

Payment Protection Insurance

Your Insurance Policy

This optional insurance is no longer sold. Details are provided in case you chose to purchase the insurance prior to its withdrawal from sale.

We will be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

rbs.co.uk

The Royal Bank of Scotland plc. Registered in Scotland No. 83026.
Registered Office: 36 St. Andrew Square, Edinburgh, EH2 2YB.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority No. 114724.
RBS/PPI/ICOB/0714
90490604

This document clearly explains the details of the Insurance Policy.
Please read it so that you know what is covered and keep it in a safe place.



Please note:

- 1 The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
- 2 For our Business Credit Card programmes we offer insurance from Protection Life Company Limited.
- 3 You will not receive advice or recommendations from us in respect of the insurance detailed in this booklet. You will need to make your own choice on how to proceed.
- 4 You will not have to pay a fee for our services in respect of the insurance detailed in this booklet.
- 5 The Royal Bank of Scotland plc, 36 St. Andrew Square, Edinburgh, EH2 2YB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 114724. Our permitted business includes arranging and advising on non-investment insurance. You can check this on the Financial Services Register by visiting the FCA's website fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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

In writing: The Royal Bank of Scotland plc, Commercial Cards, PO Box 5747, Southend-on-Sea, Essex SS1 9AJ.

By phone: 0370 909 3701.

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

- 7 We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

You are entitled, at any time, to request information regarding any commission which the Bank may have received in respect of these insurance products that are relevant to your account by calling 0370 909 3701 (Minicom 0370 154 1192).

Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

Payment Protection Insurance (For Sole Traders with a credit card product only)

Statement of Demands and Needs

This policy meets the demands and needs of those who wish to receive business card Payment Protection Insurance coverage as described in the Policy. We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs and it's your responsibility to make sure that the policy is right for you.

Statement of Price

RBS Payment Protection Insurance (For Sole Traders with a credit card product only) is provided with your card at a cost of 79p a month for every £100 of your outstanding balance.

Your Policy Summary

Please read this document carefully. Please refer to your policy wording for full terms and conditions. This document does not form part of the contract between you and your insurer. It's your responsibility to make sure this policy is right for you. Please read your policy carefully to ensure it meets your needs.

Who is the Insurer?

Accident, sickness and unemployment cover is underwritten by UK Insurance Limited. Life cover is provided by Protection Life Company Limited.

What Are the Features of RBS business card Payment Protection Insurance?

This RBS business card Payment Protection policy can repay 10% of the outstanding balance on your RBS business card, if you are unable to work for more than 14 days in a row as a result of accident, sickness and unemployment. In the event of your death, the insurer will pay RBS the outstanding balance on your agreement as at the date of death (including interest), less any sum over your agreed credit limit.

Are You Eligible?

On the commencement date you must:

- Be aged between 18-64;
- Have applied for cover and agreed to pay the appropriate monthly premium;
- Be named as the principal cardholder under your agreement who is also the owner of the business. (A claim can not be considered for additional cardholders); and
- Be a sole trader in the UK.

Important Note on Normal Pregnancy/Childbirth Related Conditions:

This policy does not include cover for Normal Pregnancy/Childbirth Related Conditions. Therefore, when a claim is made by you, for a medical condition which typically occurs during pregnancy or childbirth, we may refer you to a doctor or consultant who specialises in obstetrics for an opinion as to whether the condition is a normal pregnancy/childbirth related condition. We will consider this opinion to be final.

What Are the Significant Exclusions and Limitations?

The cover is subject to exclusions, all of which are fully explained in section 4A and 4B titled 'What Are You Not Covered For?' in the policy wording. However, listed below are the significant exclusions and limitations for your information:

Type of cover	Significant Exclusions or Limitations
Unemployment	<ul style="list-style-type: none">• Knowledge of impending unemployment• Unemployment occurring during the initial exclusion period of 30 days• Voluntary cessation of trading• You must register with the Department for Work and Pensions to be able to claim• Your business must have ceased trading to be able to claim
Accident and Sickness	<ul style="list-style-type: none">• Wilful acts including cosmetic and beauty treatments• Alcohol and drugs related
Life cover	<ul style="list-style-type: none">• Alcohol and drugs related• War

What is the Duration of the Policy?

This is a monthly policy which can run for the duration of the time that you hold your RBS business card. As this policy could run for several years, you may want to review your insurance needs periodically to ensure the policy is adequate.

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents within 30 days of receipt. The insurer will return any premium paid in full provided no claims have been made on the policy during that time.

How Do You Make a Claim?

To notify the insurer in the first instance, please telephone 0845 601 3204, or Textphone on 0800 051 3030, to request a claim form. The Helpline is open 9am to 5pm, Monday to Friday. Calls may be recorded.

How Do You Make a Complaint?

Should there ever be an occasion where you need to complain, please call the insurer on 0845 601 3204.

If you wish to write, then address your letter as follows, Customer Liaison Unit, UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. If the Insurer is unable to resolve the complaint or you are unhappy with the resolution, you may refer it to the Financial Ombudsman Service (FOS). Their address is: Exchange Tower, Harbour Exchange Square, London E14 9SR, telephone 0300 1239123 or 0800 0234567.

Details About Our Regulator

We are authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at fca.org.uk or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at bankofengland.co.uk/pru or the Prudential Regulation Authority can be contacted on 020 7601 4878. (UK Insurance Limited registration number: 202810, Protection Life Company Limited registration number: 2199286). Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme fscs.org.uk

Payment Protection Insurance (For Sole Traders with a credit card product only)

Your Policy

Statement of Demands and Needs

This policy meets the demands and needs of those who wish to receive business card Payment Protection Insurance coverage as described in the Policy. We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs and it's your responsibility to make sure that the policy is right for you.

For Your RBS business card

Important – Please read this document carefully and keep it in a safe place. Make sure that You are eligible for the insurance cover. You should make sure You know what this insurance does and does not cover. If You are not completely satisfied, return this document, with a covering letter stating Your name, address and credit card details, within 30 days following initial receipt to Your Lender. The Lender will cancel the cover from the Commencement Date and refund the premium paid, provided no claim has been made. Cover is for one calendar month at a time and is automatically renewed every month until the End Date.

The information given to the Insurer orally, in writing or otherwise and in the application forms the basis of the contract between You and the Insurer. You must tell the Insurer of any change to this information as soon as possible, as failure to do so could affect the cover provided. It's your responsibility to make sure that the policy is right for you.

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Section 1 – Are You Eligible?

On the Commencement Date You must:

- Be aged between 18-64;
- Be named as the principal cardholder under Your Agreement who is also the owner of the business;
- Have applied for cover and agreed to pay the appropriate monthly premium. (A claim cannot be considered for additional cardholders); and
- Be a sole trader in the UK.

Important Note on Normal Pregnancy/Childbirth Related Conditions:

This policy does not include cover for Normal Pregnancy/Childbirth Related Conditions. Therefore, when a claim is made by you, for a medical condition which typically occurs during pregnancy or childbirth, we may refer you to a doctor or consultant who specialises in obstetrics for an opinion as to whether the condition is a normal pregnancy/childbirth related condition. We will consider this opinion to be final.

If You are Working but are absent from Work at the Commencement Date due to accident or sickness, Your Accident and Sickness cover will not start until You have returned to Work for a continuous period of at least one calendar month.

Section 2 – Meaning of Words and Phrases

These are listed in bold in alphabetical order and have the following meanings whenever they appear in the policy.

Agreement – The credit card agreement, to which this cover applies, between You and the Lender.

Carer – Being completely without Work solely due to the need to care for an immediate family member (spouse, partner, parent, child) and being registered with Your local Social Services Department as a Carer (having undertaken a Community Care Assessment or Carer's Assessment).

Commencement Date – The date on which You signed Your Agreement or the date the Insurer accepts You for insurance if this is later.

Doctor – A UK registered medical practitioner, practising in the UK, other than You or Your relatives.

End Date – The earliest of the following dates:

- Your Agreement ends or is cancelled
- Your 65th Birthday
- All payments due to the Lender under the Agreement have been paid
- The date of Your death
- You permanently retire (You must tell the Insurer if You retire before the age of 65)
- You miss paying 3 monthly premiums in a row.

Incurred Date –

- For Accident and Sickness claims – the day after Your last day in Work.
- For Unemployment claims – the date when You first knew Your business would cease trading.
- For Life claims – the date of Your death.

Insurer – UK Insurance Limited for Accident, Sickness and Unemployment cover and Protection Life Company Limited for the Life insurance cover.

Lender – The Royal Bank of Scotland plc.

Major Illness – a heart attack, cancer (excluding skin cancers other than melanoma), a stroke (otherwise known as cerebro-vascular accident lasting longer than 24 hours), coronary by-pass, kidney failure (requiring dialysis) or major organ transplant (receiving a heart, liver, lung, pancreas, kidney or bone marrow) which leaves You unable to carry out the duties of Your Normal Occupation.

Monthly Benefit – 10% of the Outstanding Credit Card Balance on Your Agreement on the Incurred Date or £10 whichever is more. If Your Outstanding Credit Card Balance on the Incurred Date was nil, then Your Monthly Benefit will also be nil.

Normal Occupation – Your paid occupation immediately before Your accident or sickness, or similar occupation that You are able to perform or may reasonably become qualified to perform, based on Your education, training and ability.

Normal Pregnancy/Childbirth Related Conditions – Symptoms which normally accompany a pregnancy and/or childbirth (including those related to multiple pregnancy) and which are generally of a minor and/or temporary nature not representing an unusual or significant hazard to mother or baby.

Off Sick – A period when You are unable to carry out the duties of Your Normal Occupation due to accident or sickness as certified by a Doctor, which starts during the Period of Cover. You must be under the regular care and attention of a Doctor.

Outstanding Credit Card Balance – The amount You still owe to the Lender under the Agreement (including interest).

Period of Cover – The period from the Commencement Date to the End Date.

Self-Employed/Self-Employment – Actively Working in a profession or business alone or in a partnership with others and paying Class 2 National Insurance under the Social Security Contributions and Benefits Act 1992 and liable to pay income tax under Schedule D of the Income and Corporation Tax Act 1988, or a company director who is a controlling director.

Specialist – A Doctor who holds, or has held, a consultant appointment in an NHS hospital in a specialty relevant to Your condition.

Temporary Work – Work that is not permanent and is not governed by a contract of employment, fixed or otherwise, and is not Self-Employment. Also Work that is seasonal or irregular.

UK – The United Kingdom, the Channel Islands and the Isle of Man.

Unemployment/Unemployed – Shall mean Your business either having stopped trading and being in the course of being wound up, or being put into the hands of an insolvency practitioner because You could not find Work to meet all Your reasonable business and living expenses, in all cases a declaration to this effect having been made to HM Revenue and Customs.

You must have throughout Your claim been registered with the appropriate authority (the Department for Work and Pensions). If You have been entitled to make reduced National Insurance contributions in the past or You are aged over 60 and in receipt of pension credits then You do not need to be registered with the Department for Work and Pensions. For further details of how to make a claim please see section 5.

Please note – if You are seeking employment in the EU for a period of up to 3 months, You must make arrangements with the Department for Work and Pensions to register with the equivalent office in the country You are going to. You must obtain a form E303/3 from the Overseas Benefits Office in Newcastle before leaving the UK.

War – Armed conflict between states, organisations, or domestic factions of opposing citizens of the same country, characterised by lethal violence between combatants or against civilians.

Work/Working – Being in Self-Employment, for at least 16 hours a week in the UK, or on statutory maternity or paternity leave.

You/Your – The principal cardholder under Your Agreement.

Section 3 – What Are You Covered For?

Accident & Sickness Cover

If You are Off Sick for a continuous period of at least 14 days during the Period of Cover, the Insurer will pay to the Lender a sum equivalent to the Monthly Benefit divided by the number of days that are in the month You are unable to Work, for each consecutive day that You are Off Sick. The payment will be made on a monthly basis. This entitlement will continue until the maximum of 12 Monthly Benefits per claim have been paid, or until the cover End Date, whichever happens first.

For example if Your Monthly Benefit is £300 and You are Off Sick for 20 days in November the payment You will receive will be worked out by dividing Your Monthly Benefit by the number of days in the month and then multiplying by the number of the days in the months that You have been Off Sick, which in this example would mean You would be entitled to £200.

If You are Off Sick for two periods, both resulting from the same cause, that are separated by three months or less, the Insurer will treat this as one claim, but will not pay any Monthly Benefit for the time in between. Otherwise, if the cause is the same condition and if the period of time between the two claims is more than 3 months, You will not be able to make the second Accident and Sickness claim until You have been back at Work for six continuous months. This will not apply, if the cause is the same and is defined under this policy as a Major Illness which will mean You will be able to make a claim within this period. The Insurer will treat this claim and the previous claim as one claim, but will not pay any Monthly Benefit for the time in between. If, however You are Off Sick for a different cause, You will not be able to make a second Accident and Sickness claim until You have been back at Work for at least 30 consecutive days between each claim.

Unemployment Cover

If You are Working and become Unemployed for a continuous period of at least 14 days during the Period of Cover, the Insurer will pay to the Lender a sum equivalent to the Monthly Benefit divided by the number of days that are in the month that You are out of Work, for each consecutive day that You are Unemployed. The payment will be made on a monthly basis. This entitlement will continue until the maximum of 12 Monthly Benefits have been paid, or until the cover End Date, whichever happens first. If You are no longer Self-Employed, but start working in paid employment or become Self-Employed again, then the Insurer will stop paying Your Unemployment claim.

For example if Your Monthly Benefit is £300 and You are Unemployed for 20 days in November, the payment You will receive will be worked out by dividing Your Monthly Benefit by the number of days in the month and then multiplying by the number of the days in the month that You have been Unemployed, which in this example would mean You would be entitled to £200.

If You are receiving Unemployment benefit and want to start Temporary Work which will continue for less than six months, please tell the Insurer before You start this Work. The Insurer will not pay any Monthly Benefit during the period of Temporary Work. However, when the Temporary Work finishes, Your Unemployment claim may continue in which case the Insurer will treat this as one continuous claim until the End Date or until the maximum of 12 Monthly Benefits have been paid (with any 6 accumulated time that was put towards fulfilling the 14 day waiting period before a claim can commence, continuing once the Temporary Work has ended).

If Your Work ends due to the need for You to become a Carer, You may claim under this section. You will however be required to provide evidence to substantiate Your claim, which is detailed in 'Section 5 – How Do You Make A Claim?'

Life Cover

In the event of Your death during the Period of Cover, the Insurer will pay the Lender the Outstanding Credit Card Balance at that date, less any amount over Your agreed credit limit.

Section 4 – What Are You Not Covered For?

A. This policy does not cover You for any claim arising wholly or partly from:-

- Your wilful or deliberate actions during the Period of Cover
- Anything which occurs as a result of taking alcohol or drugs, unless they are taken under the direction of a Doctor and are not for the treatment of drug addiction;
- War;
- Any medical operations or treatments not medically necessary, including cosmetic or beauty treatments.

B. This policy does not cover You for any period of Unemployment:

- Which occurred before the Commencement Date;
- If You are informed, within the first 30 days immediately after the Commencement Date, that You are to lose Your employment or You knew it to be impending at the Commencement Date, whether or not You had received official notice;
- If it results from Your resignation, voluntary redundancy or early retirement or Your business voluntarily ceases trading;
- If Your Unemployment is caused by Your own misconduct;
- If Your business stops trading temporarily.

Section 5 – How Do You Make a Claim?

To notify the Insurer of a claim in the first instance You (or Your personal representatives for a Life claim) should telephone the Helpline number on 0845 601 3204, or Textphone on 0800 051 3030, to request a claim form. The Helpline is open 9am to 5pm, Monday to Friday. Calls may be recorded.

Please fill in the form fully and accurately, and where applicable arrange for Your Doctor or an official of the Department for Work and Pensions to fill in the appropriate sections, and return it to the address shown on the form.

In order to verify Your claim, You will have to provide any proof that is reasonably asked for (at Your own expense, if any). If adequate proof is not received Your claim may not be paid. You (or Your personal representative for a life claim) may also be asked for more information, for example:

Life claims – an original death certificate (in English) or an office copy Grant of Probate/Letters of Administration.

Accident and Sickness claims

- a certificate from Your Doctor saying that You are not Working; You may also be required to be examined (at the Insurer's expense) by a Doctor of the Insurer's choice.
- Unemployment claims –
 - a copy of the Jobseekers Agreement that You signed with the Department for Work and Pensions and declared to them that You have ceased trading. The Insurer will also require satisfactory proof of Your bankruptcy or the involuntary insolvency of Your business and ceasing to trade.

Carers –

- Evidence that You are required to care for an immediate family member, a Community Care Assessment or Carer's Assessment and that You were not aware of the need for You to become a Carer at the Commencement Date.

You will also be asked to fill in a continuation claim form (at Your own expense, if any) for each month that You continue to claim for Accident and Sickness or Unemployment. You should send this to the Insurer on a monthly basis unless otherwise stated. Your claim may be delayed if the Insurer cannot verify it because You are late in sending the Insurer Your continuation claim form. As soon as You go back to Work You should tell Your Insurer, so that the correct final payment can be made and Your claim closed.

Any claim supported by a false declaration or found to be fraudulent, unfounded or intentionally exaggerated will not be paid. If this happens or if You carry on claiming after You have returned to Work Your insurance will be cancelled and action will be taken to recover any overpayments.

The Insurer will only pay one type of benefit (Accident, Sickness or Unemployment) at a time. All Monthly Benefits will be paid to the Lender for the credit of Your business card account.

If You or Your partner are receiving any State benefit, You should advise the appropriate authority if You are also claiming under this policy. In some circumstances, the amount of Monthly Benefit You receive under this policy may affect Your entitlement to State benefit. Your local employment authority will be able to provide You with further information.

Section 6 – How Can You Change Your Claim?

If the Insurer is paying an Accident or Sickness claim and You become Unemployed or vice versa please tell the Insurer as soon as possible. Depending on the situation the Insurer may send You a new claim form, which will need completing by Your Doctor or Department for Work and Pensions to ensure Your claim is valid.

The Insurer will treat Your Accident, Sickness and Unemployment claims as one continuous claim and payments will continue without a further waiting period up until the End Date or until the maximum number of Monthly Benefits have been paid.

Section 7 – Important Information

What is the Duration of the Policy?

This is a monthly policy which can run for the duration of the time that you hold your RBS business card. As this policy could run for several years, you may want to review your insurance needs periodically to ensure the policy is adequate.

Your Right to Cancel

If this cover does not meet Your requirements, please return all Your documents within 30 days following initial receipt to RBS Commercial Cards, Cards Customer Services, PO Box 5747, Southend-on-Sea, SS1 9AJ with a covering letter stating Your name, address and credit card details. Your cover will be cancelled and any premium paid will be returned in full provided no claims have been made on the policy during that time. By cancelling the Card cover will automatically be cancelled.

How to Cancel

If you wish to cancel this insurance policy, please contact: The Royal Bank of Scotland plc, Commercial Cards, PO Box 5747, Southend-on-Sea, Essex SS1 9AJ, telephone: 0370 909 3701.

Complaints Procedure

Should there ever be an occasion where You need to complain, please call the Insurer on 0845 601 3204. Textphone 0800 051 3030, lines are open 9am-5pm Mon-Fri. Calls may be recorded. If You wish to write, then address Your letter to Customer Liaison Unit, UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. If the Insurer is unable to resolve the differences or You are unhappy with the resolution, You may refer Your complaint to the Financial Ombudsman Service (FOS). Their address is: Exchange Tower, Harbour Exchange Square, London E14 9SR, telephone 0300 123 9123 or 0800 023 4567.

If You do refer Your complaint to the Financial Ombudsman Service, this will not affect Your right to take legal action.

A copy of the Insurer's complaints procedure leaflet is available on request.

Choice of Law

The law applying to this insurance shall be the law of England and Wales unless there is a written agreement to the contrary.

Claims Investigations

In the event of a claim, any information, which You provide or have provided to the Insurer, will be put on the Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operators of Register of Claims is available from the Insurer.

Cost

The cost of this insurance is 79p (including Insurance Premium Tax) per £100 of the Outstanding Credit Card Balance as at the date of statement. This will be calculated monthly and added to Your Outstanding Credit Card Balance. Cover is applicable to the sole trader only.

Termination of Contract

The Insurer has the right to cancel Your policy by giving You 30 days written notice at Your last known address. You also have the same right. The Insurer will continue paying Monthly Benefits under the terms of the policy for any valid claim, which is being paid at the cancellation date.

Business Language Used

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

Assignment

You cannot transfer Your rights or interest in this policy to any other person. If the Insurer transfers their rights and interests in this policy to any other person Your rights and interests under this policy will not be diminished and the level of service received under this policy will not be diminished.

The Insurers

Accident, Sickness, and Unemployment Insurance is underwritten and provided by UK Insurance Limited, Registered Office, The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. The Life insurance is underwritten by Protection Life Company Limited. Registered in England No. 2199286. Registered Office: Harbour House, Portway, Preston, Lancs. PR2 2PR. Registered in England no. 2199286. Both companies are authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

Details About Our Regulator

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at fca.org.uk or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at bankofengland.co.uk/prsa or the Prudential Regulation Authority can be contacted on 020 7601 4878. UK Insurance Limited is entered in the Financial Services Register under number 202810, DirectLine Life Insurance Company Limited is entered under number 170956.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme fsics.org.uk

Privacy Notice

Why we need your information

We need your information and that of others you name on the policy to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

How we will use your information and who we will share it with

Accident, Sickness, and Unemployment cover is arranged by RBS, and underwritten and provided by UK Insurance Limited ("UKI"). Life Cover is underwritten and provided by Protection Life Company Limited. In this Information statement, "we", "us" and "our" refers to RBS, UKI & Protection Life Company Limited unless otherwise stated.

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks,
- Prevent and detect crime including anti money laundering and financial sanctions,
- To comply with our legal and regulatory obligations,
- Develop our products, services, systems and relationships with you,
- Record your preferences in respect of products and services,
- Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount,
- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you and that of others named on the policy, for example joint policy holders,
- Share the information with agencies that carry out certain activities on our behalf, for example those who help us underwrite your policy,
- Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our policyholder services, including with our credit hire providers and legal advisors,
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

We do not disclose your information to anyone except where:

- We have your permission,
- We are required or permitted to do so by law,
- We may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we require that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Sensitive Information

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

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. 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, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Keeping you informed

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

Fraud Prevention and Anti-Money Laundering

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

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

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

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

Law enforcement agencies may access and use this information.

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

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

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

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact: Data Protection Officer at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

Financial Sanctions

We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publicly available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

Credit Reference Agencies

We carry out a consumer search when any application for insurance is submitted to evaluate insurance risks. This is done only using the data that is publicly accessible on your credit file (i.e. bankruptcy, CCJ and electoral roll information). Information about access to the public part of your credit file is automatically deleted after 12 months and in no way affects your ability to obtain credit.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.

Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to:

Data Access Team at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.