

PREMIER BANKING

USER GUIDE

 **Ulster Bank**

Premier Banking

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Welcome to Premier Banking

Ulster Bank believes in helping you get the most from life, so with that in mind we have designed Premier Banking to help you manage your personal banking when and where you want, leaving you free to focus on the things that really matter.

Premier Banking offers a more personalised approach to managing your money. It brings you a wide range of attractive benefits and products designed to improve many other important areas of your life.

Premier Banking puts you at the heart of banking. With the support of your own dedicated premier banking manager, and a dedicated support team, we have designed Premier Banking to take care of all your personal banking needs. As a Premier Banking customer you have access to our exclusive current accounts. Inside this guide, you'll find all the information you need to help you make the most of your Private Current Accounts.

Private Current Account

The Private Current Account offers the expertise of your premier banking manager and the dedicated support team.

ufirst Private Current Account

Along with the personal touch that's unique to Premier Banking, you get all the benefits of our premium current account, ufirst Private.

- a dedicated premier banking manager with a dedicated support team
- ufirst Private additional benefits

The ufirst Private account fee is currently £26 a month.

Also, please visit our Members Website at www.ufirstaccount.co.uk

The benefits of our exclusive Private Current Accounts

PRIVATE CURRENT ACCOUNT

The Private Current Account offers you the expertise of your very own dedicated premier banking manager and a dedicated support team. They will reduce, as far as possible, the time you need to spend dealing with money matters.

As a Private Current Account customer, you will also have access to a number of banking benefits. You will also have access to the Private Reserve Savings Account which pays one of our highest rates of interest and offers easy access to your funds. We explain these in more detail under the banking benefits section.

ufirst PRIVATE CURRENT ACCOUNT

With our premium current account, ufirst Private, you will get your very own dedicated premier banking manager and a support team. You can also benefit from the following additional benefits – Cash-back on Ticket Booking, Mobile Phone Insurance, Worldwide Family Travel Insurance and Worldwide Airport Lounge Access.

In most cases, simply opening your ufirst Private account is all you need to do to enjoy the benefits of your membership. For others, you may need to contact your premier banking manager, or call our ufirst Private Membership Services on **0345 607 2538*** who will be more than happy to help you or log onto **www.ufirstaccount.co.uk**.

For Private Current Account and ufirst Private Current Account information on our charges and interest rates is set out in our brochure, Your Current Account Terms, which is available on our website **www.ulsterbank.co.uk**. Details are also available from your premier banking manager.

Terms and conditions apply to both Private Current Account and ufirst Private Account.

For details please see Your Current Account Terms brochure in our branches or on our website **www.ulsterbank.co.uk**.

*Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

ADDITIONAL PACKAGED ACCOUNTS

If you already hold a packaged account from Ulster Bank, there may be limited advantage for you in opening another packaged account. You will also be charged an additional monthly account fee on the new packaged account.

LIVING OUTSIDE NORTHERN IRELAND OR THE REST OF THE UK

If you are living outside Northern Ireland or the rest of the UK or plan on living outside Northern Ireland or the rest of the UK, 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 ufirst Private Membership Services on **0345 607 2538*** or from outside the UK call **00 44 2392 676 573**.

PRIVATE RESERVE SAVINGS ACCOUNT

Premier Banking offers you more – a Private Reserve Savings account that pays interest monthly with one of our highest rates of interest and offers easy access to your money.

How to apply

Your premier banking manager will help you open your Private Reserve Savings Account.

Terms and conditions apply to Private Reserve Savings Account. Information on our charges and interest rates is set out in our brochure A guide to personal accounts fees and interest which is available from your premier banking manager, in our branches or on our website at **www.ulsterbank.co.uk**.

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

We have given you a space below to write your details down so you will always have them to hand.

Sort code

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

Account number

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Call ufirst Private Membership Services on
0345 607 2538 or from outside the UK call
00 44 2392 676 573.

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.

You can also visit

www.ufirstaccount.co.uk

to see the full range of benefits available.

*Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

1. ufirst Private Benefits

PREFERENTIAL ARRANGED OVERDRAFT INTEREST RATE

An arranged overdraft is a very useful facility to cover any unexpected spending. By opening a first Private account, you can take advantage of a preferential arranged overdraft rate.

How it works

Overdrafts are repayable on demand. Your debit balance should not exceed your arranged overdraft limit. If your account balance goes below £0 and you don't have an arranged overdraft, or you go over your arranged overdraft limit, this is called an Unarranged Overdraft. When this happens, you may incur unarranged overdraft interest for each day you are in unarranged. If we decide not to make a payment, you may incur an unpaid transaction fee. We won't charge you more than £20 in a monthly charging period for an unarranged overdraft or any unpaid transaction. For full details of the interest and charges please see **Your Current Account Terms** brochure.

How to apply

If you would like to apply for a higher arranged overdraft limit, please contact the Premier Banking team for details. Lending criteria, terms and conditions apply. Credit facilities are available to over 18s only. For more information, please refer to **Your Current Account Terms** brochure.

TICKET BOOKING

Enjoy 15% 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.

ufirst Private gives you access to live entertainment at reduced prices. Get 15% 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 ufirst Private account within 30 days of your booking.

How to claim your 15% cash back

To ensure receipt of your cash back, following the completion of your online booking you must return to the ufirst Private Tickets Services pages on www.ufirstaccount.co.uk and confirm your booking reference number given to you by Ticketmaster in the box provided. If you do not complete an online booking in this way we will be unable to provide you with the 15% cash back. Further details can be found on www.ufirstaccount.co.uk.

- **Guaranteed 15% cash back** – based on the normal face value price of the ticket. Tickets must be ordered as outlined below.
- **Receive cash back on up to four tickets** – for each event booked.
- **No limit on usage** – take advantage of this cash back as often as you like.

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 15% cash back.

More information on Ticket Booking

Terms & Conditions apply – please refer to pages 19 to 21 for further information including details on how to claim your cash back for online bookings. For anything you can't find online, call the Ticket Concierge Service on **0345 607 2538** to make a booking.

To book by phone call ufirst Private Membership Services on

0345 607 2538 or from outside the UK call

00 44 2392 676 573.

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

To book online log on to

www.ufirstaccount.co.uk

Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

WORLDWIDE FAMILY TRAVEL INSURANCE

On your next holiday it's good to know you're automatically covered when you open your ufirst Private account. See what's protected when you're a ufirst Private customer.

ufirst Private gives you and your family multi-trip worldwide travel insurance of up to 31 days per trip, that covers you all year round. This also includes up to 17 days' winter sports cover per year. Worldwide Travel Insurance is underwritten by U K Insurance Limited. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. Registered No. 1179980.

Main Exclusions:

- The maximum trip duration is 31 days.
- Winter sports cover is restricted to 17 days per year.
- Dependent children over 18 (or over 23 in full time education) are not covered under this policy.
- Travel within the UK, ROI or Channel Islands is only covered if you stay at least 2 nights in pre-booked accommodation at least 25 miles away from where you usually live.
- You must live in the UK, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the last year.
- Your travel insurance does not cover any claims for cancelling a trip due to (i) quarantine (also known as self-isolating) that is related to COVID-19 or another pandemic, unless due to illness, (ii) Foreign, Commonwealth & Development Office advice that is related to COVID-19 or another pandemic or (iii) you being unable to use your pre-booked and pre-paid accommodation because the accommodation or immediate surrounding area is adversely affected by COVID-19 or another pandemic.

Do you have an existing medical condition?

You may not be covered. Call ufirst Private Membership Services on **0345 607 2538** for more information. Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

More information on travel insurance

The insurance is only in force for as long as you have your ufirst Private Account. Conditions apply to the insurance – please see the ufirst Private Travel Insurance Policy Summary on pages 30 to 33 and Travel Insurance Certificate and Policy Document on pages 40 to 53 of this brochure or log onto **www.ufirstaccount.co.uk** for more details and common questions.

How to make a claim

Call **0345 607 2538**
or from outside the UK
0044 2392 676 573.

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

MOBILE PHONE INSURANCE

ufirst Private covers you and your family members phones against loss, theft, accidental damage and breakdown (after the manufacturer's warranty has expired).

Cover is provided for up to four claims per year per account for your family.

You are automatically covered by this insurance and whilst there is no need to register the phone immediately, doing so will make the processing of any future claims easier. Please see the full terms and conditions on page 35 for instructions.

Mobile Phone Insurance is underwritten by American International Group UK Limited. Registered in the UK (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The service will be provided by Brightstar Insurance Services, B.V. Registered in the Netherlands: Company number 8522597496. Registered office in the UK: 11 Old Jewry, London, EC2R 8DU. Authorised and regulated by the Financial Conduct Authority (FRN 610709).

Cover for your mobile phone

- Cover is for phones with a screen size of less than 7 inches (measured diagonally).
- Loss, theft and accidental damage – including water and liquid damage.
- Breakdown cover – if your phone develops an electrical or mechanical fault outside of the manufacturer's warranty.
- Replacement phones delivered to your home or place of work within 2 business days. Replacement phones will, where possible, be of the same make and model and will be refurbished models. All replacement phones come with a 12 month warranty.
- Worldwide protection – will cover you anywhere in the world – but if you're abroad when you claim, we can only replace your phone when you're back in the UK.
- Accessories are covered up to £250 per claim, if they are lost, stolen or damaged at the same time as your phone.
- A £100 excess applies when your phone is replaced.

Main Exclusions:

- Only the phones used on a daily basis by you, your partner (who lives with you in a domestic relationship) and/or your children under 18 years old who live at home with you (or under 23 years old if they are still in full-time education and live at home with you outside term time) are covered.
- You can't make more than four approved claims in any 12-month period.
- Phones that are owned by your employer are not covered.
- All instances of loss or theft must be reported to the network provider as soon as is reasonably practicable after the event.

More information on worldwide mobile phone insurance

The insurance is only in force for as long as you have your ufirst Private Account and remain a permanent resident in the UK. You are automatically covered by this insurance, you should register your phone as soon as possible.

You can register online at www.ufirstaccount.co.uk or by phone **0345 607 2538**.

Conditions apply to this insurance. Please ensure you read the ufirst Private Account Mobile Phone Insurance Product Information Document on pages 26 to 29 and Mobile Phone Insurance Policy Document on pages 35 to 39 of this brochure for full details of the cover, limits and conditions of cover.

WORLDWIDE AIRPORT LOUNGE ACCESS

Relax in quiet comfort before you fly, with DragonPass Premier. Unlimited access to over 1,000 airport lounges around the world.

As well as lounge access, DragonPass Premier provides more choice when it comes to your airport experience:

- receive discounts at 1000+ airport cafes and restaurants, a handy alternative where no lounge access is available.
- exclusive discounts at airport spas to truly relax and unwind before your flight.

Main Exclusions

- Pre-book to avoid disappointment during busy travel periods. A £5 reservation fee applies per booking.
- Entry to a lounge is conditional upon presentation of a valid membership card.
- Download the DragonPass Premier app to enable you to keep up-to-date with lounge additions and changes.
- You should always check individual lounge listings before travelling for details of location, opening hours, amenities, etc.
- Some lounges may have a maximum stay limit, may not allow children to enter, or have other restrictions.
- Guests can be taken into the lounge for a fee of £20 each.

More information on Worldwide Airport Lounge Access

For further information, including up-to-date lounge information, visit www.ufirstaccount.co.uk or call Membership Services on **0345 607 2538***. Please also refer to the full terms and conditions on pages 54 to 56 of this brochure.

*Phone lines are open 24 hours a day, seven days a week. Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

2. Mobile Phone Banking and Text Alerts

MOBILE BANKING APPS AND TEXT ALERTS

Overview

Our Mobile Banking Apps and Alerts Services give you more control of your finances when you are on the move.

Key features of our **Apps**

- Up-to-the-minute balance available
- Make transfers between your Ulster Bank accounts
- Pay your friends, family, credit card, or utility bills
- Pay your contacts using just their mobile phone number
- Withdraw cash from an ATM without a debit card using the Get Cash service
- Locate your nearest Ulster Bank branch or Cash Machine

To help you stay on top of your money, register for text alerts at **www.ulsterbank.co.uk/alerts**. There are three different types of alert to help you manage the unexpected.

- **Limit alerts** – you can set an upper or lower limit on your account and we'll let you know if your balance hits it.
- **Act Now Alerts** – to help you avoid going overdrawn, or so you know when you're using your unarranged overdraft, we'll send you an alert to help you avoid or minimise charges.
- **Arranged overdraft alerts** (if you have an arranged overdraft) – so you know if you are at risk of going into arranged overdraft or when you're using your arranged overdraft, we'll send you an alert to help you avoid or minimise interest.

Note: We will automatically register you for Act Now Alerts and arranged overdraft alerts if we hold a valid mobile number for you.

Key considerations for Ulster Bank Mobile Banking Apps and Alerts Service:

App available to customers with Anytime Internet Banking and a UK or international mobile number in specific countries. Ulster Bank Mobile Phone Banking is free of charge to all personal customers. Data Charges may apply on some mobile networks for mobile phone banking. Full terms and conditions are available at **www.ulsterbank.co.uk/mobile** or by contacting your local branch.

Please remember we will never ask you for your PIN or Password details by text or email.

What may help you when registering:

- Make sure we hold an up-to-date mobile phone number for you. You can update this at any time on Anytime Internet Banking, by phone or at your branch.
- You can download the Mobile Phone Banking App from the relevant App Store or from **www.ulsterbank.co.uk/mobile**.
- To register you will need your Visa Debit card for the first account you want to register and your 10 digit customer number used to log in to the Anytime Banking service.
- Any mobile phone with text functionality can be used to receive our Alerts Service.

3. Anytime Internet and Telephone Banking

ANYTIME INTERNET AND TELEPHONE BANKING

You can register your ufirst Private Account for Anytime Internet and Telephone Banking. 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 and view recent transactions
- Pay bills
- Send money abroad
- Transfer funds between your accounts
- View and manage your Direct Debits and standing orders
- View online statements and search up to 7 years of statement history
- Set up and manage text alert preferences

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

Key Considerations for Anytime Internet and Telephone Banking:

Anytime Internet and Telephone Banking Terms and Conditions apply, for further information please see Your Current Account Terms brochure available from the Premier Banking team. Fees and charges may apply for sending money outside the UK via Anytime Internet Banking. Please see our brochure 'Schedule of Services – Payment and International Banking Charges' for more information. Transfers to accounts at other UK banks or building societies via Anytime Internet Banking are subject to a daily limit. For details of the limits applicable for transfers made through Anytime Internet Banking please visit ulsterbank.co.uk/paymentlimits.

How to apply

To register for Anytime Banking please contact the Premier Banking team, phone us any time on **0345 301 5105 (Relay UK: 18001 0345 301 5105)** or visit www.ulsterbank.co.uk/anytime.

Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

Terms and Conditions

Please read the following terms and conditions. They give you the important information about the benefits which come with Ulster Bank ufirst Private account.

Definitions

“ufirst Private Membership Services” means services provided by Affinion International Limited acting as agents for Ulster Bank.

ufirst Private Benefits

You are entitled to apply for any additional benefits specified in this User Guide for as long as your ufirst Private 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 ufirst Private account be closed or downgraded within six months of the Account being opened.

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

If you cease to reside in the UK, you may not be able to access some of the ufirst Private Benefits attached to the Account. For further information contact your Premier Banking Manager or call ufirst Private Membership Services on **0345 607 2538**. From outside the UK call **0044 2392 676 573**.

Ticket Booking Service

These terms and conditions govern the ufirst Private account Tickets Service (“the Service”) which is available to you as a ufirst Private account holder. If you cancel your ufirst Private 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 15% 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 ufirst Private account Tickets Service is provided by Affinion International Limited (“we/us/our”), registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797.
2. As a ufirst Private account holder you will receive a 15% 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.

4. You may book tickets for events using the Service either online or by telephone as detailed below. Tickets for some events may be available online but not via the Ticket Concierge Service and vice versa.
5. We are the data controller. Your personal data will only be used as set out in the privacy and cookies notice.

Online bookings:

1. Bookings may be made online via the dedicated ufirst Private account Tickets Service pages of the website via **www.ufirstaccount.co.uk** If you are not able to access the website, or if tickets for the event are not available online, you may call Ulster Bank Private Membership Services on **0345 607 2538** to book via the Ticket Concierge Service.
2. For tickets booked online, cash back will not be applicable to events taking place outside of the United Kingdom and the Republic of Ireland.
3. 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.
4. 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.
5. To be eligible for cash back for an online booking you must access the Ticketmaster site via the ufirst Private account Tickets Service pages of the website via **ufirstaccount.co.uk**. These pages are provided by Ticketmaster UK Limited, registered in England and Wales (Company Number 02662632) and having its registered office at 2nd Floor Regent Arcade House, 19-25 Argyll Street, London W1F 7TS (“Ticketmaster”). Any bookings you make online are subject to Ticketmaster’s terms and conditions, details of which can be found at **ticketmaster.co.uk/legal/purchase.html**
6. Following the completion of an online booking made through the ufirst Private account Tickets Service pages you should confirm the booking reference number provided to you by Ticketmaster with the book provided to you when returning to the ufirst Private account Tickets Service pages on the website **ufirstaccount.co.uk**
7. For bookings made online it may be possible to purchase tickets sold through Ticketmaster partner sites, these bookings will not be eligible for cash back. You will be notified when tickets are being sold by partner sites.

Ticket concierge service:

1. To enquire about tickets not available online or to make a query about the Service you may call ufirst Private account Membership Services on **0345 607 2538** 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. We will try to accommodate any specific request you may have, by sourcing a supplier of tickets for the desired event.
2. If it is not possible to provide the requested information immediately, or book your tickets immediately, the Tickets Concierge Adviser will make enquiries and contact you within 6 business hours with the outcome or status of the enquiry (even if they have not succeeded in sourcing tickets for you). Business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays).
3. Bookings can only be made for events taking place in the United Kingdom and the Republic of Ireland.
4. Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
5. The Ticket Concierge Service can only source tickets where they are available at face value. We cannot source tickets which include additional extras including food, drink and hotel packages.
6. You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
7. 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.
8. For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirst Private account holders and has no control over the events. We act as an agent, and therefore your ticket contract is with the ticket vendor and not us. 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.

Pre-registration

1. By pre-registering for tickets you are requesting Affinon International Limited to purchase tickets on your behalf. This means that when tickets for the event you have pre-registered for go on general sale Affinon will try to accommodate your request by sourcing the tickets you have requested.
2. You can pre-register for an event only once. You will not be able to submit multiple pre-registration requests for the same event.

3. You may pre-register for as many tickets as permitted by the booking form as set by the venue, event organiser, promoter and ticket agent, however cash back will only apply subject to the details in the Cash back Section below.
4. You can amend or cancel your pre-registration request up until the event that you have pre-registered for goes on general sale by calling Membership Services on **0345 607 2538**.
5. Once the event you have pre-registered for goes on general sale, you will be notified as soon as possible whether or not your tickets have been successfully sourced.
6. On purchasing your requested tickets payment will be taken in full. Tickets cannot be refunded or exchanged.
7. Upon securing your booking you will be issued with a booking reference. If collecting tickets at the event venue box office, you should present your booking reference upon arrival at the event venue.
8. 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 event venue box office on the day of the event, where available and at your request.

Tickets:

1. Tickets cannot be refunded or exchanged.
2. 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.
3. 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.
4. 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.
5. Where either artist, venue or time of event are different or where the same event is booked at a different time and you receive a different order confirmation number this will be classed as a separate event.
6. All bookings are subject to the terms and conditions of the individual ticket agent and/or venue you book through which you will be asked to accept at the time of purchase. These terms and conditions will be provided to you with your tickets.

Cash back:

1. To be eligible for the cash back, you must be a ufirst Private account holder at the time you purchased your tickets.
2. The cash back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.

3. The cash back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
4. The cash back will appear in your online Cash Back Summary on the dedicated ufirst Private account 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 ufirst Private account within 30 days of your booking. Should you not receive your cash back within 30 days of your booking please contact ufirst Private account Membership Services on **0345 607 2538**.
5. The cash back amount will appear as "Tickets Cash back" on your bank statement.
6. Cash back will only be applied to bookings for events taking place in the United Kingdom and Republic of Ireland.
7. 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.
8. For bookings made through the Ticket Concierge Service, 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.
9. For tickets purchased via the dedicated ufirst Private account Tickets Service pages of the www.ufirstaccount.co.uk website, if for any reason the event that the ticket(s) were purchased for is cancelled, you will receive a refund subject to Ticketmaster's purchase policy.
10. Affinion 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 ufirst Private account, ufirst Private account 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:

1. ufirst Private account Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirst Private account Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call Ulster Bank Private Membership Services on **0345 607 2538**. If telephoning, your call may be recorded for quality and training purposes.
2. 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 Ulster Bank Private Membership Services on **0345 607 2538**.

Other important terms:

1. It is always possible that, despite our best efforts, some of the tickets we sell may be incorrectly priced due to mispricing by the Ticket Vendor. If we accept and process your booking where a pricing error is obvious and unmistakable and could reasonably have been recognised by you as a mispricing, we may cancel your booking, refund you any sums you have paid.
2. If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen.
3. We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or negligence of our employees, agents or subcontractors; for fraud or fraudulent misrepresentation; for breach of your legal rights in relation to the service.
4. The EC Online Dispute Resolution Platform If you have a complaint, you have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) Platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers. You can access the platform at the following website address: <http://ec.europa.eu/consumers/odr/>
5. Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

Initial Disclosure Document

1 Who we are

Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”), registered in England and Wales (Registered Number 929027). Registered Office: 250 Bishopsgate, London EC2M 4AA.

2 Who regulates us?

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you. Our Financial Services Register number is 122315.

You can check this on the Financial Services Register by visiting: www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on **0800 111 6768** or the PRA on **0207 601 4878**.

3 The service we offer

We act as an insurance intermediary, representing the customer. In the case of Home Insurance we will introduce you to U K Insurance Limited only.

You will not receive a personal recommendation from us, only information to help you decide whether the insurance policies offered meets your demands and needs.

We can only offer products from:

- U K Insurance Limited for home insurance
- U K Insurance Limited for Worldwide Travel Insurance (provided with ufirstgold and ufirst Private Accounts)
- Underwritten by American International Group UK Limited and provided by Brightstar Insurance Services, B.V. for mobile phone insurance (provided with ufirstgold and ufirst Private Accounts)

4 Our fees and how we are remunerated by the insurer

We will not charge you any fees for our service.

Home Insurance – You will receive a quotation from U K Insurance Limited that will tell you about any other fees payable to them relating to the policy.

If you choose to buy a home insurance policy, U K Insurance Limited pays us a percentage commission from the total premium. If the type of home insurance policy we sell reaches specific profit targets, U K Insurance Limited also pays us an additional bonus.

ufirstgold and ufirst Private Accounts – We do not receive remuneration from the insurer when we sell you worldwide travel insurance or mobile phone insurance provided with ufirstgold and ufirst Private Accounts.

5 What to do if you have a complaint

If you ever need to complain about our service to you, please contact us:

Online: You can make a complaint online at:

<https://digital.ulsterbank.co.uk/personal/help-and-support/how-to-make-a-complaint.html>

In writing: Ulster Bank Complaint Handling Centre Freepost BEL4084 Belfast BT1 5BR.

By phone: **0345 742 4365**.

If you have a hearing or speech impairment you can use Text Relay from a text phone, add 18001 before **0345 742 4365**.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

6 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the FSCS at www.fscs.org.uk or by calling **0800 678 1100** or **0207 741 4100**.

ufirst Private – Additional Information Document

We are providing information on each insurance product included in the ufirst Private Account Package. These are the only insurance products of this type Ulster Bank arranges as part of its ufirst Private 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 ufirst Private account range of benefits/services available for you to use.

- Inclusive 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 Private account holder, you automatically qualify for this benefit.

Mobile Phone Insurance Policy

The Mobile Phone Insurance policy provides insurance cover for eligible customers, against loss, theft, accidental damage and breakdown (after the manufacturer's warranty has expired). You can make up to four claims per year per account for account holders and family members living at the same address. In the event of a claim you will receive a replacement handset. Replacement handsets are refurbished models. Where it is not possible to provide a phone of the same model, an alternative phone will be provided which will be of at least the equivalent technical specification.

Once your account is active you are automatically covered by this insurance however, we strongly recommend you register the phone with us as soon as possible. We will need the IMEI number of the phone before we can deal with a claim, so the claims process will be easier if we have this on record.

It's simple to register, you can do so by calling ufirst Private Membership Services on **0345 607 2538**; or Registering online via www.ufirstaccount.co.uk

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 Insurance Product Information Documents and enclosed Policy Documents carefully.

How Much Will This Cost Me?

The insurance products listed are an integral part of the Ulster Bank ufirst Private account range of benefits/services available for you to use. There is no separate charge for these insurance policies, they remain available while the ufirst Private account is open. There is a monthly subscription charge for the ufirst Private 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 or imposed by them or us.

The Monthly Subscription Charge for the account, currently £26 per month, is inclusive of insurance premium tax where applicable.

WHAT IF I NEED TO MAKE A CLAIM?

Worldwide Family Travel Insurance

To notify U K Insurance Limited of a claim in the first instance, please telephone **0345 607 2538**.

You will need to provide your Name, Address and the Account Number of your ufirst Private account through which your insurance was arranged.

Mobile Phone Insurance

- All instances of loss or theft must be reported to the network provider so they can block your phone.
- If the phone is stolen the user should report it to the police as soon as reasonably possible and get a crime reference number from them – we may ask you for this when you claim.
- If the incident happens abroad, we won't replace the phone until the user returns home.

To make a claim please

- Visit www.ufirstaccount.co.uk
- Or call **0345 607 2538**

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

Worldwide Family Travel Insurance is arranged by Ulster Bank, a business name of National Westminster Bank Plc ("NatWest"), registered in England and Wales (Registered Number 929027). Registered Office: 250 Bishopsgate, London EC2M 4AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and entered on the Financial Services Register (Registration Number 121878). Calls may be recorded.

Worldwide Family Travel Insurance is provided and underwritten by U K Insurance Limited.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980.

Mobile Phone Insurance is underwritten by American International Group UK Limited. Registered in the UK (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The service will be provided by Brightstar Insurance Services, B.V. Registered in the Netherlands: Company number 8522597496. Registered office in the UK: 11 Old Jewry, London, EC2R 8DU. Authorised and regulated by the Financial Conduct Authority (FRN 610709).

INSURANCE PRODUCT INFORMATION DOCUMENTS

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

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

For full details of cover, including terms and conditions, please refer to the relevant policy document within this booklet.

Total Price to be Paid

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

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

Tax

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

Communications

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

Complaints

If you need to make a complaint, please refer to the relevant policy document within this booklet on how you can do this.

Mobile Phone Insurance

Insurance Product Information Document

Company: American International Group UK Limited **Product:** ufirst Private Mobile Phone Insurance

Administered by: Brightstar Insurance Services, B.V. Registered in the Netherlands: Company number 8522597496.

Registered office in the UK: 11 Old Jewry, London, EC2R 8DU. Authorised and regulated by the Financial Conduct Authority (FRN 610709).

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

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the Private Banking User Guide document.

What is this type of insurance?

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

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



What is insured?

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



What is not insured?

- x Phones that are owned by your employer
- x Phones with a screen size of 7 inches or greater

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

(measured diagonally)

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

Continued overleaf

Are there any restrictions on cover?

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



Where am I covered?

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



What are my obligations?

- You must do what you can to prevent your phone from being stolen
- We may ask you to provide documents, receipts or other information to verify your claim

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



When and how do I pay?

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



When does the cover start and end?

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



How do I cancel the contract?

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

Travel Insurance

Insurance Product Information Document

Company: U K Insurance Limited Product: Ulster Bank ufirst Private Travel Insurance

Registered Insurance Undertaking in England and Wales.

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

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

What is this type of insurance?

ufirst Private Travel Insurance is designed to offer you and your immediate family worldwide and UK multi-trip annual cover. It meets the demands and needs of those who want to make sure they have cover in place for unexpected events while on trips made anywhere in the world, including the UK.

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



What is insured?

All limits are per insured person unless otherwise stated
Please note limitations and exclusions apply,
please see the policy terms and conditions for
further information.



What is not insured?

- x Any claim resulting from a pre-existing medical condition, unless you had already told us about the condition and we had agreed to cover it in writing

- ✓ Emergency medical expenses abroad including cover to bring you home up to £10,000,000
- ✓ Cancellation or cutting short your trip up to £2,500
- ✓ Delayed departure – each full eight-hour period of delay £10 (Max £400)
- ✓ Baggage cover up to £1,500 (£100 limit per single item £150 total valuables limit)
- ✓ Money cover up to £200
- ✓ Legal expenses up to £50,000
- ✓ Personal accident up to £20,000
- ✓ Personal liability up to £1,000,000
- ✓ Winter sports cover
- ✓ Family travel
- ✓ Cover for multi trips

Optional upgrades and extensions available to be purchased from the insurer

- Medical conditions – cover is available for some pre-existing medical conditions, you will need to contact the insurer to find out if your condition(s) can be covered
- Trip extension – extend your cover beyond 31 days for longer trips
- Cancellation extension – extend the amount of cover for cancellation for trips costing more than £2,500 per insured person
- Guest cover

- ✗ Any claim for 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.
- ✗ Any expenses that you can recover from elsewhere
- ✗ Any claim resulting from you not wanting to travel
- ✗ Any claim resulting from the failure of your travel provider
- ✗ Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs
- ✗ Any claim for belongings where you have not taken steps to prevent loss
- ✗ Any trips to a country or areas where the Foreign & Commonwealth Office has advised against 'all travel'
- ✗ Any claim arising or resulting from injuring yourself deliberately or putting yourself in danger
- ✗ Any claim for cancelling your trip that is arising directly or indirectly or in any way connected to the disease Coronavirus (COVID-19) or any mutation of it or any disease that is declared a pandemic by the World Health Organization, unless you are cancelling due to suffering from COVID-19
- ✗ Any claim where you don't report the loss and provide reasonable evidence you have done so



Are there any restrictions on cover?

- ! You must live in the UK, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the last year
- ! Trips are limited to 31 days (unless you purchase a trip extension)
- ! 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)
- ! Trips within the UK, Republic of Ireland or Channel Islands must be for a minimum of 2 nights staying at a commercially run premises at least 25 miles away from where you live
- ! An excess may be payable and amounts may differ depending on the type of claim you make
- ! Trips must start and end in your country of residence
- ! We will not pay a claim where you no longer have a valid bank account under which you are entitled to receive the benefit of this policy
- ! Trips started before opening your account are not covered by this policy
- ! Winter sports cover is restricted to 17 days per year



Where am I covered?

- ✓ You are covered for worldwide travel, including the UK, Republic of Ireland or Channel Islands



What are my obligations?

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



When and how do I pay?

The cost of this insurance is included in the monthly fee for your ufirst Private Account. Additional payments for any optional upgrades or extensions you purchase from the insurer can be made by credit or debit card or by account transfer.



When does the cover start and end?

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



How do I cancel the contract?

To cancel this insurance you'll need to close or downgrade your ufirst Private Account. Any optional upgrades or extensions that you have purchased can be cancelled by contacting the insurer via Membership Services within the 14 day cooling off period. A refund will only be given if a claim has not been made and you are within the cooling off period.

ufirst Private Account–Mobile Phone Insurance Terms and Conditions

1. Introduction

This Mobile Phone Insurance policy is automatically provided as a benefit of you being a ufirst Private Account holder (“you, your”).

Please take a few moments to familiarise yourself with the content of this policy document and then keep it in a safe place for future reference. If you have existing policies that give the same cover elsewhere, you’ll need to consider whether you may be paying for duplicate cover. If you fail to comply with these terms and conditions, we may refuse cover in the event of a claim.

American International Group UK Limited (“AIG UK”) (“we/us/our”) are the insurer of this policy and are liable to you under the terms and conditions of this policy. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>). AIG UK is registered in England: company number 10737370. Our registered address is The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We have appointed Brightstar Insurance Services, BV, UK Branch (“Brightstar”) to act on our behalf as our agent to help us administer your policy and deal with claims. Brightstar is registered in the Netherlands: company number 8522597496 and authorised by the FCA (FRN 610709). Brightstar’s registered address in the UK is 11 Old Jewry, London EC2R 8DU.

2. Registering your phone

You’re automatically covered by this policy. However, it’ll be quicker and easier to make a claim if you register your phone and its IMEI number with us in advance. You can find your IMEI number on the box or receipt for your phone, or by dialling ***#06#** on your phone’s keypad. If you wish to register your phone, go online at www.ufirstaccount.co.uk.

3. Period of Cover

Your cover will begin as soon as your ufirst Private Account has been opened. Your cover will end if any of the following conditions are met:

- Your ufirst Private Account is closed;
- You are no longer a United Kingdom (UK) resident (meaning that your main home is no longer in England, Scotland, Wales or Northern Ireland);
- Ulster Bank removes this cover as a benefit of the ufirst Private Account in accordance with your account terms.

4. What is covered?

- This cover is for the phone you use on a daily basis and, if applicable, the phones used on a daily basis by your partner (who lives with you in a domestic relationship, whether married or cohabiting) and/or your children under 18 years of age who live at home with you (or under 23 if still in full time education and living at home with you outside of term time). References to you or your phone throughout these terms and conditions include (where relevant) these individuals and their phones. There is no cover for phones that are owned by your employer.
- Cover applies worldwide, but we can only arrange a replacement phone when you are back in the UK.

- You will be able to make a **maximum of four approved claims** across all phones covered by this policy, for incidents reported to Brightstar in any 12 month period.
- You will pay a contribution of **£100** for each approved replacement claim (the “excess”). The excess will be collected from you by Brightstar before we replace your phone.
- Cover is limited to phones that:
 - have a screen size of less than 7 inches (measured diagonally);
 - are the manufacturer’s standard design and specification;
 - cannot be used as a satellite phone; and
 - have not been manufactured wholly or partly from precious or semi-precious metals, stones or crystals.

5. What we will do

- If, during the period of cover, your phone is lost or stolen, is damaged or suffers a breakdown due to an internal fault which occurs after the manufacturer’s warranty has expired, we will, through our agent Brightstar, provide you with a replacement phone.
- If we replace your phone, we will provide you with a refurbished model. Refurbished replacement phones will have genuine manufacturer parts and be in an ‘as new’/Grade A condition. The replacement phone comes with a 12-month warranty provided by Brightstar.
- If the standard accessories supplied with your phone and/or any case, charger, screen protector and/or memory card are lost, stolen or damaged at the same time as your phone, we’ll pay their replacement value up to a maximum of £250 per claim.

6. What is not covered?

- Theft or loss of your phone where the circumstances of the claim suggest you have deliberately put the phone at risk.
- Theft from an unattended vehicle unless the vehicle was locked with security systems activated and the phone concealed from view in an enclosed storage compartment, such as boot, luggage space or glove box.
- Any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen.
- Any claim for phones other than the ones used on a daily basis by you, your partner and/or your children as described in section 4 above.
- Any claim for a phone owned by your employer.
- Information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data.
- Any loss related to you being unable to use your phone.
- Cosmetic enhancements you have made to your phone, for example plating or embellishment with precious metals, stones or crystals.
- Any costs you have to pay due to unauthorised use of your phone.

- j. Financial loss you suffer because of your phone being used to access your bank account or mobile wallet, including the unauthorised use of contactless payment methods attached to your phone.
- k. Cosmetic damage to the surface of the phone such as scratches and dents that don't affect how the phone works.
- l. Any claim following damage or breakdown:
 - a) you've caused deliberately;
 - b) caused by having the phone repaired by someone other than the manufacturer or one of their authorised repair agents;
 - c) caused by technical modifications made to the phone by someone other than the manufacturer;
 - d) caused by misuse or failure to follow the manufacturer's instructions; or
 - e) caused by a virus or the use of software or accessories not approved by the manufacturer.
- m. Any damage or breakdown that is covered by either the manufacturer's warranty or the replacement phone warranty provided by Brightstar as part of a previous claim. Or a claim that is the result of a manufacturer's defect or recall of your phone.
- n. Any claim caused because of your phone being confiscated by an authority such as the police or border control.
- o. Any claim where you have failed or refused to provide documents or other information necessary to support and/or verify your claim.
- p. Any losses caused directly or indirectly by circumstances beyond our control as the situation was abnormal or unforeseeable (for example, due to terrorist activity or industrial action).
- c. Following loss or theft of your phone, you must notify your network provider as soon as reasonably practicable after the event so they can block your phone. Failure to notify your network provider of the loss or theft of your phone may affect your ability to make a claim under this policy.
- d. Your original phone will become Brightstar's property once a replacement phone has been issued. If a lost or stolen phone is then found, you must contact Brightstar immediately to arrange its return.
- e. You will need to confirm the IMEI number of your phone when making your claim. You can obtain this from your phone by dialing ***#06#** on the phone's keypad. Alternatively, you can find it on the box your phone came in or on the receipt.
- f. If your phone has been stolen, you must report it to the police, and request a crime reference number as this report may be requested by Brightstar to validate your claim.
- g. If your claim is for damage or breakdown, before Brightstar can arrange replacement of your phone, you must ensure any information, data, photos or apps are updated before disconnecting it from any external systems, data storage or security systems that it's linked to, such as Apple Find My iPhone or iCloud. This process will be explained during the assessment of your claim and Brightstar will check that it has been disconnected before arranging your replacement. No replacement phone will be issued if your phone is reconnected to any external systems.
- h. If your phone is being replaced, Brightstar will try to provide you with the same make and model of phone, although it may be a different colour. In the unlikely event that Brightstar's suppliers do not have your phone in stock, Brightstar will offer you an alternative phone. This will be at least the equivalent technical specification of your phone but may be a different make, model or operating system or have different features and functions.

7. Making a Claim

Please contact Brightstar as soon as reasonably practicable after you discover theft, loss, damage or breakdown of your phone.

Brightstar can be contacted as follows:

- **Online:** www.ufirstaccount.co.uk
 - **Call: 0345 607 2538**
(Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays will be opened during the same hours noted, excluding Christmas Day and New Year's Day.)
 - **Write to:** Ulster Bank Insurance Services
Brightstar Claims Department
Weston Road
Crewe
Cheshire
CW1 6BU
- a. You must pay the excess (as set out in section 4) before Brightstar will replace your phone.
 - b. If your phone is damaged or breaks down, it must be returned to Brightstar. You will need to hand it over when the replacement phone is delivered.

- i. All replacement phones that are refurbished models will come with a 12-month warranty provided by Brightstar. In the unlikely event that your replacement phone develops a fault, please contact Brightstar on **0345 607 2538**. The team will guide you through some checks and if the issue cannot be resolved over the phone, they will arrange for your phone to be returned for repair. Phone repairs under this warranty do not affect your insurance claims limit and there is no excess to pay. Cover for breakdown under your insurance policy will resume when Brightstar's warranty expires.
- j. All stock that is refurbished uses genuine parts. It will have been refurbished by the manufacturer or a manufacturer accredited repairer and will be in an 'as new' condition, meaning it will be fully working with brand new cosmetic parts. In the unlikely event that the replacement phone you receive has cosmetic damage when you receive it, you must notify Brightstar within 72 hours of accepting the delivery. If you notify Brightstar later than this, they may deem the damage to have occurred after the phone was received by you. Cosmetic damage to the replacement phone Brightstar have provided you with is not covered under the warranty.

- k. Brightstar may ask you to provide proof of your ownership of the phone and other information, documents or receipts reasonably necessary to verify your claim.
- l. We and Brightstar may share details of your claim with other insurance companies.
- m. You may be required to provide information in writing and/or through a telephone interview with a claims investigator. You should refer to section 15 for further details on how we and Brightstar will use personal information.
- n. You will not be able to make a claim if Ulster Bank has suspended or restricted access to the benefits on your account, in accordance with your account terms.
- c. We and Brightstar may take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy.
- d. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, we and Brightstar are entitled to approach that insurer for a contribution towards the claim.
- e. Where you fail to co-operate or fail to provide Brightstar and us with information or documentation we and Brightstar reasonably require and this affects Brightstar's ability to process a claim or defend their interests, Brightstar will not pay the claim and will pass details to Ulster Bank who may, at their discretion, close your ufirst Private Account.

8. Technical support set-up service

Where the phone is replaced in accordance with these terms and conditions, you will be eligible for free technical support to help set up and get you started with the replacement phone. Brightstar can help you with the following:

- Initial set-up and walk-through of the replacement phone and its operating system;
- Set-up one web-based email account (excluding enterprise email) on the replacement phone; and
- Initial set-up of the app store relevant to the replacement phone and installation of one app that is free to use.

To take advantage of this service please call us on **0345 607 2538**.

Conditions for using the service

- a. The service will be limited solely to the replacement phone.
- b. Your full use of this service is dependent on your operating system and access to a mobile/WiFi internet connection. Where an operation cannot be completed on the replacement phone, no alternative will be offered.
- c. By taking advantage of this service you agree to follow Brightstar's reasonable instructions, including any security instructions.
- d. No cash alternative is available to the service.
- e. We and Brightstar will not be liable to you for any economic loss, including but not limited to; mobile data charges, and/or loss or corruption of data arising from your use of this service.

9. General Conditions

- a. You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under this policy to enforce any of its terms whether under statute or otherwise.
- b. We will not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that providing cover, payment of the claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

10. Changes to your policy

We may, at any time and after taking a fair and reasonable view, make changes to your policy cover and/or terms and conditions of insurance to:

- a. reflect changes in our expectation of the future cost of providing cover and administering your policy;
- b. reflect changes (affecting us or your policy) in the law, regulation or the interpretation of law or regulation;
- c. reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply; and/or
- d. make them clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes will be notified to you in writing at least 30 days before they become effective. Policy cover may be increased or decreased.

If Ulster Bank decides to remove Mobile Phone Insurance as a benefit of the ufirst Private Account or change to another insurance provider, they will give you at least 30 days' notice in accordance with your account terms.

11. Your right to cancel

This Mobile Phone Insurance forms a core part of your ufirst Private Account and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to close or downgrade your account. If your account is not closed or downgraded, the Mobile Phone Insurance will remain active for the duration of the Period of Cover set out at section 3.

To close or downgrade your account, please call Membership Services on **0345 607 2538**.

12. Other Important Information

A. Choice of Law

The laws of Northern Ireland apply to this agreement. If there's a dispute between us, you can take legal action against us in any Northern Irish court.

B. Special Requirements

We are committed to meeting the needs of all our policyholders, including those with special requirements. Letters and other documents are all available on request in Braille or large text or audio format. Please call **0345 607 2538** for assistance.

C. Telephone Call Recording

For training and security purposes, telephone calls may be recorded and/or monitored.

D. Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

13. Complaints Procedure

We and Brightstar believe you deserve a courteous, fair and prompt service. If there is any occasion when Brightstar or our service does not meet your expectations, please contact either Brightstar or us using the appropriate contact details below, providing your name and your mobile phone IMEI number to help us deal with your comments quickly. *Complaints relating to claims or services provided by Brightstar*

Write to: Ulster Bank Insurance Services
Brightstar Customer Relations Department
Weston Road
Crewe
Cheshire
CW1 6BU

Email: UlsterBankcustomerrelations.uk@brightstar.com

Call: 0345 607 2538

(Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays are open during the hours noted, excluding Christmas Day and New Year's Day.)

Complaints relating to policy coverage, terms & conditions or the underwriting of your policy

Write to: The Customer Relations Team,
AIG UK
The AIG Building
2-8 Altyre Road, Croydon, CR9 2LG

Email: customer.relations@aig.com

Online: www.aig.co.uk/your-feedback

Call: 0800 012 1301

(Lines are open Monday to Friday 9.15am to 5pm, excluding Bank Holidays.)

The Customer Relations Team free call number may not be available from outside the UK – so please call us from abroad on **+44 20 8649 6666**. Calls may be recorded for quality, training and monitoring purposes.

Our Complaints Process

We and Brightstar operate a comprehensive complaints process and will both do our best to resolve any issue you may have as quickly as possible. Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 5 working days of receipt.

If we or Brightstar are unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. We or Brightstar will provide full details of how to do this when your final response letter addressing the issues raised is provided.

Please note: The Financial Ombudsman Service will not consider a complaint if you have not provided us with the opportunity to resolve it previously. The Financial Ombudsman Service can be contacted at:

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Call: **+44 (0) 800 0 234 567** or **+44 (0) 300 123 9 123**.

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

Online: www.financial-ombudsman.org.uk

Following this complaint procedure does not affect your right to take legal action.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr/>

14. Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk or call **0800 678 1100** (Freephone) or **020 7741 4100**.

15. Privacy Notice

Personal Information

The data controller responsible for your personal information is AIG UK as the insurer of the product. Additional data controllers include Brightstar who are responsible for claims handling and NatWest Group who are responsible for the sale and distribution of the product and any applicable reinsurers.

We are committed to protecting the privacy of customers, claimants and other business contacts.

"Personal Information" identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect

and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Management and audit of our business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering

- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside Your country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes

Sharing of Personal Information – For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer – Due to the global nature of our business Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security and retention of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy – More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: www.aig.co.uk/privacy-policy or you may request a copy by writing to: Data Protection Officer, AIG UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB, or by email at: dataprotectionofficer.uk@aig.com.

Details about the way Natwest Group and Brightstar use your personal information can be found in their separate privacy notices available at ulsterbank.co.uk/privacy and www.brightstar.com/eu-privacy-policy respectively.

16. Fraud

If you make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if you give any false declaration or statement to support the claim, we will not pay the claim and we will pass details to Ulster Bank who may, at their discretion, close your Ulster Private Account. We reserve the right to tell the police about any dishonest claim. If we settle a claim that we subsequently discover to be fraudulent, we will take steps to recover our costs from you.

Fraud Prevention and Detection

In order to prevent and detect fraud, we may, at any time:

- share information about you with other organisations and public bodies including the police;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We can supply on request further details of the databases we access or contribute to. If you require further details please contact us at:

Ulster Bank Specialised Services
Brightstar
Weston Road
Crewe
Cheshire
CW1 6BU

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance 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;
- check your identity to prevent money laundering, unless you give us other satisfactory proof of identity.

Endorsement to the Travel Insurance Certificate and Policy Document in the Premier Banking User Guide effective from 5th January 2021

The endorsement below forms part of the travel insurance terms and must be read alongside the terms as one document, specifically with pages 46 – 47.

For trips booked on or after 5th January 2021, if you need to cancel your trip before it starts **you will not be covered** for any of the following reasons:

Quarantine: You will not be covered for cancelling a trip if you, a close relative or travelling companion need to quarantine or self-isolate in the UK or abroad, including as a result of Government or local authority action (such as Test and Trace/Protect) due to COVID-19 or another disease that's declared a pandemic. If you are diagnosed with COVID-19, or another disease that's declared a pandemic, and need to quarantine you will still be covered.

FCDO advice: You will not be covered for cancelling a trip if the Foreign, Commonwealth & Development Office (FCDO) is advising against "All Travel" or "All but essential travel" to your intended destination due to COVID-19 or another disease that's declared a pandemic.

Catastrophe cover: You will not be covered for cancelling a trip if you are unable to use your pre-booked and pre-paid accommodation because the accommodation or immediate surrounding area is adversely affected by COVID-19 or another disease that's declared a pandemic (this is covered under "catastrophe cover" in the terms).

As a result of these changes, the following wording – known as an endorsement – will be applied to your travel insurance terms on 5th January 2021:

The following additional exclusion applies to Section G Cancelling and cutting short your holiday of the Travel Insurance Certificate and Policy Document in the Premier Banking User Guide:

There is no cover for any claim arising directly or indirectly or in any way connected to the disease Covid-19 (Corona virus) or any mutation of it or any disease that is declared a pandemic by the World Health Organization. This includes any steps taken by any entity including but not limited to transport operator, Government, authority or agency, in response to or as a result of Covid-19 or a pandemic. This also includes any claim for any person being quarantined or self-isolating in relation to Covid-19 or a pandemic.

What you are covered for

Your travel insurance will include cover for:

Illness: You will be covered for cancelling a trip if you, a close relative or travelling companion are diagnosed with a serious illness (including COVID-19 or another disease that's declared a pandemic).

Emergency medical treatment: You will be covered for emergency medical treatment while on a trip or for cutting short a trip due to illness (including COVID-19 or another disease that's declared a pandemic), provided you were not suffering from the illness when you booked the trip and you were fit to travel when your trip started.

FCDO advice: You will be covered for cutting short a trip if the FCDO is advising against "All Travel" or "All but essential travel" to your destination (due to reasons including COVID-19 or another disease that's declared a pandemic), providing the advice came into force after you started your trip.

Travel Insurance Certificate and Policy Document

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

Important!

You can only access benefits whilst you are a ufirst Private 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 ufirst Private 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:

- a. Any Account holder;
- b. The Account holder's partner;
- c. The Account holders dependent children.

Please refer to The Meaning of Words on pages 41 to 42 and also General Conditions and Exclusions on pages 42 to 43.

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

+44 207 008 0232/0233.

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 ufirst Private Travel Insurance is underwritten by U K Insurance Limited. U K Insurance Limited. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980.

Important Information

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents to:

U K 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: U K 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 **0345 607 2538**.

How to Complain

If you need to complain:

For issues relating to the purchase or administration of your insurance or a claim you have made:

- Please call us on **0345 607 2538**.
- If you wish to write, then please address your letter to Customer Relations, P O Box 1150, Churchill Court, Bromley BR1 9WA.

You can refer complaints about claims under Section E Legal Expenses to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

If we cannot resolve the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: **0800 023 4567** or **0300 123 9123**.

You can visit the FOS website at www.fos.org.uk

The FOS will contact us for you. The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

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 ufirst Private 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 **0345 607 2538** (from NI)/+44 1252 745 694 or write with a brief description of your claim to The Claims Manager, U K Insurance Limited, 4th Floor, 17 Quay Street, Manchester M3 3HN.

Ulster Bank ufirst Private 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 ufirst Private 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 adviser's opinion, not going to improve.

Personal Money

Cash, travellers cheques, letters of credit, travel tickets, lift passes, hotel vouchers, passports and green cards 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 U K 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, tobogganning 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 ufirst Private 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 ufirst Private 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 may 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 ufirst Private 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 ufirst Private 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; or
 - 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 3 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.
5. 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.
6. 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 adviser'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 adviser'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 service. 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 ufirst Private 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 ufirst Private 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 ufirst Private 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 ufirst Private 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 page 43.)

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 pages 38 to 39 for details of our complaints procedure).

(See also General Conditions on page 42.)

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 5 full days, we will pay for you to take a recuperative holiday within 3 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 1,000 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 ufirst Private 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

Privacy Notice

This privacy notice tells you what we do with information we collect about you. It's relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as "customers" or "you" in this notice.

1. Who "we" are

We are U K Insurance Limited ("we", "us" or "our"). We underwrite this Ulster Bank insurance policy.

2. What information do we collect about you?

Information collected from you & cookies policy

Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

Information collected from others

We can collect information about you from others. This includes information from:

- **NatWest Group of companies**, who we partner with to provide your insurance policy.
- **Joint policyholders or policy beneficiaries**. Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- **Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details to us about criminal convictions or offences.**
- **HM Treasury and other authorities in relation to regulatory issues** e.g. where someone is subject to a financial sanction they will appear on HM Treasury's asset freezing list.
- **Credit reference agencies** e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 overleaf.
- **External sources** such as **no claims discount databases**, the electoral role and insurance comparison websites to help us decide what the risk is in selling the policy **and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle details, employment status and household income** to help us work out which information we should provide to you about our other products and services.

Sensitive personal information

We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal information for specific types of policy or applications, for example when offering you a travel policy or a driving application e.g. Telematics. We obtain this from your mobile devices for driving applications and the following people:

- The main policyholder will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy e.g. medical screening to support a travel policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;
- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;
- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

3. What do we do with information we collect about you and why may we do this?

We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

A. Provide insurance services

When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy (noting that we may use automated decision making to make this assessment - see section 9 below);
- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes); and
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas).

We cannot provide the services unless we use the information about you in this way.

B. Do what we are required to do by law

As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:

- To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
- To deal with complaints;
- To help prevent and detect crime (including, for example, the prevention or detection of fraud); and
- To comply with a legal or regulatory obligation.

We can use your personal information in this way because we are required to do so by law.

C. Prevent fraud occurring

Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).

We may use your personal information in this way because it is in our interests to detect fraud and in all our customers' interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

D. Recover debt

If you owe us money we will use your personal information to help us recover it.

We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

E. Where your or another person's life may be at risk

We will use your personal information to assist where your or another person's life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).

F. To administer and improve our services

- To administer our services we will share information with others (including to people or organisations that may be based overseas);
- In order to enable us to process your claim or administer your insurance policy more cost effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
- To understand how our prospective customers make decisions about which insurance policy is the optimal policy.

We may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

4. Who do we share your personal information with and why do we do it?

We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 overleaf. A list of our group companies can be found at www.u-k-insurance.co.uk/group-companies.html.

Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:

- When you apply for insurance, financial services, or work;
- By police and other law enforcement agencies.

In particular we share information with:

- **NatWest Group of companies**, we will provide them with information about your insurance policy, premium and claims history.
- **Fraud prevention agencies that provide databases and services**, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
- Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.
- Fraud prevention agencies will hold your personal information for up to 1 year, or up to 6 years if you're considered to pose a fraud or money laundering risk.
- If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and/or financing you have requested.

A record of this risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services or financing to you. If you have any questions about this, please contact the appropriate fraud prevention agency.

- **Law enforcement or government agencies** we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.

- **Credit reference agencies** help us decide whether to offer you credit if you choose to pay your premium by instalments. We share this information when you first take a policy with us and at each renewal. We may exchange your personal information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and share personal information are explained in more detail at www.experian.co.uk/CRAIN. Alternatively, you can call us and we will send you a copy.
- **Your spouse or partner** who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your 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, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.
- **Other insurance companies** to help settle any insurance claim or to verify that the information you have provided is correct (e.g we will check the amount of No Claims Discount you have told us with your previous insurer).
- **Insurance industry bodies** such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.
- **Insurance industry databases**, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers' Liability Tracing Office.
- **Government bodies**, such as the Driver and Vehicle Licensing Agency.

5. Will we send your personal information overseas?

We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection such as “privacy shield” in the USA. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your personal information, as they can often have power to overrule any agreements we make.

In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

6. How long may we keep your personal information for?

We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 overleaf.

As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend a claim. For example, should you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that relationship. However there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor.

We will also retain data in an anonymous form for statistical and analytical purposes, for example, to assess risk of flood damage occurring.

7. When can you ask us to stop using your information?

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to tell you about products or services which may be of interest to you or to use computers to make decisions about you to improve our services or develop our products (see section 9).

At any time, you can tell us to stop using your personal information to tell you about products or services that may be of interest to you or allowing computers to make decisions about you in order to improve our services or develop our products (see section 9). To find out how to do this, see section 10.

8. What happens if you don't give us some of your personal information?

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you.

We will tell you about why we need the information when we ask for it.

9. When do we use computers to make decisions about you?

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you or the products or services that we decide to tell you about. We may also use automated decision making to conduct an identity verification check.

For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents. Another example is that, if you are under 25, the computer system may determine that you are going to be interested in a travel policy which covers high risk activity, such as skiing. Therefore, we would proactively seek to tell you about such policies as we would consider them to be of interest to you.

This is important because:

- **In providing insurance services** it helps us decide what price you should pay for your policy and understand any risks associated with that policy;
- **In identity verification** it helps us to check that you are who you say you are and to prevent others from imitating you;
- **In selling you other products** it helps us decide which other products might be useful to you.

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).

10. How to contact us about this privacy notice

Our Data Protection Officer is in charge of answering questions about this privacy notice or your requests to exercise your rights which are set out below. The Data Protection Office may be contacted at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

You may contact us at the address above for one or more of the following reasons:

1. To ask us to fix information about you that is wrong or incomplete, or to delete personal information about you (the so-called "Right to be Forgotten").
2. To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
3. A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you. To receive this information please write to the Data Rights Team, U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley BR1 1DP.
4. A "data portability" right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation's software can understand that information.
5. To ask us not to use information about you in a way that allows our computer systems to make decisions about you (as explained in section 9).

Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer in the first instance and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner's Office ("ICO"). The ICO can be contacted at:

ICO website: <https://ico.org.uk/global/contact-us/>

ICO telephone: **0303 123 1113**

ICO textphone: **01625 545860**

DragonPass Premier Terms

Conditions of use

Welcome to DragonPass Premier brought to you by Assurant¹. With this benefit you can take advantage of unlimited member visits to participating airport lounges for free, with over 1,000 airport lounges around the world to choose from. You will also be able to access discounts at participating airport restaurants and spas.

Statement of benefits

As a ufirst Private account holder, you can:

- Enjoy unlimited member visits to any airport lounge across the DragonPass network. You can view which lounges are available by visiting the Ulster Bank DragonPass Premier website or the DragonPass Premier App. A visit means one entry to an airport lounge. For joint accounts, two account holders are entitled to unlimited airport lounge access, but each account holder will need to show their individual DragonPass membership card (physical or digital). If only one account holder has their card, the second account holder would count as a guest. A guest can visit airport lounges for a cost of £20 per visit.
- Access discounts at selected airport restaurants and spas across the world via the DragonPass Premier App or online at ubni.dragonpasspremier.com
- Purchase additional airport lounge visits for your guests at a cost of £20 per guest by using the DragonPass Premier App, online at ubni.dragonpasspremier.com or over the telephone on **0345 607 2538**. **Guests can only access the airport lounges if they are travelling with an account holder.**
- Pre book into certain airport lounges for a charge of £5 per person per visit. If you are paying for a guest to enter one of the airport lounges, this is an additional charge of £5 on top of the £20 entrance fee.

How to access your benefits

You can access the benefits via the DragonPass Premier App or by using the Membership Card. To enable you to access all the benefits of DragonPass Premier, you will need to activate these via the DragonPass Premier App or online at ubni.dragonpasspremier.com the name which you use to register should be the same as the name that appears on your membership card. To gain access to an airport lounge you will need to present either the physical membership card or your digital card via the App together with your passport or boarding pass ensuring that your name aligns on all documents and, where you have pre-booked, your booking confirmation.

Dragonpass Premier app

The DragonPass Premier App can be downloaded from the Google Play store or Apple App Store by simply searching for 'Ulster Bank DragonPass Premier'. To enable your digital membership card you must complete the registration and log in using the unique number and your name as shown on the front of your membership card. Once logged in to this

App it can be used as a digital membership card for your DragonPass Premier benefits and used instead of the physical membership card which we send you. For information on the restaurants and spa discounts you can take advantage of, you will need to use the App or visit us online at ubni.dragonpasspremier.com

Key app features include;

- Digital membership card which can be accessed within the App
- A full list of the available lounges, spas and restaurants and how to find them
- Information on the visits and benefits you've used on your travels
- Ability to purchase access to a lounge for a guest for £20 per guest, per visit
- The ability to pre book access to an airport lounge for £5 per person, per visit.

We would recommend you download the DragonPass Premier App to make the most of the features and discounts available with Ulster Bank DragonPass Premier. Using only the physical membership card will mean you cannot access all of the restaurant and spa discounts you would have access to if you used the App.

Membership card

A membership card will be posted to you within 7-10 working days of you opening your Ulster Bank ufirst Private account. Once you have received your membership card you will be able to start enjoying the benefits of DragonPass Premier and log into the DragonPass Premier App. Your DragonPass membership card, which has no expiry date while you remain a ufirst Private account customer, allows you access to the lounges across the DragonPass network. To gain access to a lounge you will need to present your DragonPass membership card using either your Digital card via the App or the physical membership card we have sent to you. For joint accounts, each account holder who wants to gain access will need to present their DragonPass membership card.

You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on **0345 607 2538** (lines open 24 hours a day, 7 days a week). You also need to tell us if you change your name, as the name you use to register with needs to be the same as the name that appears on your passport.

Complaints and feedback about DragonPass Premier can be addressed directly to us on **0345 607 2538***, by email at ubni@dragonpasspremier.com or you can write to us at:

DragonPass Premier
Airport Lounge Access
Assurant
PO Box 98
Blyth
NE24 9DL

*03 numbers cost no more than a national rate call and are included in 'inclusive minutes' for mobiles. Call charges will vary depending on your phone provider. If you are unsure of your call charges we recommend contacting your provider before calling us. To maintain a quality service, we may monitor and record phone calls.

¹ Assurant is a trading name of Lifestyle Services Group Limited (Company registration number 5114385) whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN.

Conditions of use

1. Definitions

Words or expressions that have a particular meaning in these Conditions of Use are defined in this section and shall have the same meaning wherever they may appear in these Conditions of Use.

- **“DragonPass Premier”** means the service brought to you by Assurant that allows access to airport lounges across the DragonPass network and discounts at selected airport restaurants and spas.
- **“Visit”** means one entry to an airport lounge per person.
- **“Third Party Organisations”** means the third parties who operate the airport lounges, restaurants and spas which you have access to under the DragonPass Premier scheme.
- **“We”, “us”, “our” or “Assurant”** means Lifestyle Services Group Limited.

2. Introduction

- 2.1 DragonPass Premier is brought to you by Assurant using the benefits provided by DragonPass International Limited² (“DragonPass”). Ulster Bank is not responsible for the operation and running of the Scheme, the airport lounges, restaurants or spas within the Scheme or any of the connected services, vouchers or offers.
- 2.2 These Conditions of Use govern your use of DragonPass Premier and the relationship between you, us and DragonPass.
- 2.3 In this introduction we have set out the conditions which deal with some particularly important features of DragonPass Premier that we would like to bring to your attention. Please read all of the information in these Conditions of Use carefully because we will rely on all of these conditions in our dealings with you.
- 2.4 DragonPass Premier applies to those airport lounges, restaurants and spas participating in it and access to the benefits and facilities are at all times subject to availability. We reserve the right to include and withdraw airport lounges, restaurants and spas entirely at our discretion and without notice. We cannot accept any liability in the event that an airport lounge, restaurant or spa is full or already reserved/allocated and cannot provide you with access, unless you have pre-booked access to an airport lounge.
- 2.5 To gain access to participating airport lounges, restaurant and spa discounts available under DragonPass Premier you must show your passport and/or boarding pass and your valid membership card, either the digital card via the Ulster Bank DragonPass Premier App or your physical card. For joint account holders, both account holders will need to provide these documents. If you have pre-booked your lounge access you will also need to show your booking confirmation.
- 2.6 The number of guests permitted varies from lounge to lounge, as does the policy of individual lounges regarding access for children. Please check with the individual lounges you plan to use prior to travelling to determine their policy on guests and children.

- 2.7 At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate space, this means that unless you have pre-booked you may be refused access to a lounge on the basis of a lack of capacity even if the lounge does not look full. Neither we nor DragonPass have any control over the decision of individual airport lounges whether to admit any individual. To avoid disappointment, certain airport lounge access can be pre-booked for a charge of £5 per person per visit by using the Ulster Bank DragonPass Premier App or online at ubni.dragonpasspremier.com
- 2.8 If you or any member of your party has any medical problem or disability which may affect your access to an airport lounge, we recommend that you check with the individual lounge prior to travelling to see whether they can facilitate any special requirements you may have. We regret that we cannot accept liability in the event an airport lounge is unable to facilitate special requirements.
- 2.9 Ulster Bank will notify you of any changes to any of these Conditions of Use at least 30 days before they become effective.

3. Dragonpass Premier services

- 3.1 Once you have received your membership card it is advisable to download the DragonPass Premier App or go online at ubni.dragonpasspremier.com so that you can easily understand the locations and providers of all of the benefits available to you. Accessing the DragonPass Premier App will also allow you access to your digital membership card.
- 3.2 The DragonPass Premier App can be downloaded from the Google Play store or Apple App Store. When you use our website or the DragonPass Premier App you will also be subject to their conditions of use and privacy, accessibility and cookie policies which can be accessed via the website ubni.dragonpasspremier.com or the App. Please note, DragonPass Premier is designed to work as a digital service through access to the Ulster Bank DragonPass Premier App, if you do not download the App this may mean you cannot access all of the restaurant and spa discounts and information you would have access to if you used it.
- 3.3 If you require a replacement card, just get in touch with us via membership services on **0345 607 2538** and we will arrange for one to be re-sent to your registered address.
- 3.4 By virtue of your membership of DragonPass Premier provided with your ufirst Private account, you will have unlimited access to airport lounges around the world with the ability to pre book access to selected lounges for a fee of £5 per person per visit. You will also have access to various airport restaurant and spa discounts.
- 3.5 The services provided at an airport are operated by Third Party Organisations. By using these you agree to be bound by not just these Conditions of Use but also those of the Third Party Organisations including any opening hours or access restrictions which they have.

²DragonPass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire WA15 9SD.

It is your responsibility to check a Third Party Organisation's conditions of use and/or opening hours and access restrictions before you use the DragonPass Premier services. We cannot be liable for any loss or damage you suffer if you fail to comply with the Third Party Organisation's conditions of use.

- 3.6 All users of the DragonPass Premier services are expected to conduct themselves in an orderly and acceptable manner and not to disrupt the enjoyment of other users. If, in the opinion of any member of staff or other representative of a Third Party Organisation, your behaviour or that of any member of your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask you to leave. In those circumstances we will have no liability to you and you will not be entitled to any reimbursement of any pre-booking fee that you have paid for yourself or any fee that you have paid for accompanying guests.
- 3.7 Our responsibility to you is to use reasonable skill and care in selecting our Third Party Organisations. Assurant, DragonPass and Ulster Bank are not liable to you or any third party for any losses of any nature incurred by you/ them in relation to the standard, quality or provision of service or products by the Third Party Organisations or their employees or agents; your own acts or omissions or the acts of other users of the DragonPass Premier services. We do not give any warranty for any goods or services accessed through, or displayed on, the DragonPass Premier App or connected website.
- 3.8 Nothing in these Conditions of Use does, nor is intended to, exclude or limit our liability for death or personal injury resulting from our negligence; fraudulent misrepresentation; or any other liability which cannot be excluded under applicable law.
- 3.9 If you have any complaints or feedback about the standard, quality or provision of any of the DragonPass Premier services, you should contact the relevant Third Party Organisation directly. If they cannot satisfactorily resolve your complaint you can contact us on **0345 607 2538**, by email **ubni@dragonpasspremier.com** or you can write to us at:
DragonPass Premier
Airport Lounge Access
Assurant
PO Box 98
Blyth
NE24 9DL
and we will liaise between you and them to try to assist you reaching a resolution, but we have no further liability to you. If you have a complaint about any other aspects of DragonPass Premier please contact us.

4. Membership

- 4.1 As a ufirst Private account holder, you are automatically entitled to the benefits of DragonPass Premier. You can start to access the benefits as soon as you receive your membership card and can use them at any time whilst you hold a ufirst Private account.

- 4.2 You will be issued with a physical membership card to gain access to airport lounges and to obtain the restaurant and spa discounts. Two joint account holders will be issued with a membership card each and each will need to provide their membership card to access the lounge for free. Should your ufirst Private account be closed, your membership card will be immediately cancelled and your access to DragonPass Premier removed. Any pre-booking fees that you have paid for lounge visits you have not yet made will be refunded to you providing this is more than 72 hours before you were due to visit. If a guest booking has been made, this fee will also be refunded to you provided that the visit is more than 72 hours away.
- 4.3 Guests can also access the airport lounges with an account holder for a charge of £20 each per visit. If one joint account holder forgets or cannot produce their membership card (physical or digital), they will be treated as the other account holder's guest and subject to the £20 guest fee.
- 4.4 If you change your name you must tell Ulster Bank as soon as possible and before you next use your membership card. Please allow up to 72 hours for name changes to take effect. Your name should be the same as the name on your passport and boarding pass. You will need to order a new membership card with your new name on. To do this you must call us on **0345 607 2538** (lines open 24 hours a day, 7 days a week).
- 4.5 You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on **0345 607 2538** (lines open 24 hours a day, 7 days a week).

5. Airport lounge access + pre-booking

- 5.1 Participating airport lounge staff will record your details and communicate them to DragonPass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.
- 5.2 Please note that any food and drink, including alcoholic drinks, provided as part of your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge.
- 5.3 It is your responsibility to ensure that you and your guests arrive at the departure gate on time and board the flight. There is no obligation on the lounges to provide flight information or announcements.
- 5.4 Certain airport lounges can be pre-booked for a cost of £5 per person per visit via your **Ulster Bank DragonPass Premier App** or via the **DragonPass Premier website at ubni.dragonpasspremier.com** If a guest is being pre-booked an additional fee of £5 on top of the £20 guest fee is payable.
- 5.5 To check if the airport lounge you intend to visit can be pre-booked in advance please go to **ubni.dragonpasspremier.com** DragonPass Premier website or the Ulster Bank DragonPass Premier App, where you will be able to select the lounge you intend to visit and check if pre-booking is available at your desired time of travel.

- 5.6 To pre-book your lounge access you need to do this at least 72 hours before you intend to visit.
- 5.7 When arriving at the airport lounge it is important that you arrive on time, if you arrive later than the pre-booked time then it will be at the discretion of the lounge as to whether they can still allow you access and for how long.
- 5.8 To amend or cancel your pre-booked lounge access call us on **0345 607 2538** providing at least 72 hours' notice. Any cancellations notified at least 72 hours before the visit will be refunded. If you do not attend the lounge or cancel your booking less than 72 hours' in advance of the visit you will not receive a refund of your pre-booking fee. If you have pre booked a place for a guest to accompany you and do not provide at least 72 hours' notice of cancellation neither the £20 guest fee nor the £5 pre-booking fee will be refunded.

6. Access for your guests

- 6.1 Guest access for lounge visits can be purchased via your DragonPass Premier App, on the Ulster Bank website, or by calling membership services on **0345 607 2538** for a cost of £20 per guest per visit.

Payment for guest access can be completed:

- via the DragonPass Premier App, or Ulster Bank website
- over the phone
- alternatively, debited from your account during the month following your visit to the lounge.

7. Spas

To view a list of participating spas please visit:

ubni.dragonpasspremier.com Here you will also find details of the treatments available at each spa. Please note that the discounted treatments available at participating spas are subject to change without notice so please check before you travel.

- 7.1 Each spa reserves the right to operate under their specific terms and conditions with relation to passenger health and medical conditions, e.g. pregnancy may reduce the range of treatments on offer. Age, behaviour, single sex party groups, party size and treatment exclusions may apply. It is your responsibility to check the restrictions and policies of the spa before your treatment.
- 7.2 It is your responsibility to allow enough time for your treatment prior to boarding your flight.

8. Restaurants

- 8.1 You can claim discounts at participating airport restaurants. To view a list of participating restaurants please visit **ubni.dragonpasspremier.com** Here you will also find details of the offers available at each restaurant. Offers and participating restaurants are subject to change without notice so please check before you travel.
- 8.2 Each restaurant reserves the right to operate under their specific terms and conditions in terms of menu availability, dress code, behaviour, single sex party groups, total party size and food/drink exclusions.

- 8.3 The discount may not be used in conjunction with any other promotions or offers the participating restaurants may be offering.

9. General terms

- 9.1 All discounts available under DragonPass Premier are only valid for the named person on the membership card and cannot be assigned to a third party. Discounts or benefits cannot be applied for retrospectively and there is no cash alternative.
- 9.2 If any of the provisions of these Conditions of Use are deemed to be invalid, unlawful or unenforceable to any extent by any court or competent authority, the provision will, to that extent only, be deemed severable and shall not affect the other provisions of these Conditions of Use.
- 9.3 We will not be liable or pay you compensation if our contractual obligations to you are affected by any event which we, DragonPass or a Third Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to, war, threat of war, civil strife, terrorist activity and the consequences or the threat of such activity, riot, the act of any government or other national or local authority, industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster, adverse weather conditions and all similar events outside our or their control.
- 9.4 A person who is not party to these Conditions of Use shall not have any rights under or in connection with them under the Contracts (Rights of Third Parties) Act 1999.
- 9.5 These Conditions of Use will prevail over any other terms and conditions provided to you in relation to the use of DragonPass Premier.
- 9.6 To the extent permissible by local law or regulation, these Conditions of Use shall be interpreted in accordance with and governed by English law and you agree to submit to the non-exclusive jurisdiction of the English Courts to resolve any dispute. If you live in either Scotland or Northern Ireland you may choose the law and jurisdiction of Scotland or Northern Ireland (as appropriate) if you wish to do so.

Data protection

How we handle your personal information

Lifestyle Services Group Limited (part of the Assurant, Inc. group companies), with mailing address at PO Box 98, Blyth NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you provide to us for purposes of providing the **ufirst Private account DragonPass Premier** airport lounge access service to you. To view our full Privacy Notice, please visit **ubni.dragonpasspremier.com** website.

Personal information that we collect from and about you

We collect and use the following personal information from you as part of providing this ufirst Private account DragonPass Premier service to you:

- name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- customer information (e.g., membership number, billing and payment history, payment card information, bank account details, etc.);
- pre-booking information (e.g., origin and time of flight), when you make a reservation for a specific lounge;
- guest information (e.g., full name) from you, when applicable;
- location data, when you use our mobile app;
- service usage information;
- records of any correspondence regarding any specific enquiry; and
- you can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide the service under this agreement.

This information is intended to be used by Lifestyle Services Group Limited for the following purposes:

- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this service and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).
- Fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and bank account information (such as sort code and account number) from your bank (through whom you have procured this service) to enable us to administer and perform your service arrangement with us. We will receive usage information from the third parties (such as airport lounge operators) who we have partnered with to provide the service.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, your bank, and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes. Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be processed outside the European Economic Area ("EEA") in countries that do not have equivalent data protection laws. Your use of the service (for example – when you access airport lounges outside the EEA) may involve transfers outside the EEA to the UK. For example, the airport lounges you visit may process your personal information, such as your membership ID, upon entry to the lounge. Where personal information is processed outside the EEA in a country that is not subject to an adequacy decision by the EU Commission, it is adequately protected by European Commission approved standard contractual clauses, an appropriate Privacy Shield certification or a third party's Processor Binding Corporate Rules. If you would like more information on the relevant transfer mechanism or additional information on the transfers, please address these requests by using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the service arrangement and for as long as required or permitted by applicable law or regulation. Where we process personal information in connection with performing the arrangement, we keep data for 6 years from your last interaction with us.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to provide the ufirst Private account DragonPass Premier service, obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

Your rights

Pursuant to the Data Protection Act 2018, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL. You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth NE24 9DL, or by sending an email to dataprotectionofficer@assurant.com. Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

Your information

Who we are

1. Your account is with Ulster Bank.
2. We are a member of NatWest Group. For information about our group of companies please visit natwestgroup.com and click on 'About Us', or for similar enquiries please telephone **0131 556 8555** or Textphone **0345 900 5960**.

Your electronic information

3. If you contact us electronically, we may collect your electronic identifier (e.g. 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
 - where we may transfer rights or obligations under this agreement; or
 - as set out in section 7 below.

7. We may disclose your information to government entities or regulatory bodies in order that those entities may discharge their responsibilities and obligations or exercise their powers or functions.
8. 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.
9. 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.
10. 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

11. 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

12. 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.
13. 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.

To find out more:



Contact the Premier Banking Support team



[ufirstaccount.co.uk](https://www.ufirstaccount.co.uk)



0345 301 5105

Relay UK: 18001 0345 301 5105

 **Ulster Bank**

Premier Banking

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