurance plc No. 93792 Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Cover:

We will insure items **you** purchase in full with **your** Ulster Bank Gold credit card against accidental damage, loss or theft anywhere in the world for up to 100 days from the date of purchase. Cover is only available to residents of the United Kingdom, Channel Islands and Isle of Man.

Limit of cover:

£15,000 in any 12 consecutive month period in respect of any one account, £3,500 for any one item.

What is not covered:

- Any amount covered under any other insurance policy, guarantee or other agreement.
- Any amount not covered under any other insurance policy, guarantee or agreement due to the application of an excess, unless the excess is greater than £100.
- The first £50 of any claim.
- Travellers cheques, cash or financial documents of any kind, tickets of any kind, buildings, food, beverages, fuel, animals, living plants or perishable goods.
- Motor vehicles, mechanically propelled or assisted vehicles, caravans, trailers, aircraft, gliders and hang gliders, hovercraft, sailboards, surfboards, jetskis or boats and other mechanically propelled or assisted watercraft, or parts or accessories for any of them.
- Trade or business purchases.
- Household improvements of a structural nature.
- Sports equipment whilst in use.
- The following items will not be covered for loss, theft or damage in transit unless they are carried in hand or are under the personal supervision of the insured: computer equipment, jewellery, audio, photographic or video equipment, furs, precious stones, watches, gold, silver or other precious metal articles, medal, coin or stamp collections.
- Theft from motor vehicles unless at the time of the loss:
 - someone aged 16 or over was in the motor vehicle; or
 - the motor vehicle was securely locked; and
 - force and violence were used to get into the motor vehicle; and
 - the items stolen were in a locked luggage boot, luggage or glove compartment.

The most **we** will pay for theft from an unattended motor vehicle is £1,000.

- Items purchased for or gifted to and in the possession of any person other than a member of **your** household.
- Any purchases delivered to **you** by courier or posted to **you** until the goods are received, checked for damage by **you**, and accepted at **your** address.
- Wear and tear, damage by moths, vermin, or atmospheric conditions.
- Inherent product defects, electrical and mechanical failure, or failure to operate any item in accordance with the manufacturers' instructions.
- Detention or confiscation by customs or other official bodies.
- Any goods that have had attempted repair or cleaning since purchase.
- Any loss or damage caused by any sort of war, invasion or revolution.

- Any loss or damage resulting from radiation and radioactive contamination, or any related event.
- Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:
 - Was the result of an intentional act; or
 - Was expected or should have been expected; or
 - Was not sudden; or
 - Was not during any period of insurance.
- Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

(For the purposes of this exclusion “terrorism” means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear).

General Conditions

If **you** do not observe the terms and conditions of this policy **we** shall not be liable for any claim made by **you**. **You** must be an Ulster Bank Gold credit card holder at the time **you** make a claim. **You** cannot make a claim if **your** rights under the Ulster Bank credit card agreement have been terminated or **your** Ulster Bank Gold card has been withdrawn or suspended.

You must provide **us** at your own expense, all the information and assistance **we** reasonably require about any claim and **you** must help **us** take legal action against anyone if **we** ask **you** to.

You must take all reasonable steps to prevent loss or damage to any item covered by this insurance.

Guidance when making a claim

Claim Notification

It is important that **you** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under the following sections. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible.

Claims conditions require you to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, proof of card usage, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

How to claim

In the event of a claim **you** should telephone The Purchase Protection Unit on 0845 074 0074. If an item is lost, damaged or stolen **you** must ask for a claim form and return it to the Unit within 60 days of the incident.

You will be required to supply proof of purchase/card usage as part of the claims process.

Claims Conditions

Claims for loss or damage in transit must be reported to the carrier or the tour operator and a written report obtained.

Any loss, theft or damage caused by malicious persons must be reported to the police authorities within 24 hours of discovery and a written report obtained from them.

Any claim will be settled on the following basis:

If any item has been damaged and it can be repaired economically **we**

will pay the cost of repair. Otherwise where the damaged or lost item can be replaced with an item of similar quality, **we** will arrange or authorise replacement with a new item or **we** will pay the replacement cost of a new item. **We** will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use, when the loss or damage relates to a specific part or clearly defined area.

Fraud

We believe our policyholders are honest, the contract between **us** is based on mutual trust.

If dishonest means are used by **you** or anyone acting on **your** behalf to:

- obtain a claims payment under **your** policy
- fraudulently exaggerate a claim under **your** policy
- obtain cover for which **you** do not qualify

all benefits under **your** policy will be lost.

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that **you** have given **us**. **You** should show this notice to any other party related to this insurance.

We are required to send **you** this information to comply with current Data Protection legislation. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

Data Protection Act 1998

All personal information supplied by **you** will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where **your** consent has been received or where permitted by law. In order to provide **you** with products and services this information will be held in the data systems of the the RSA Group of companies or **our** agents or subcontractors. The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect **your** personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which **you** provided it. Details of the companies and countries involved can be provided to **you** on request.

Fraud Prevention, Detection & Claims History

- If false or inaccurate information is provided and fraud is identified, details will 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 details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees
- Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies.
- **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Sharing Information

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. When **we** deal with **your** request for insurance, **we** may search the register. When **you** tell **us** about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, **we** will pass information relating to it to the register.

How to contact the Data Protection Liaison Officer

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to:

Data Protection Liaison Officer

Customer Relations Office

RSA

Bowling Mill

Dean Clough Industrial Park

Halifax HX3 5WA

Complaints Procedure

Our commitment to customer service

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If **you** believe that **we** have not delivered the service **you** expected or **you** are concerned about any aspect of the service **we** have provided, then please let **us** know, preferably through **your** usual sales and service contact point.

If **you** are unsure how to contact **your** sales and service point please contact **our** Customer Relations Team. Details of which follow.

We promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

We aim to resolve **your** concerns within 24 hours of being advised of the claim. Experience tells **us** that most difficulties can be sorted within this time.

In the unlikely event that **your** concerns have not been resolved within this time, **we** will issue a letter acknowledging **your** complaint, letting **you** know the reasons why and **we** will continue to keep **you** well informed of the further actions **we** will be taking to reach a suitable conclusion.

If **you** continue to be unhappy with **our** proposed course of action, **you** can progress **your** complaint with **our** Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by **us** issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office

RSA

Bowling Mill

Dean Clough Industrial Park

Halifax

HX3 5WA

Fax: 01422 325146

Email: crt.halifax@uk.rsagroup.com

If you are still not happy

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received your complaint, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **you** can refer **your** complaint to them.

They can be contacted at:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

For **your** protection calls may be recorded and monitored.

IMPORTANT INFORMATION

Over 18s only.

Information is correct as at 09 January 2012.

www.ulsterbank.com

This brochure is also available in Braille, large print, audio or on disk.
Please contact your branch for details, or Minicom 0870 154 1192.

Ulster Bank subscribes to the Lending Code.

The Code can be found at www.lendingstandardsboard.org.uk

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.

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