

ufirstgold

User Guide



 Ulster Bank

Welcome to ufirstgold

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

Inside this guide you'll find all the information you need to help you take best advantage of your ufirstgold account.

Also, please visit ufirstaccount.co.uk for further information on the benefits available.

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The ufirstgold monthly account fee is £10 a month.

The terms and conditions for the ufirstgold benefits are at the back of this user guide. To make sure you receive any items you order through ufirstgold membership services, remember to let us know if you change your address. Please see our **Your Current Account Terms** on our website ulsterbank.co.uk.

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'll 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're living outside Northern Ireland or the rest of the UK or plan on living outside Northern Ireland or the rest of the UK it's important to note that some of the benefits attached to your account are only available when you're visiting or resident in Northern Ireland or the rest of the UK.

ufirstgold membership services



0370 600 0661* or
+44 2392 676 740
if calling from outside
the UK



Also, please visit
ufirstaccount.co.uk
for further information on
the benefits available.

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

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

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

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

Sort code

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

Account number

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

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

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

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

ufirstgold Benefits

- Ticket Booking
- Worldwide Family Travel Insurance
- Mobile Phone Insurance



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.

ufirstgold gives you access to live entertainment at reduced prices. Get 15% cash back for as many events as you like within Northern Ireland, the Republic of Ireland and the rest of the UK. The cash back will appear in your online cash back summary within five days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking.

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 ufirstgold Tickets Services pages on ufirstaccount.co.uk and confirm your booking reference number provided 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'll pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we'll be unable to provide you with the 15% cash back. Terms and Conditions apply – please see pages 23 to 27 for more information, including details on how to claim your cash back for online bookings.



Book online

at ufirstaccount.co.uk
or visit for more
information and
common questions.
Only Ticketmaster events
can be booked online.



Book by phone

For non-Ticketmaster
events call the Ticket
Concierge Service
through ufirstgold
membership services
on **0370 600 0661**.*

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

*Calls 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 ufirstgold account. See what's protected when you're a ufirstgold customer.



ufirstgold gives you and your family multi-trip worldwide travel insurance up to 31 days per trip, that covers you all year round.



This also includes up to 17 days' winter sports cover per year.

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 ufirstgold Membership Services on **0370 600 0661*** for more information.

How to make a claim

Call **0370 600 0661** or from outside the UK **+44 12 5274 5694**. Please have your ufirstgold membership number to hand when you call. Calls may be recorded.

More information on travel insurance

The insurance is only in force for as long as you've your ufirstgold account. Conditions apply to the insurance – please see the ufirstgold Travel Insurance Policy Summary on pages 38 to 41 and Travel Insurance Certificate and Policy Document on pages 53 to 78 of this brochure or log onto **ufirstaccount.co.uk** for more details and common questions.

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.

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

Mobile Phone Insurance

Provides cover for your phone against loss, theft, accidental damage and breakdown (after the manufacturer's warranty has expired),



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.

48hr

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 were lost, stolen or damaged at the same time as your phone.

+£100

A £100 excess applies when your phone is replaced.

Main exclusions:

- Only the phone you use on a daily basis is covered. This includes the phone used on a daily basis by a joint account holder.
- You won't be covered for phones used on a daily basis by family or friends – even if you pay the bill.
- Phones that are owned by your employer are not covered.
- You can't make more than two approved claims in any 12-month period – or if it is a joint account then each account holder can make two approved claims with a maximum of four per account.
- 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've your ufirstgold account and remain a permanent resident in the UK.

Conditions apply to this insurance. Please ensure you read the ufirstgold Mobile Phone Insurance Product Information Document on pages 34 to 37 and the ufirst Gold Account Mobile Phone Insurance Terms on pages 43 to 52 of this brochure for full details of the cover, limits and conditions of cover.

You're automatically covered by this insurance and whilst there's no need to register the phone immediately, you should register the phone with us as soon as possible.

Registering your phone will make it easier if you need to make a claim later.



You can register online at ufirstaccount.co.uk



or by phone **0370 600 0661***

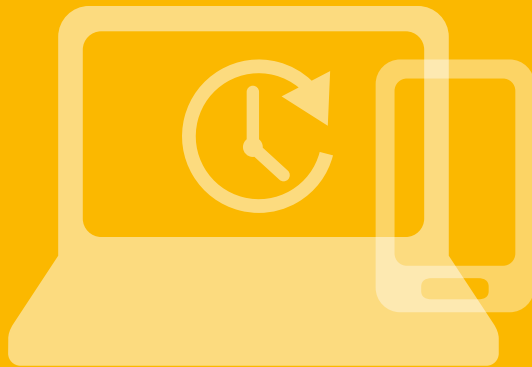
Mobile Phone Insurance is underwritten by American International Group UK Limited. Registered in the UK (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The service will be provided by Brightstar 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).

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

Anytime Internet and Telephone Banking

Like to have control over your money from the comfort of home – or anywhere else in the world – whenever you want? Want to reduce the amount of time spent queuing in branch?

Our Anytime Internet and Telephone Banking services can give you this freedom, 24 hours a day, 365 days a year. We take security seriously, so you can have complete peace of mind when banking online. But Anytime offers far more than confidence and convenience.



Key features

If you already have an Ulster Bank account, why not sign up to Anytime Internet and Telephone Banking so that you can manage your finances any time, anywhere.

- 1** Registration is simple and only takes a few minutes.
- 2** Make payments and transfer money instantly between your Ulster Bank accounts.
- 3** Send money to friends and family at home or abroad (Fees and charges may apply for sending money outside the UK – please see our brochure ‘Schedule of Services – Payment and International Banking Charges’).
- 4** Easily check your Balance including pending items and any Arranged Overdraft remaining (if there is one set up on the account).
- 5** Check your Ulster Bank Credit Card balances and transactions and pay them online.
- 6** View and manage your Direct Debits and Standing Orders.
- 7** Pay bills today or up to 120 days in the future.
- 8** Switch from paper to eStatements – view up to 7 years of statement history online.
- 9** Set up your text alert preferences.
- 10** Free additional online protection with Rapport, our free desktop security software.
- 11** Extra security and peace of mind is available with a free easy-to-use Card Reader.
- 12** Help with technical queries is available when you need it via our online Help 24/7 service.

Key Considerations

- 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.
- Anytime Internet and Telephone Banking terms and conditions apply.
- Some services may not be available on certain types of account or to under 18s, for further information please see the Your Current Account Terms brochure in branch.
- There are limits on the amount you can transfer under any credit transfer.

For details of the limits applicable for transfers made through Anytime Internet Banking please visit [ulsterbank.co.uk/paymentlimits](https://www.ulsterbank.co.uk/paymentlimits). For Telephone Banking the limits will be advised to you when you're making the transfer.

What may help you when registering for Anytime Internet and Telephone Banking

Signing up to Anytime is simple. All you need is an Ulster Bank Personal account or Credit Card held in the Northern Ireland and be aged 11 years or over.



You can register for Anytime Internet Banking at ulsterbank.co.uk/anytime



To register for Anytime Telephone Banking Call **0345 900 3200**



If you are already registered for Anytime Telephone Banking you can manage your account over the telephone by calling us on **03457 424 365*** (from abroad **+ 44 28 9053 8033**).

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

Mobile Phone Banking and Alerts Services

Our Smartphone and Alerts Service (other handsets) give you more control of your finances when you're on the move.



Key features

Key features of our Mobile Banking Apps for iPhone, BlackBerry and Google

- 1** Application available free of charge from the relevant App Store.
- 2** Up-to-the-minute balance available.
- 3** View a statement with up to seven years of transaction history anytime, anywhere.
- 4** Make transfers between your Ulster Bank accounts.
- 5** Pay your Contacts – using only their Mobile Phone Number.
- 6** Pay your friends, family, credit card, or utility bills – just set up and make your first payment to each new payee in Anytime Internet Banking beforehand.
- 7** Withdraw cash from an ATM** without a debit card using the Get Cash service.
- 8** Locate your nearest Ulster Bank Branch or Cash Machine.

**ATM: Automated Teller Machine

Alerts Service

We've a range of free alert services that will help you manage your money - wherever you are:

Act Now Alerts

If we hold a valid mobile number for you we will automatically send you an alert to inform you if:

- You are at risk of going into unarranged overdraft.
- We are not able to make all your payments.

Arranged overdraft alerts (if you have an arranged overdraft)

If we hold a valid mobile number for you we will automatically send you an alert to inform you if:

- You are at risk of going into arranged overdraft or you are in your arranged overdraft.

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

Activity alerts

If we hold a valid mobile number for you we will also automatically send you a text when a certain activity has taken place on your account such as:

- create or amend a payee or standing order.
- update your address or telephone details.
- you are issued with a new debit/cash card or PIN*.

Register by calling **0345 366 6558** or logging onto **ulsterbank.co.uk/alerts**. Please make sure we hold an up-to-date mobile phone number for you. You can update your information at any time and set your alerts on Anytime Internet and Telephone Banking or at your branch.

Key considerations for Ulster Bank Mobile Banking Apps and Alerts Service

- Ulster Bank Mobile Phone Banking is free of charge to all personal customers.
- You need to be over 11 years of age to use our Mobile Banking Apps and Alerts Services.
- Data Charges may apply on some mobile networks.
- Full terms and conditions are available at ulsterbank.ie/mobile or by contacting your local branch. Mobile Phone Banking terms and conditions apply.
- **Please remember we will never ask you for your PIN or Password details by text or email.**

*PIN: Personal Identification Number

What may help you when registering for our Mobile Banking Apps

To register you'll need your serviceCARD/debitCARD for the first account you want to register and your 10 digit customer number used to log in to the Anytime Banking service.



You can download the Mobile Banking App from the relevant App Store or from ulsterbank.co.uk/mobile

What may help you when registering for our Alerts Service

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.

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



You can register online at ulsterbank.co.uk/alerts



Any mobile phone with text functionality can be used to receive our Alerts Service

Terms and Conditions

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



05.1 Terms and Conditions

Definitions

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

ufirstgold Benefits

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

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

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

If you cease to reside in the UK, you may not be able to access some of the ufirstgold Benefits attached to the Account. For further information contact your branch or call ufirstgold Membership Services on 0370 600 0661. From outside the UK call 0044 2392 676 740.

Ticket Booking Service

These terms and conditions govern the ufirstgold Tickets Service (“the Service”) which is available to you as a ufirstgold account holder. If you cancel your ufirstgold account you will no longer be eligible to use the Service. The Service is provided by Affinion International Limited, which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 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 ufirstgold Tickets Service is provided by Affinion International Limited (“Affinion”), registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797
2. As a ufirstgold account holder you will receive a 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.

ONLINE BOOKINGS:

4. Bookings may be made online via the dedicated ufirstgold Tickets Service pages of the website via ufirstaccount.co.uk. These pages are provided by Ticketmaster UK Limited (“Ticketmaster”), registered office: 48 Leicester Square, London WC2H 7LR, No. 02662632 and any bookings you make online are subject to Ticketmaster's terms and conditions, details of these can be found at ticketmaster.co.uk/legal/purchase.html. If you are not able to access the website, or if tickets for the event are not available online, you may call ufirstgold Membership Services on 0370 600 0661 to book via the Ticket Concierge Service.

Terms and Conditions Continued

5. For tickets booked online, Cash-back will not be applicable to events taking place outside of the United Kingdom and the Republic of Ireland.
6. All bookings are subject to the purchase policy and terms and conditions of the individual ticket agent or venue you book through which you will be asked to accept at the time of purchase. The terms and conditions that govern the booking you make with the ticket agent or venue you book through will be provided to you with your tickets.
7. All bookings are subject to availability and the rules and regulations of the venue, event organiser, promoter and ticket agent, including their cancellation and refund policies.
8. To be eligible for Cash-back for an online booking you must access the Ticketmaster site via the ufirstgold Ticket Service pages of the website via ufirstaccount.co.uk
9. Following the completion of an online booking made through the ufirstgold Ticket Service pages, you should confirm the booking reference number provided to you by Ticketmaster in the box provided to you when returning to the ufirstgold Ticket Services pages on ufirstaccount.co.uk.
10. 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:

11. To enquire about tickets not available online or to make a query about the Service you may call ufirstgold Membership Services on 0370 600 0661 between the hours of 8am to 10pm Monday to Sunday, 364 days a year (excluding Christmas Day) to speak to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets.
12. 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 13 business hours with the outcome or status of the enquiry where business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays).
13. The Ticket Concierge Service will try to accommodate any specific request you may have, by sourcing a supplier for the desired event tickets, however success cannot be guaranteed. You will be contacted within 13 business hours of receiving your instruction to make the search to tell you if they have not succeeded in finding a source of the tickets for you.
14. Bookings can only be made for events taking place in the United Kingdom and the Republic of Ireland.
15. Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
16. The Ticket Concierge Service can only source tickets where they are available at face value.
17. You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
18. 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.

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19. For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirstgold account holders and has no control over the events. If you book by telephone you will be asked to provide an email address so that the Ticket Concierge Service can issue you with a confirmation of your booking and your booking reference which you should have with you on arrival at the event venue. If you cannot provide an email address, your booking confirmation will be sent to you by post to the address you provide at the time of booking.

TICKETS:

20. Tickets cannot be refunded or exchanged.
21. 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.
22. 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.
23. You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
24. Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the venue box office on the day of the event.

CASH-BACK:

25. To be eligible for the Cash-back, you must be a ufirstgold account holder at the time you purchased your tickets.
26. The Cash-back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
27. The Cash-back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
28. The Cash-back will appear in your online Cash-back Summary on the dedicated ufirstgold Tickets Service pages of the website via www.ufirstaccount.co.uk within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking. Should you not receive your cash-back within 30 days of your booking please contact ufirstgold Membership Services on 0370 600 0661.
29. The Cash-back amount will appear as "Tickets Cash-back" on your bank statement.
30. Cash-back will only be applied to bookings for events taking place in the United Kingdom and Republic of Ireland.
31. 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.
32. Cash-back is only applicable for sporting events where the tickets are booked online via ufirstaccount.co.uk
33. 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.

Terms and Conditions Continued

34. If your ticket(s) were purchased via the dedicated ufirstgold Tickets Service pages of the ufirstaccount.co.uk website, you will receive a full refund of the price paid at the time of purchase to the credit or debit card used to purchase the ticket(s) on the internet originally.
35. 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 ufirstgold account, ufirstgold Membership Services will write to you giving no less than 28 days' notice of the date this debit will be made, along with the account details from which it will be taken, and the amount.

CUSTOMER SERVICE:

36. ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirstgold Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call ufirstgold Membership Services on 0370 600 0661. If telephoning, your call may be recorded for quality and training purposes.
37. 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 ufirstgold Membership Services on 0370 600 0661.

ufirstgold – Additional Information Document

We are providing information on each insurance product included in the ufirstgold Account Package.

These are the only insurance products of this type Ulster Bank arranges as part of its ufirstgold Account Package. You are under no obligation to accept these insurance products.

Additional Information Document

Will These Insurance Products Meet Your Needs?

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

- Inclusive 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 ufirstgold 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 two claims per year, four in the case of a joint account. 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 Membership Services on 0370 600 0661; or register online via 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 ufirstgold Account range of benefits/services available for you to use. There is no separate charge for these insurance policies, they remain available while the ufirstgold Account is open. There is a monthly subscription charge for the ufirstgold Account and this charge is not adjusted should you not wish to use a specific feature of the account.

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

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

The Monthly Subscription Charge for the account, currently £10 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 0370 600 0661. You will need to provide your Name, Address and the Account Number of your ufirstgold Account through which your insurance was arranged.

Mobile Phone Insurance

- All instances of loss or theft must be reported to the network provider so they can block your phone.
- If your phone is stolen you 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 you return home.

To make a claim please

- Visit ufirstaccount.co.uk
- Or call 0370 600 0661.

The Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the insurers be unable to meet all their liabilities to policyholders, compensation may be available. Non compulsory insurance contracts are covered for a maximum 90% of the claim, without any upper limit. Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk

Annual Worldwide Family Travel Insurance is arranged by Ulster Bank, 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.

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.

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).

05.3 Initial Disclosure Document

What You Need to Know

1 Who we are

National Westminster Bank Plc, trading as Ulster Bank, 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 121878. 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.

Initial Disclosure Document Continued

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.

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 ufirstgold 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: **ufirstgold 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 ufirstgold User Guide Document.

What is this type of insurance?

ufirstgold 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 phone used on a daily basis by you or a joint account holder for:



Loss



What is not insured?

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

- ✓ 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

- ✗ 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

Are there any restrictions on cover?



- ! Only the phone you use on a daily basis is covered. This includes the phone used on a daily basis by a joint account holder
- ! You won't be covered for phones used on a daily basis by family or friends – even if you pay the bill
- ! A £100 excess applies when your phone is replaced
- ! You can't make more than two approved claims in any 12-month period – or if it is a joint account then each account holder can make two approved claims with a maximum of four per account
- ! 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 ufirstgold Account.



When does the cover start and end?

Cover will begin as soon as your ufirstgold 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 ufirstgold Account.

Travel Insurance

Insurance Product Information Document

Company: U K Insurance Limited Product: Ulster Bank ufirstgold 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 ufirstgold 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?

ufirstgold Travel Insurance is designed to offer you and your immediate family worldwide and UK multi-trip 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

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, ROI 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 ufirstgold 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 ufirstgold 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 ufirstgold 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 Gold Account Mobile Phone Insurance Terms

ufirst Gold Account Mobile Phone Insurance Terms

1. Introduction

This Mobile Phone Insurance policy is automatically provided as a benefit of you being a ufirst Gold 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, B.V. 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 dialing ***#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 Gold Account has been opened. Your cover will end if any of the following conditions are met:

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

4. What is covered?

- a. This cover is for the phone you use on a daily basis only. It does not apply to phones used on a daily basis by anyone else, including your partner or your children even if you pay the bill. If your account is in joint names, cover is also provided for the phone the other account holder uses on a daily basis. No other phones are covered.
There is no cover for phones that are owned by your employer.
- b. Cover applies worldwide, but we can only arrange a replacement phone when you are back in the UK.
- c. You will be able to make a **maximum of two approved claims** for incidents reported to Brightstar in any 12 month period, or if this is a joint account each account holder can make two approved claims in any 12 month period, subject to a total maximum of four per account.
- d. You will pay a contribution of **£100** for each approved claim (the “excess”). The excess will be collected from you by Brightstar before we replace your phone.
- e. Cover is limited to phones that:

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- i. have a screen size of less than 7 inches (measured diagonally);
 - ii. are the manufacturer's standard design and specification;
 - iii. cannot be used as a satellite phone; and
 - iv. have not been manufactured wholly or partly from precious or semi-precious metals, stones or crystals.

5. What we will do

- a. If, during the period of cover, your phone is lost or stolen, your phone 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.
- b. 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.
- c. 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?

- a. Theft or loss of your phone where the circumstances of the claim suggest you have deliberately put the phone at risk.
- b. 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.
- c. Any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen.
- d. Any claim for a phone other than the one used by you on a daily basis.
- e. Any claim for a phone owned by your employer.
- f. Information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data.
- g. Any loss related to you being unable to use your phone.
- h. Cosmetic enhancements you have made to your phone, for example plating or embellishment with precious metals, stones or crystals.
- i. 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.

ufirst Gold Account Mobile Phone Insurance Terms Document Continued

- 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).

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: 0370 600 0661 (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.
- 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.

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- 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.
 - 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 0370 600 0661. 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 by 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.

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 0370 600 0661.

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.

ufirst Gold Account Mobile Phone Insurance Terms Document Continued

- 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.
- 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 Gold Account.

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 Gold 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 Gold 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 0370 600 0661

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 0370 600 0661 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: 0370 600 0661

(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.

ufirst Gold Account Mobile Phone Insurance Terms Document Continued

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 the Royal Bank of Scotland 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 Royal Bank of Scotland 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 first Gold 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 *ufirstgold* 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 67 – 69.

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 *ufirstgold* 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.

Travel Insurance Certificate and Policy Document

Important

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

General Provisions

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

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

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

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

Schedule of insured persons

The following people are entitled to cover under this policy:

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

Please refer to the meaning of words on page 58 and also General Exclusions and Conditions on pages 60 to 61.

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 1500.

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

Insurers

Ulster Bank ufirstgold Travel Insurance is underwritten by 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.

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 0370 600 0661.

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 0370 600 0661.
- If you wish to write, then please address your letter to Customer Relations, PO 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 9 123.

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.

Details about our Regulator

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.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes

Travel Insurance Certificate and Policy Document Continued

of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Statement of Needs

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

Holiday tips

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

Health

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

Your belongings

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

Excesses

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

Law

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

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

Any questions

If you have any doubts about the cover we provide or you would like more information, please contact ufirstgold Membership Services on 0370 600 0661 or from outside the UK +44 870 609 2043.

Medical and other emergencies

24-hour emergency service

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

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

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

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

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

Hospital treatment abroad

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

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

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

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

Note to all insured people, treating doctors and hospitals

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

Travel Insurance Certificate and Policy Document Continued

Claims information

Medical claims

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

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

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

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

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

General

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

If you wish to register a claim please ring us on 0370 600 0661 (from NI)/+44 1252 745694 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 ufirstgold Travel Insurance are open every weekday and will send you a claim form as soon as you tell them about your claim.

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

The meaning of words

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

Abroad

Outside your country of residence.

Account holder

Any individual who holds an Ulster Bank ufirstgold Current Account.

Anticipated event

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

Business associate

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

Country of residence

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

Dependent children

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

Hazardous activities

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

Legal costs

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

Partner

A person living with the Account holder as though married.

Permanent total disability

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

Personal money

Cash, travellers cheques, letters of credit, travel tickets, lift passes, hotel vouchers, passports and 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.

Travel Insurance Certificate and Policy Document Continued

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 ufirstgold Travel Insurance if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities or a health condition).
If you are not sure whether to tell Ulster Bank ufirstgold Travel Insurance, tell them anyway.
3. We will not pay for any loss or damage caused as a result of your not acting in a reasonable way to look after your property.
4. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
5. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
6. You must keep to all the terms, conditions and endorsements of this insurance. If you do not, we may turn down your claim.
7. You must help us get back any money that we have paid from anyone or from other insurers (including the Department of Social Security/Department of Social Welfare) by giving us all the details we need and by filling in any forms.
8. Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger aircraft.
9. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim, you may be prosecuted and we will not cover your claim.
10. You must give Ulster Bank ufirstgold Travel Insurance all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
11. You must keep any articles that are damaged and send them to Ulster Bank ufirstgold Travel Insurance if they ask. You must pay any costs involved in doing this.
12. You must agree to have a medical examination if we ask you to. If you die, we are entitled to have a post mortem examination. You or your legal representatives are responsible for any costs resulting from these examinations.
13. You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.

Exclusions

We will not cover:

1. Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a) the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before the trip was booked;
 - b) you are travelling against medical advice;
 - c) you are travelling to receive medical advice or treatment;
 - d) you are on a hospital waiting list waiting for treatment; 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 three years and you are accident and conviction free.
10. Claims and losses that are not directly associated with the incident that caused the claim.

For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost whilst on a trip.
11. Any claim arising directly or indirectly from financial problems.
12. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.
13. Any claim arising or resulting from you being involved in any illegal or criminal act.
14. Any claim arising or resulting from Armed Forces championships, or heats, or officially organised practice, or training for these events or any Hazardous Activity.
15. Any claim arising or resulting from depression, anxiety, mental strain, depressive illness of any type, suicide or attempted suicide or injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
16. Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs.

Travel Insurance Certificate and Policy Document Continued

Sections of insurance

Section A – Medical and Other Expenses

Part 1

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

What you are covered for

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

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

Part 2: Emergency Medication for Pre-existing Medical Conditions

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

Part 3: Physiotherapy

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

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

What you are not covered for

1. The first £35 of each claim for each person, (except for claims under section A (Medical and other expense) only if you have a refund of the cost under the terms of the European Health Insurance Card (EHIC)).
2. Any treatment or surgery which Our Assistance Services thinks is not immediately necessary and can wait until you return home.
3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single- or private-room accommodation unless it is medically necessary.

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5. Any treatment or medication of any kind that you receive after you return home.
 6. An anticipated event.
 7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned home.
 8. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
 9. For the cost of any phone calls, other than necessary calls to Our Assistance Services.

Section B – Sending You Home in an Emergency

What you are covered for

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

What you are not covered for

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

Section C – Personal Accident

What you are covered for

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

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

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

Please read the general conditions and exclusions.

Travel Insurance Certificate and Policy Document Continued

Section D – Personal Liability

What you are covered for

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

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

What you are not covered for

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

Conditions of cover

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

1. You must give Ulster Bank ufirstgold Travel Insurance notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim; and
2. You must help Ulster Bank ufirstgold Travel Insurance and give them all of the information they need to allow them to take action on your behalf.
3. You must not negotiate, pay, settle, admit or deny any claim unless you get Ulster Bank ufirstgold Travel Insurance's written permission.

Please read the general conditions and exclusions.

Section E – Legal expenses

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

What you are covered for

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

The cover under this Section E only applies if:

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

What you are not covered for

We will not pay:

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

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

(See also General Exclusions on pages 60 to 61.)

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.

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- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following:

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

We can do the following:

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

Disputes:

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

You can also refer any disagreement between you and us to the Financial Ombudsman Service, which is a free service. (See page 55 for details of our complaints procedure.) (See also General Conditions on pages 60 and 61.)

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).

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5. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay because of an emergency.
6. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
7. If the police need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
8. A medical practitioner advising you against travel for any reason.

Part 2: Catastrophe cover

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

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

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

Exclusions

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

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

Conditions

You must send us:

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

Part 3: Home Care

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

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

Part 4: Recuperative Holiday

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

Any associated costs such as travel insurance, food or clothing are not covered by this section. You should contact the assistance service as soon as you become aware of any reason why the journey may need to be cut short, if you don't, we may be unable to pay your claim. Please refer to the Medical and other expenses Section A for advice on relatives staying with you or travelling to you if medically necessary.

Claims conditions

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

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

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

What you are not covered for

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

Please read the general conditions and exclusions.

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Section H – Abandoning your holiday and travel delay

What you are covered for

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

H1 – Travel delay

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

H2 – Abandonment

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

What you are not covered for

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

Conditions

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

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

Please read the general conditions and exclusions.

Section I – Hospital benefit

What you are covered for

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

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

Please read the general conditions and exclusions.

Section J – Domestic pets

What you are covered for

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

What you are not covered for

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

Conditions

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

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

Please read the general conditions and exclusions.

Section K – Piste closure

What you are covered for

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

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

Conditions

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

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

Please read the general conditions and exclusions.

Section L – Ski equipment

What you are covered for

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

What you are not covered for

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

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

Section M – Ski hire

What you are covered for

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

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

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What you are not covered for

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

Condition

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

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

Please read the general conditions and exclusions.

Section N – Ski pass

What you are covered for

We will pay up to the proportionate value of any ski pass unused following loss or theft. The conditions and exclusions applying to section F (Personal belongings, baggage and money) will also apply to this section.

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

Please read the general conditions and exclusions.

Section O – Replacing staff

What you are covered for

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

What you are not covered for

1. The first £35 of each claim, for each person.

Please read the general conditions and exclusions.

Section P – Business samples and documents

What you are covered for

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

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

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

24-hour concierge service

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

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:

- **Royal Bank of Scotland 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:

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- 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 overleaf);
- 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:

- **Royal Bank of Scotland 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.

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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 above.

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.

Travel Insurance Certificate and Policy Document Continued

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**

To find out more:

 Call into your local branch

 ufirstaccount.co.uk

 0800 046 6486

Relay UK: 18001 0800 046 6486

Braille, large print and audio

This brochure is also available in Braille, large print, audio or on disk.

Please contact your local branch for details.

Ulster Bank

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ULST1554NI May 2021