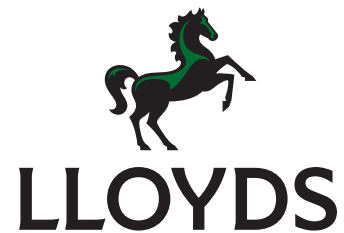


# Select Account

A guide to your account benefits  
For use from 14 April 2025



# Contents



**Things you need to know**

**3**



**AA Breakdown Family Cover**

**5**



**Mobile phone insurance**

**6**



**Your Select Account Benefits Terms & Conditions**

**8**

Mobile Phone Insurance

9-16

AA Breakdown Family Cover & AA Accident Assist

17-26

## Here to help

This guide gives you useful information about the benefits that come with your account together with the full terms and conditions. If there's anything we can do to help, please let us know.



Call Select Membership Services on **0345 716 1116**



Visit: **[lloydsbank.com/current-accounts/all-accounts/select-account](https://lloydsbank.com/current-accounts/all-accounts/select-account)**

Your Membership Number is your bank account number and sort code.

Please note, our Select Account is no longer available for new customers.

# Things you need to know

Here's a useful summary of your Select Account benefits, along with some important limitations and exclusions to be aware of.



## AA Breakdown Family Cover

### Some key benefits

- Roadside Assistance.
- There's cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger. Family members must live at the account holder's home address or, temporarily live away from that address, but still stay within the UK.
- Cover for the account holders and eligible family members, not the vehicle.
- Service is only available in the UK, Channel Islands and Isle of Man.

### Some important exclusions

- There may not be cover for the same or similar causes of breakdown to that which the AA attended within the previous 28 days.
- The AA have the right to refuse to provide service if the vehicle is unsafe, un-roadworthy, unlawful or you've failed to maintain it (for example, no valid MOT, or continued failure to re-fuel or charge your vehicle).
- If it is not possible to fix the vehicle, you and up to seven passengers will be recovered to the AA's choice of relevant local repairer or a local destination of your choice provided it is no further.
- Does not include At Home, so assistance is only available if you are broken down more than a quarter of a mile from home.
- There is no cover for you/your eligible family member if you/they are involved in a road traffic accident and the AA will not recover the vehicle. The AA may be able to provide support in the event of an accident if you decide to use the AA Accident Assist service, you can find details below.
- There's no cover when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and max width restriction of 8ft 3in (2.55m).
- See pages 17-21 for detailed information and terms and conditions about AA Breakdown Family Cover.
- Does not cover vehicles for business or commercial use.



## AA Accident Assist

### Some key benefits

- Accident Assist may be available to help you as the account holder if you or another insured person is involved in an accident in your vehicle.
- If you decide to use this service and an insurance claim is being made, then depending on who is at fault, you may be able to:
- Have the vehicle taken to an AA authorised garage to carry out the necessary repairs
- Get a replacement vehicle or small courtesy car whilst repairs are done
- Have the AA Accident Assist services handle the insurance claim for you
- This service works alongside your vehicle insurance and you must tell your insurer if you are involved in a motor accident.

# Things you need to know



## AA Accident Assist

(Continued)

### Some important exclusions

- Accident Assist is only available for accidents in England, Wales and mainland Scotland.
- Accident Assist is not available for motorbikes or mopeds.
- With this service there may be certain costs that you could be asked to pay. For example if the accident was your fault and you only wish to use the vehicle recovery service but do not wish the service to provide help with handling your insurance claim then you will be asked to pay the AA for recovery of your vehicle. Please read the terms and conditions carefully to make sure you understand what the service offers before you use it.

We have included the AA Accident Assist terms and conditions with this pack so that you can read about the service in advance of using it. You will only be asked to agree to these terms if you choose to use the service. If you have a motor accident, and want to use the service call the AA on **0345 716 1116**. They will check to see if you are eligible, talk through your situation, describe the help the service can offer, as well as any costs that may be involved, so that you can decide if you want to go ahead.

See pages 22-25 for detailed information and terms and conditions about AA Accident Assist.



## Mobile Phone Insurance Administered by Lifestyle Services Group Limited

### Some key benefits

- Insures one phone on a sole account and two phones for joint accounts.
- Repair or replacement phone up to a maximum value of £2,000 (including VAT).
- Covers for loss, theft, damage or breakdown (including faults).

### Some important exclusions

- Excess is £100 for each successful claim.
- Replacement phones will be refurbished or re-manufactured devices, rather than brand new.
- Maximum of 2 successful claims per account holder in any 12 month period.

### Some Additional Exclusions

- Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the "What you are NOT covered for" section of the Policy Document.
- There is only cover for unauthorised network charges (subject to the policy limit) from the point your mobile is lost or stolen for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.
- This policy is only for mobile phones. This means only handheld devices that are designed to make mobile phone calls and work independently from any other device are covered. This policy isn't for tablet computers, smartwatches or other wearable technology.

Your benefits last as long as you hold your Select Account. This table lists some key benefits and some important limitations and exclusions of your account. For full details, please see the Terms and Conditions policy documents included in this welcome pack.

# AA Breakdown Family Cover

AA Breakdown Family Cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger.

The breakdown assistance services are provided by Automobile Association Developments Limited (trading as AA Breakdown Services). Registered office: The AA, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales Number: 01878835.

## 24 hour AA Roadside Assistance

Your Select Account gives you automatic **AA Roadside Assistance**.

There's 24/7 cover for breakdowns over a quarter of a mile from home. If the vehicle can't be fixed at the roadside, the AA will take the vehicle to their choice of relevant local repairer or to another local destination of your choice provided it is no further.

If you have any questions about your AA Breakdown Family Cover, call us on **0345 716 1116**.

## Things you need to know

- You are automatically covered for AA Roadside Assistance so there is nothing you need to do for now.
- There is no need to renew your policy every year, as your cover continues so long as you continue to hold your Select Account.

## To enquire about your cover



To upgrade, make changes to or enquire about your AA Breakdown Family Cover call **0345 716 1116**.

If you break down:

- To make it easier to report and track breakdowns, download the AA's App – search for 'The AA' on Google Play or the App Store.
- SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending a text message to **07860 027 999**.
- **Account Holder(s):** You will be asked for your membership number. This is your sort code and account number. You will need to show your Visa debit card when your AA patrol arrives.
- **Family Member:** You will need to provide the account holder's full name, address and postcode. You will need to show a form of identification when your AA patrol arrives.



## Top Tip

Please remember to have your **Select Membership number** ready (your sort code and your account number) when you call.

# Mobile Phone Insurance

Your Select Account mobile phone insurance is administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited. It covers your mobile phone in the UK and abroad for loss, theft, damage and breakdown (including faults).

As your home contents insurance policy may not cover your mobile for theft or accidental damage outside of the home, this Mobile Phone Insurance may come in very handy.

If you have a joint Select Account the insurer can cover a mobile phone for each of you. To benefit from cover, the mobile phone must be owned by you, and be the responsibility of you, your partner or a dependent child.

A dependent child is one who is under the age of 18 or under 24 and in full-time education.

## Important information

Please note there is an excess for successful claims of £100.

Maximum of 2 successful claims per account holder in any 12-month period.

Replacement phones will only be sent to a UK address. LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If LSG cannot do this you will be given a choice of models with an equivalent specification. Where LSG replace the mobile phone the replacement will be a refurbished or re-manufactured device, rather than brand new. Any claim for unauthorised calls must be linked to a successful claim for the loss or theft of the handset.

Theft	Replace phone up to £2,000*
Loss	Replace phone up to £2,000*
Damage	Repair or replace phone up to £2,000*
Breakdown (including faults)	Repair or replace phone up to £2,000*
Unauthorised network charges (per claim) for a pay as you go phone	Up to £450 including VAT
Unauthorised network charges (per claim) for a contract phone	Up to £1,500 including VAT
Mobile Phone Accessories including cases, screen protectors, headphones and Bluetooth headsets up to a value of £250 (including VAT) if they are lost, stolen or damaged at the same time as your mobile phone. (Excludes other mobile phone accessories such as smartwatches, fitness trackers and portable speakers).	Up to £250

\*Each phone is covered up to a maximum value of £2,000 including VAT.

# Mobile Phone Insurance (continued)

## How to register

Your mobile phones are automatically covered under this benefit. However, to help make things quicker, if you need to claim, you can provide the insurer with your details.



Simply visit the Account Benefits tab in the Mobile Banking app or online banking or call Select Membership Services on **0345 716 1116**.

Please have the following information to hand:

- Your Select Account number and sort code.
- The make, model and phone number of your phone(s) you want to cover – if you don't know this, check the instruction manual or remove the back cover and battery of your phone and look for a label with this information on it.
- Your IMEI number – to find this dial **\*#06#** on your mobile phone.

If you can't find any of this information, don't worry. Just have your mobile phone ready with you when you call to register.

## Making a claim?

Please note:

- The insurer will only pay for unauthorised network charges, subject to the policy limit, from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft. If you do not tell your airtime provider within 24 hours you will be responsible for any further charges.
- Contact the police if your phone has been lost or stolen as soon as you can.
- Report your claim as soon as possible after discovering the incident you wish to claim for by visiting the Account Benefits tab in your app or online banking or calling **0345 716 1116**.
- If the incident took place overseas, handsets will only be sent to a UK address.

For full Mobile Phone Insurance terms, conditions and limitations, please see the Policy Document on pages 8-16.



### Top Tip

If you ever change your mobile phone or SIM card, don't forget to call and register it again.



# Your Select Account Benefits Terms & Conditions



**Mobile Phone Insurance**

**9-16**



**AA Breakdown Family Cover & AA Accident Assist**

**17-26**



**Your membership or policy number is your Select Account  
sort code and account number.**



# Mobile Phone Insurance Terms & Conditions

## Mobile Phone Insurance

### Demands and needs statement

This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering your or your family member's phone against theft, loss, damage, breakdown (including faults) and unauthorised network use wherever you or your family members are in the world. To benefit from cover, the mobile phone must be owned by you, and be the responsibility of you, your partner or a dependent child. A dependent child is one who is under the age of 18 or under 24 and in full-time education.

This mobile phone insurance cover is designed for when you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim detailed in the section 'What you are NOT covered for.' You should consider this excess when deciding if this policy is suitable for you.

### Important information

You should be aware that you must take reasonable care to answer all questions honestly and to the best of your knowledge when applying for or making a claim under this Policy. You have made a reasoned decision on the basis of the information provided in the Summary of Cover and can cancel this insurance at any time should you decide that the cover is no longer suitable.

## Mobile Phone Insurance Policy

This is your mobile phone insurance policy; in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit [lloydsbank.com/ib](https://lloydsbank.com/ib) or call us on **0345 716 1116**. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

### Registering your mobile phone

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done by completing the registration form when you take out your current account, through your app or online banking at [lloydsbank.com/ib](https://lloydsbank.com/ib) or by calling **0345 716 1116**.

You will need the following information when registering your handset:

- Make
- Model
- IMEI number
- Phone number

### Who is this policy designed for?

Your Select Account includes cover for one mobile phone for sole Select Account holders and up to two phones for joint account holders. To benefit from cover, the mobile phone must be owned by you, and be the responsibility of you, your partner or a dependent child. A dependent child is one who is under the age of 18 or under 24 and in full-time education.

**For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact wherever you are, it stores valuable memories and so much more.**

This mobile phone insurance cover is designed for when you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim detailed in the section 'What you are NOT covered for'. You should consider this excess when deciding if this policy is suitable for you.

**It is important to note that mobile phone insurance is offered on the understanding that you will take care of your mobile phone.**

Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

# Mobile Phone Insurance Terms & Conditions (continued)

## The cover you receive

Risks you are covered for	Benefits you receive
<p><b>Your mobile phone and SIM card up to a maximum value of £2,000 (including VAT) per claim are covered against:</b></p> <ul style="list-style-type: none"> <li>• <b>Loss</b></li> <li>• <b>Theft</b></li> <li>• <b>Damage</b></li> <li>• <b>Breakdown (including faults) occurring anywhere in the world.</b></li> </ul>	<p>Insurance cover for one phone and SIM card per account holder up to a maximum of two phones for a joint account.</p> <p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none"> <li>1. repair the mobile phone (where possible)</li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>2. replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification</li> </ol> <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</p> <p>Replacements</p> <ol style="list-style-type: none"> <li>1. This is not 'new for old' insurance, and replacement device will come from fully refurbished stock (not brand new). Before we send any device to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All devices will come with a 1-year warranty</li> <li>2. We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones</li> <li>3. Where we send you a replacement or repaired item, this will only be sent to a UK address</li> </ol> <p>If you are charged by your network for your replacement SIM card we will reimburse you.</p>
<p><b>If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These unauthorised network charges are covered up to a value of £1,500 (including VAT) if you have an airtime contract and £450 (including VAT) if you have Pay As You Go.</b></p>	<p>In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between:</p> <ol style="list-style-type: none"> <li>1. The moment the loss or theft occurred and</li> <li>2. 24hrs after you discovered it missing</li> </ol> <p>For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:</p> <ul style="list-style-type: none"> <li>• £1,500 including VAT for contract handsets.</li> <li>• £450 including VAT for Pay As You Go.</li> </ul>
<p><b>If your case, screen protector, headphones or Bluetooth headset are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £250 (including VAT).</b></p>	<p>If your case, screen protector, headphones or Bluetooth headset are lost, stolen or damaged at the same time as your mobile phone we will replace them with items of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement. We do not provide insurance cover for any other mobile phone accessories (for example smartwatches, fitness trackers, portable speakers).</p>

# Mobile Phone Insurance Terms & Conditions (continued)

## What you are NOT covered for

Summary	Description
<b>Excess</b>	You need to pay a contribution of £100 every time you make a successful claim for loss, theft, damage or breakdown, this is the excess. Your excess is payable for every accepted claim and must be paid before your claim will be settled.
<b>Loss, theft, damage or breakdown as a result of not taking care of your mobile phone.</b>	<p><b>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.</b></p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"><li>• Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?</li><li>• If you need to leave your mobile phone somewhere then we expect you to <b>lock it away out of sight</b> if at all possible. If you cannot lock it away then you must leave it with <b>someone you trust</b> or <b>concealed out of sight in a safe place</b>.</li><li>• Making reasonable enquiries to find your phone if you think you have lost it.</li></ul> <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim.</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>For example:</p> <ul style="list-style-type: none"><li>• in a cafe or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you.</li><li>• leaving your mobile phone on display in your car.</li><li>• leaving your mobile phone in the care of someone you don't know well.</li><li>• if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker.</li><li>• intentionally damaging your phone.</li></ul> <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p>
<b>Cosmetic damage</b>	<p><b>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</b></p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p>
<b>More than 2 claims per account holder in any 12 month period.</b>	<p><b>We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period.</b></p> <p>If you have 2 successful claims in any 12 month period you will not be able to make any further claims for loss, theft, damage &amp; breakdown that happens before the anniversary of when the first claim was originally submitted.</p> <p>For example if you submit a claim on 1st January which is successful and submit another claim on 1st May in the same year which is successful you will not be able to make any further claims against this policy that happen prior to 1st January of the following year.</p>

# Mobile Phone Insurance Terms & Conditions (continued)

## What you are NOT covered for ✕

Summary	Description
<b>Contents of your mobile phone.</b>	<p><b>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly. This also means that if any of the data or information stored on your phone is used to access any existing accounts or open new accounts through fraud, we do not cover any financial losses as a result of these acts.</b></p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.</p>
<b>Other losses.</b>	<p><b>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone.</b></p> <p>We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories as specified in "The cover you receive" section.</p>
<b>Any device that is not a mobile phone.</b>	<p><b>This policy is only for mobile phones. This means we only cover handheld devices that are designed to make mobile phone calls and work independently from any other device.</b></p> <p>This policy isn't for tablet computers, smartwatches or other wearable technology.</p>
<b>Modifications.</b>	<p><b>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</b></p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>
<b>Mobile phones passed into the care of a business or individual for the purpose of providing a service.</b>	<p><b>Where your mobile phone is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy. You must therefore be satisfied that your mobile phone is suitably covered for any theft, loss or damage that may occur while in their care. For example:</b></p> <ul style="list-style-type: none"> <li>• Delivery service such as a postal or courier service.</li> <li>• Mobile phone customisation service.</li> <li>• Mobile phone repair service.</li> </ul>
<b>Losses incurred as a result of the sale of your mobile phone.</b>	<p><b>We do not cover any loss of your mobile phone or any loss of money expected from any transaction, from the sale or trade of your mobile phone.</b> This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. We therefore recommend you take precautions if you sell your mobile phone, such as:</p> <ul style="list-style-type: none"> <li>• waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,</li> <li>• using a secure payment service,</li> <li>• not accepting cash payments from people you don't know (who could be using forged banknotes), and;</li> <li>• ensuring your mobile phone is sent using a reliable and suitably insured delivery service.</li> </ul>
<b>Counterfeit Mobile Phones.</b>	<p><b>We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different phones.</b></p> <p>Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaid and the claim will be declined.</p>

# Mobile Phone Insurance Terms & Conditions (continued)

## Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
<b>Tell your airtime provider if your mobile phone is lost or stolen as soon as you can.</b>	<p><b>As detailed in 'The cover you receive' section, we only pay for unauthorised network charges from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft.</b></p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges or proof of your mobile phone's balance prior to the theft or loss.</p>
<b>If your mobile phone is lost or stolen report it to the Police.</b>	<p><b>Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for theft.</b></p> <p>If you have difficulty reporting your incident to the police please contact us and we can help to guide you.</p>
<b>Report any loss or theft to the place you believe it has been lost in or stolen from.</b>	<p><b>We also expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.</b></p> <p>Often mobile phones are found and handed in to the place they were found at. We expect you to report the loss or theft of your mobile phone to the place you think it was lost in or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and may ask of the actions you have taken to try to recover it. If your Mobile Device has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your mobile device.</p>
<b>Report your claim to us as soon as you can.</b>	<p><b>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage.</b></p> <p>If you don't do this it we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online or by telephone, it is really simple.</p> <p>In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used.</p> <p>When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed.</p>
<b>Proof of ownership.</b>	<p><b>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you may need to provide some form of proof of ownership.</b></p> <p>You will need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.</p>

# Mobile Phone Insurance Terms & Conditions (continued)

## How to make a claim

- 1 Please make sure you have read the 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' section as this tells you what we may need from you in order to settle your claim.
- 2 You should tell us about your claim as soon as you can, you can do this by contacting us at [lloydsbank.com/ib](https://lloydsbank.com/ib), through your app or by calling **0345 716 1116**.
- 3 We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.
- 4 You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (We do not accept American Express cards or Diners Club cards).
- 5 We will either repair your mobile or send you a replacement.  
  
In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used.  
  
When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed.

## What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- The cost of postage in sending a device to us for repair is not covered under this insurance policy.
- If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- Lifestyle Services Group Limited handle all claims on behalf of the insurer.

## What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

## Tell us when your details change

If you change your mobile phone, please help us keep our records up to date, this can be done quickly and easily online via [lloydsbank.com/ib](https://lloydsbank.com/ib)

## Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and realtime providers to identify fraud and support prosecution where appropriate evidence exists.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim.

If false or inaccurate information or documentation is provided and fraud is identified, then we may:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your network or our distribution partner providing this service as part of a wider offering.

# Mobile Phone Insurance Terms & Conditions (continued)

- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.
- Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

Checking details on applications for credit and credit related accounts or facilities.

- To prevent and detect fraud.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at **0345 716 1116** for details of the relevant fraud prevention agencies.

## Duration of this Policy

Mobile phone insurance is a monthly contract. This policy is provided as a benefit of you being a Lloyds Bank Select Account holder.

## Price of your insurance

This insurance is provided as a benefit of your Lloyds Bank Select Account and the cost is included in the monthly fee you pay for this account.

## Cancelling your insurance

If you or Lloyds Bank close your Account, or Lloyds Bank terminates the cover provided through the programme, cover will stop immediately unless you are moving from one qualifying Account to another.

## Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0345 716 1116**. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can write to:

Customer Services,  
Lifestyle Services Group Limited,  
PO Box 98,  
Blyth  
NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group Limited handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to: The Financial Ombudsman, Exchange Tower, Harbour Exchange Square, London E15 9GE.

Telephone: **0800 023 4567/0300 123 9123**,  
Email: **complaint.info@financial-ombudsman.org.uk**  
Web: **financial-ombudsman.org.uk**

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

## Choice of law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

## If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

## Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at **fscs.org.uk**

## Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register no. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register no. 202735).

Assurant General Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website <http://www.fca.org.uk/register/>



# Data Protection – How We Handle Your Personal Information

Assurant General Insurance Limited (part of the Assurant, Inc. group companies), registered in England No. 2341082, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you (“Policyholder” or “you”) provide to us for purposes of providing the insurance policy (“Policy”) to you.

## Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.);
- Records of any correspondence regarding any specific enquiry; and
- Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.

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

## Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

## Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes. To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example if you have an iPhone then we will share this information with Apple.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases – if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

## Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law.

The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

## How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

## How and why we will contact you


We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on **0345 124 1400** or in writing to: **Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.**




# AA Breakdown Family Cover Terms & Conditions

Breakdown cover for account holders and certain family members in vehicles, whether you or they are the driver or the passenger.

## Phone numbers:

 If you break down call the AA on:  
**0345 716 1116.**

To make it easier to report and track a breakdown or accident, download the AA's App – search for 'The AA' on Google Play or the App Store.


 SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending a text message to **07860 027 999.**

- **Account Holder(s):**


You will be asked for your membership number. This is your sort code and account number. You will need to show your Visa debit card when your AA patrol arrives.

- **Family member:**

You will need to provide the account holder's full name, address and postcode. You will need to show a form of identification when your AA patrol arrives.

 To upgrade, make changes to or enquire about the AA Breakdown Family Cover call: **0345 716 1116.**

If you have existing policies that give the same or similar cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

 To make a complaint you can call membership services on **0345 716 1116** or contact the AA on **0345 607 6727.**

- **Roadside Assistance**

There's 24/7 cover for breakdowns over a quarter of a mile from home. If the vehicle can't be fixed at the roadside, the AA will take the vehicle to their choice of relevant local repairer or to another local destination of choice provided it is no further.

**All of the terms, conditions and limitations of the cover are included on the following few pages.**



Save these numbers in your mobile phone in case you need to contact the AA.



If you have existing policies that give the same or similar cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

# AA Breakdown Family Cover Terms & Conditions (continued)

## Definition of words and phrases used in this policy

Some common terms are used to make this policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

'AA' means the relevant insurer of the Breakdown Cover being Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance.

'Breakdown' means an event (excluding an accident): where a vehicle suffers a mechanical or electrical fault that prevents it from being driven or continuing a journey safely.

This does not include faults that are not emergencies or deliberate damage such as vandalism.

'Customer' means the person to whom the Breakdown Family Cover documentation is addressed.

**Please note:** Any contract for Breakdown Family Cover is between the person to whom the cover documentation is addressed and the AA.

'Customer's Home Address' means the address which the AA has recorded as the home address of the Customer at the time of the relevant Breakdown.

'Family Member' means and is limited to the spouse, partner, civil partner, fiancé/fiancée, parents, step-parents, foster parents, father-in-law, mother-in-law, children, step-children, foster children, sons-in-law, daughters-in-law, grandparents, grandchildren, brothers, sisters, step-brothers, step-sisters, brothers-in-law, sisters-in-law, aunts, uncles, nieces, nephews, and first cousins.

'The Lloyds Policy' means the Customer's Lloyds Bank AA Roadside Assistance policy.

'UK' means England, Scotland (including islands) Wales, Northern Ireland, Channel Islands and the Isle of Man.

'You', 'Your' means the Customer including any joint account holder or a Family Member who lives at the Customer's Home Address or temporarily living away from the Home address but within the UK. For example a Family Member would include a student living in other accommodation during term time.

'Your Vehicle' means the vehicle that You are travelling in at the time of the relevant Breakdown provided always that any such vehicle meets the vehicle specifications set out below.

## Your AA Breakdown Family Cover policy

Your AA Breakdown Family Cover includes:

- Breakdowns on the road.
- cover for You in any vehicle (within the specified limits), as driver or passenger.
- if You have a joint account, both You and the person You hold Your account with are covered as a driver or passenger in any vehicle.

Please refer to page 3 for details of the level of AA cover You hold with Your account.

## Vehicle specifications

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below and that are being used for private and domestic use only. Please note that 'car, van, minibus or motorcycle' does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle. For the avoidance of doubt, we do cover electric cars, vans, minibuses and motorcycles.

- **Maximum Vehicle Weight:** 3.5 tonnes (3,500kg) gross vehicle weight.
- **Maximum Vehicle Width:** 8ft 3in (2.55m).

Assistance will also be provided for a caravan or trailer which was on tow at the time of the Breakdown, provided that it falls within the above limits.

**Important:** This cover does not provide support in the event of an accident. Accident Assist may be able to provide you with help. Please refer to the terms and conditions on pages 22-25.

## Service Descriptions

**What is covered and what is not covered.**

### Roadside Assistance

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

**What is covered for UK Customers.**

- Roadside Assistance is available if Your Vehicle is stranded on the highway more than a quarter of a mile from the Customer's Home Address following a Breakdown.
- If, following a Breakdown, a patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will be taken to the AA's choice of relevant local repairer (in the case of an electric vehicle which has run out of charge, this will be to the nearest charge point) or to a local destination of Your choice, provided it is no further.
- The AA will make a telephone call at Your request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Breakdown Family Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair.

Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

### What is not covered

- Fuel and parts (unless these are carried by the AA or its appointed agent, and in the case of fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point, and/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the AA's retail prices);
  - oil;
  - keys;
  - other materials required to repair Your Vehicle;
  - any supplier delivery service or call-out charges related to these items, and
  - the provision of service on private property without the relevant permission;
  - storage costs.
- The cost of any labour, other than that provided by the AA or its agents under Your AA cover at the scene of the Breakdown.
- Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered.
- Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.
- Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 19).
- Assistance following a Breakdown attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by You.
- A second or subsequent recovery, after Your Vehicle has been recovered following a Breakdown.
- All things excluded under General Terms and Conditions (see pages 19-21).

# AA Breakdown Family Cover Terms & Conditions (continued)

## General Terms and Conditions – AA Breakdown Family Cover

### General exclusions

#### 1. AA Breakdown Family Cover does not provide for:

- a) Any vehicle servicing or re-assembly – routine vehicle servicing or putting right work that You, a garage or third party (other than the AA) have undertaken;
- b) Garage labour costs – the costs a garage charges You for a permanent repair after the AA has done a temporary repair at the roadside;
- c) Vehicles at a garage or repair shop – The AA will not provide any breakdown service where Your Vehicle is in the garage or repair shop having work done on it;
- d) Fuel draining – putting it right if You put in the wrong fuel or oil or add other incorrect fluids (such as fuel additives) or put fluids in the incorrect reservoir. We can offer You our Fuel Assist service (which You will need to pay for). The only service the AA will make available to You will be to arrange for Your Vehicle, the driver and up to seven passengers to be taken to the AA's choice of relevant local repairer or another location of Your choice, provided it is no further, but You will have to pay for any work required;
- e) Vehicle storage – if the AA have to store it for any reason (for example the repairing garage is not open at the time of recovery), they will inform You in advance and You will be responsible for paying the storage costs and the vehicle will be stored at Your risk;
- f) Vehicles on private property – the AA won't provide any service to the vehicle on private property unless You have the permission of the owner;
- g) Excess passenger loads – the AA won't arrange transport at the time of Breakdown for more passengers than there are seats in Your Vehicle up to a maximum of eight people in total;

- h) Commercial use – the AA won't provide service to vehicles that are used to carry items or people for money. This includes any use in relation to the motor trade;
- i) Vehicles with trade plates or recently purchased at auction – the AA won't provide service to vehicles bearing trade plates or vehicles that they have reason to believe have just been bought at auction;
- j) Transporting from trade premises – the AA won't provide service if You are moving Your Vehicle as part of a commercial activity;
- k) Locksmiths, tyre, glass or bodywork specialists costs – the AA won't cover locksmiths, tyre, glass, body work or specialist (such as lifting equipment) costs. The AA can arrange these services at Your request and at Your cost;
- l) Transporting animals – the AA may agree to transport an animal, at their sole discretion and if they agree to do so it'll be at Your risk and it is Your responsibility to secure any animal being transported. They won't recover horses or livestock;
- m) Assistance Animals – the AA will transport assistance dogs, unless this is not possible for health and safety reasons. It is helpful to tell the AA about your situation so they can arrange additional adjustments and further tailored support. In these instance they would ask you to call them on 0800 262 050, text phone users can prefix any of these numbers with 18001. Alternatively make the call handler aware at the time of reporting your breakdown;
- n) Participation in sporting events – the AA won't attend Your Vehicle if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests. This does not include events where participants are required to comply with the normal rules of the road.

#### 2. Accident Recovery:

- a) If following a road traffic accident You do not want to use the AA Accident Assist service, the AA can still arrange the recovery of Your Vehicle. In such circumstances, You will be responsible for paying the AA's charges for the recovery.

To help the AA arrange a recovery, You must give them any relevant information they reasonably request.

If You decide to use the AA Accident Assist service, recovery is included as part of that service. See pages 22-25 for more details.

- b) Where a recovery is arranged and specialist equipment is required, the AA will inform You of the cost of the specialist equipment in advance and You will be responsible for paying these costs.
- c) Where You do not request the services from us at the time of the incident and/or where You arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these (either to You or the provider).
- d) If following an accident, You require one of the Onward Travel services (and You have Onward Travel), the AA may, again, be prepared to arrange this for You but will not be responsible for any costs involved. You must pay, on request, any applicable charges. You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause.

### General rights to refuse service

Please note: If a Customer is refused service by the AA the Customer has the right to an explanation in writing (see 'Compliments and complaints' page 26 for Customer Care contact details).

#### 3. The AA reserves the right to refuse to provide or arrange Breakdown assistance under the following circumstances:

##### a) Repeat Breakdowns within 28 days

This is a repeat Breakdown that occurs within 28 days of the AA attending a Breakdown caused by the same or a similar fault (including running out of fuel/charge). Any service given for the same or similar fault within 28 days will be chargeable unless You can provide proof that You have had a permanent repair carried out by a garage.

##### b) Unattended vehicles

You must be with Your Vehicle when the AA attends to provide service.

##### c) Unsafe, unroadworthy, unlawful vehicles

Before the relevant Breakdown Your Vehicle was:

- dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
- overladen (including incorrectly or dangerously loaded/overloaded vehicles);
- unroadworthy; or
- otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).

And before the relevant Breakdown or accident Your Vehicle was:

- untaxed (and an exemption does not apply – see the DVLA website for more information);
- without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or
- uninsured (no valid motor insurance in place at the time of the breakdown).

# AA Breakdown Family Cover Terms & Conditions (continued)

## d) **Assisting where unsafe or unlawful activities**

The AA can't provide help if it would involve breaking the law or a breach of their health and safety duties, for example, working on post-production conversions from conventional fuel to electric, if they can't confirm this to be safe.

## e) **Delay in reporting**

The AA reserve the right not to attend where the Breakdown is not reported within 24 hours of You becoming aware of the Breakdown.

## f) **Cannot verify cover**

Where You cannot produce a valid Lloyds Bank debit card (or appropriate receipt) or, for Family Members, some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate AA Breakdown Family Cover entitlement is held, the AA may, at their discretion, offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to You prior to purchase. The premium paid will be fully refunded if it can be established to the AA's satisfaction that the relevant level of service entitlement was held at the time of Breakdown. No refunds will be given if entitlement to Breakdown cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside.

Any services provided under Onward Travel must be paid for in advance by You and will be fully refunded if it can be established that entitlement to Onward Travel was held at the time of the Breakdown.

## g) **Unreasonable behaviour**

Where You or anyone accompanying You:

- is behaving or has behaved in a threatening or abusive manner; or
- have falsely represented entitlement to services that You are not entitled to; or
- have assisted another person in accessing the services they are not entitled to; or
- owe the AA money with regards to any services, spare parts or other matters

## h) **The recovery of unaccompanied children**

The recovery of anyone under the age of 16 years must be accompanied by someone over the age of 16;

## i) **Excessive usage**

Regardless of Your level of cover, where, in our opinion, Your service use is deemed excessive we reserve the right to investigate Your entitlement to the service. If we reasonably suspect You are seeking to use the service in breach of these Terms and Conditions, You may be notified that any further assistance provided by us will be chargeable.

## j) **Failure to maintain vehicle**

Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by the AA, or due to lack of routine vehicle maintenance or continued failure to maintain fuel or charge in Your Vehicle.

## **Additional services**

4. Any additional services made available by the AA which are not described in these Terms and Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

## **Use of agents**

5. Service from dedicated AA patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

## **Requests for assistance**

6. All requests for assistance must be made to the AA using the contact instructions provided by Lloyds Bank from time to time. If You contact a garage direct, You will have to settle its bill and the AA will be under no obligation to reimburse You.

## **Emergency nature of Breakdown service**

7. AA patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a Breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

## **Cancellation of Cover**

8. The Customer has the right to cancel their AA Breakdown Family Cover but please note that as this cover has been provided as an integral part of their Lloyds Bank Account no refund is available. Cancellation/closure of Your Lloyds Bank Account will mean that Your rights to service from the AA will cease immediately.

## **The AA shall have the right to cancel any cover if:**

9. The AA has been entitled to refuse service under clause 3g;
10. In the event that the AA is no longer Lloyds Bank's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your Lloyds Bank Account, Your Breakdown Family Cover with Automobile Association Developments Limited will expire in accordance with the Terms and Conditions of Your Lloyds Bank Account and we shall have no further obligation to provide You with Breakdown assistance services.

## **Changes to Terms and Conditions**

11. Lloyds Bank and/or the AA is entitled to change any Terms and Conditions of cover during the subscription year, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

## **Matters outside the AA's reasonable control**

12. While the AA seeks to meet the service needs of Customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, roads that are not reasonably accessible by the AA, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or subcontractors, theft, malicious damage, strike, lock out or industrial action of any kind.

# AA Breakdown Family Cover Terms & Conditions (continued)

## Exclusion of liability for loss of profit, etc.

- 13.** The AA shall not, in any event, and to the extent permitted by law, have any responsibility for
- a.** any increased costs or expenses; or,
  - b.** any loss of:
    - i. profit; or
    - ii. business; or
    - iii. contracts; or
    - iv. revenue; or
    - v. anticipated savings; or
  - c.** for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

## Enforcement of Terms and Conditions

- 14.** Failure to enforce or non-reliance on any of these Terms and Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
- 15.** None of the Terms and Conditions, or benefits, of AA Breakdown Family Cover are enforceable by anyone else other than the Customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.
- 16.** You will not become members of the AA by virtue of only being entitled to any benefits. The AA and the bank may from time to time agree that specified Customers may be entitled to certain offers available to AA Members.

## Use of headings

- 17.** The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

## Interpretation: use of English law and language

- 18.** Your AA Breakdown Family Cover and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

# AA Accident Assist Terms and Conditions

## AA Accident Assist

The AA Breakdown Family Cover that comes with Your account currently only provides assistance in the event of a Breakdown, but not in the event of an accident. This service from the AA may be able to help You as the account holder, if You or another insured person is involved in an accident in Your Vehicle. The service is available in England, Wales or mainland Scotland and the parties involved would need to have existing motor vehicle insurance. Unlike AA Breakdown Family Cover, AA Accident Assist can't help You in an accident where You are riding a motorbike or moped.

With this service, depending on whether the accident is the fault of the account holder or another person, You may be able to:

- Have the vehicle taken to an AA authorised garage to carry out the necessary repairs;
- Get a replacement vehicle or small courtesy car whilst the repairs are done;
- Have the AA Accident Assist service handle the insurance claim and associated costs for You.

The AA Accident Assist terms and conditions on pages 22-25 of this document explain more, including the services that are available, what exclusions apply, and any costs that may be charged.

If You have any questions about the service, You can speak to the AA on **0345 716 1116**.

## Contact Details

If You have an accident, call the AA on **0345 716 1116**.

To make it easier to report, download the AA's App – search for 'The AA' on Google Play or the App Store.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in an accident situation by sending a text message to **07860 027 999**.

## Account Holder(s):

You will be asked for Your membership number. This is Your sort code and account number.

To make a complaint You can call membership services on **0345 716 1116**.

All of the terms, conditions and limitations of the service are included on the following few pages.



Save these numbers in Your mobile phone in case You need to contact the AA.

## Definitions

We use defined terms in this booklet to make our terms and conditions as clear as possible, so the words in the table below have the following meaning:

<b>'AA'</b>	the relevant provider of Your cover being AA Underwriting Insurance Company Limited for AA Accident Assist.
<b>'AA Approved Repairer'</b>	a repairer carefully selected by Us to provide the repair element of the AA Accident Assist service to You.
<b>'At-Fault Accident'</b>	an accident which is not a Non-Fault Accident and where the AA consider liability/fault rests with You.
<b>'Courtesy Car'</b>	means a car provided by the repairing garage.
<b>'Non-Fault Accident'</b>	an accident where We consider liability/fault rests with the other person.
<b>'Replacement Hire Vehicle'</b>	means a replacement vehicle similar to Your own Vehicle.
<b>'Vehicle'</b>	means a Vehicle (with 4 wheels with no more than 9 seats including the driver's seat, no more than 2.55m wide and weighing no more than 3.5 tonnes) which You are the registered owner of and that has a current valid motor insurance policy to the minimum level required under UK law, a valid road fund license (unless exempt) and a current MOT test certificate (unless exempt).
<b>'We', 'Us', 'Our'</b>	means the AA.
<b>'You', 'Your'</b>	means the Bank Account holder if they are an insured person on the Vehicle involved in the accident.



# AA Accident Assist Terms and Conditions (continued)

AA Accident Assist is an accident claims service which is available 24 hours a day, 365 days a year as an additional service with the AA Breakdown Family Cover. As part of this service, the AA will handle Your insurance claim on Your behalf, independently of Your insurer. The AA can also arrange the recovery of Your Vehicle and any repairs, as well as replacement transportation to keep You moving.

The amount of support the AA provide will depend on whether the accident is a Non-Fault Accident or an At-Fault Accident and is always subject to the AA's discretion. The AA's decision about the nature of an accident is final. To help the AA make this decision, You must provide all relevant information as soon as possible following the accident, including: the name and address of the other person(s) involved along with their vehicle and insurance details, the name and addresses of any witnesses (if there are any), as well as any other information the AA reasonably request from You.

Please remember that AA Accident Assist is: (1) not a replacement for Your motor insurance policy; (2) does not remove the legal requirement to insure Your Vehicle; and (3) does not cover Your liabilities to others.

## **Demands and Needs Statement**

AA Accident Assist provides help for insured account holders when they contact the AA first after a Vehicle accident. If agreement is made to use AA Accident Assist and an insurance claim is being made, the service will include Vehicle recovery, Vehicle repair, Vehicle storage costs and the cost of a hiring a replacement Vehicle that is broadly comparable to Your own Vehicle (after a Non-Fault Accident) and a small Courtesy Car (after an At-Fault Accident). This service works alongside Your motor insurance policy – You must still tell Your insurer if You have been in an accident, after contacting AA Accident Assist).

## **What is covered:**

### **1. Recovery**

After a Non-Fault Accident

If You are involved in a Non-Fault Accident, the AA can recover Your Vehicle:

- a. If it is not mobile or unsafe to drive after an accident;
- b. The AA can also arrange and manage repairs to Your Vehicle and there is no excess to be paid. We can also arrange a Replacement Hire Vehicle via a hire car company (as explained in the 'Mobility' section of this summary). The AA will pay for these services on Your behalf and recover these costs from the At-Fault Accident driver's insurance company.

### **After an At-Fault Accident**

- a. If You are involved in an accident that was Your fault and You will be making a claim on Your motor insurance policy, the AA can recover Your Vehicle if it is not mobile or unsafe to drive after an accident. The AA will not charge You for this recovery service provided that You agree to have:
  - i. Your insurance claim handled by AA Accident Assist; and
  - ii. Your Vehicle repaired at an AA Approved Repairer
- b. If You only require the recovery of Your Vehicle and You do not wish to use the AA Accident Assist claims service, You will be asked to pay a fee up front for the recovery service provided by the AA.

## **2. Repairs**

### **After a Non-Fault Accident**

- a. The AA will take Your Vehicle to the AA Approved Repairer who will carry out an assessment of the damage caused and provide the AA with a cost estimate. Where the repairs are deemed economical and viable by the AA and You agree to use the AA Approved Repairer, We will then instruct the AA Approved Repairer to carry out the repairs. The AA will cover the cost of these repairs based on the estimate provided by the AA Approved Repairer.
- b. If the AA considers the repairs to Your Vehicle are not economical or viable, the AA will inform You of this and You will need to claim from Your motor insurance.

The AA will not pay repair costs when You make Your own arrangements for repairs to Your Vehicle after the accident.

- c. The AA will only pay for repairs to Your Vehicle, the AA will not pay for repairs to any other vehicle.
- d. You agree to the AA recovering any repair costs in Your name and will help the AA do this. If any costs for repairs that the AA have paid for are recovered by You or paid direct to You, You must pay such costs to the AA.

### **After an At-Fault Accident**

- a. The AA will take Your Vehicle to the AA Approved Repairer or, if Your Vehicle is mobile and safe to drive, the AA will arrange the recovery of Your Vehicle from Your home address.
- b. Once You have reported the incident to Us, the AA will require You to obtain a claim reference number from Your insurer.
- c. The AA Approved Repairer will carry out an assessment of the damage caused and request authorisation to proceed with the repairs from Your insurer, using the claim reference number You have provided. Where Your insurer authorises the repairs, they'll cover the repair and recovery fees.

- d. Where Your insurer does not authorise the AA Approved Repairer to proceed with the repairs for any reason, Your insurer will inform You and they'll oversee the management of Your motor insurance claim. If for any reason Your insurer declines Your claim, You will be responsible for the recovery and storage costs.
- e. You will need to pay Your policy excess as stated on Your insurance policy schedule. This is payable to the repairer once Your Vehicle repair is completed.

### **Repairs are subject always to the following conditions (whether You are involved in a Non-Fault Accident or an At-Fault Accident):**

- a. You agree to use an AA Approved Repairer;
- b. You will inform the AA as soon as Your Vehicle becomes available for You to drive again;
- c. You will collect or arrange delivery of Your Vehicle when notified by the AA Approved Repairer that Your Vehicle is ready for collection or delivery;
- d. if You are VAT registered You will be liable for the VAT element of the repairs, which You should recover from HMRC; and
- e. the AA can take details of Your claim for AA Accident Assist 24 hours a day, 365 days a year but the AA cannot guarantee that Your Vehicle will be delivered to the AA Approved Repairer during their opening hours, or that the repairer will be immediately available to undertake any required repairs.

# AA Accident Assist Terms and Conditions (continued)

## 3. Mobility

### Replacement Hire Vehicle following a Non-Fault Accident

- a. the AA will arrange and pay for the supply of a Replacement Hire Vehicle if Your Vehicle can't be driven or is considered unsafe.
- b. AA Accident Assist is only available for Your Vehicle (as defined) and the type of Replacement Hire Vehicle the AA will arrange for You is subject at all times to availability.
- c. If the repair of Your Vehicle is deemed uneconomical or unviable and You make an insurance claim (as referenced in the 'Repair' section of these terms) the AA will continue to pay for a Replacement Hire Vehicle but the duration of the hire period will be determined by the AA. It is Your responsibility to keep the AA updated on the progress of Your insurance claim. If You don't, the AA may stop paying for the Replacement Hire Vehicle. Also, if You don't accept a reasonable offer to settle the insurance claim, the AA may refuse to pay further hire costs.
- d. Provision of a Replacement Hire Vehicle is subject always to the following conditions:
  - i. You agree to the AA recovering any Replacement Hire Vehicle costs in Your name and will help the AA do this. If any hire costs that the AA have paid for are recovered by You or paid direct to You, You must pay such costs to the AA;
  - ii. the AA will select the Replacement Hire Vehicle (and its supplier) subject at all times to availability;
  - iii. the AA will decide the duration of the hire period for the Replacement Hire Vehicle (and their decision is final);
  - iv. You will enter into a car hire rental agreement with the AA's chosen supplier and You will follow any terms and conditions issued by them;
  - v. You will inform the AA as soon as Your Vehicle becomes available for You to drive again;
  - vi. You will return the Replacement Hire Vehicle to the AA's chosen supplier as soon as Your Vehicle becomes available;
  - vii. if You are VAT registered You will be liable for the VAT element of the hire costs, which You should recover from HMRC; and
  - viii. the AA can take details of Your claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a Replacement Hire Vehicle between 9am and 4.30pm Monday to Friday (excluding public and bank holidays).
- e. Although the AA will arrange and pay for a Replacement Hire Vehicle:
  - i. the AA do not cover any other charges arising from Your use of the Replacement Hire Vehicle, including but not limited to: fuel, any insurance excess charges, charges arising from damage to the Replacement Hire Vehicle, daily hire charges arising from You keeping the Replacement Hire Vehicle after Your Vehicle has been repaired and is ready for collection;
  - ii. the AA can't arrange a tow bar for the Replacement Hire Vehicle, meaning that Your caravan or trailer will, if eligible, have to be recovered under the AA's National Recovery service;
  - iii. the AA can't guarantee that the Replacement Hire Vehicle will be a hybrid or electric vehicle;
  - iv. the AA won't pay for Replacement Hire Vehicle costs when You make Your own arrangements for car hire after an accident;
  - v. if the AA have arranged a Replacement Hire Vehicle on Your behalf but Your insurer is dealing with the damage to Your Vehicle, You won't be covered if You fail to keep the AA updated on the progress of Your Vehicle damage and will be liable for the costs of the Replacement Hire Vehicle; and
  - vi. if the AA become aware that the accident was an At-Fault Accident, the AA won't pay any further Replacement Hire Vehicle costs from the date that the AA become aware of the change of accident circumstances. The AA won't seek to recover any costs from You that the AA have already paid provided the details You supplied at the time of the accident to the AA are true and complete.

### Small Courtesy Car following an At-Fault Accident

- a. Where Your insurer authorises the repairs to Your Vehicle (as explained in the 'Repairs' section of this summary), the AA Approved Repairer will provide You with a small Courtesy Car for the duration of any repair. This is always subject to availability.
- b. Where Your Vehicle is declared a total loss or Your insurer does not authorise the AA Approved Repairer to proceed with the repairs, You will not receive a Courtesy Car from the AA Approved Repairer. You will need to speak with Your insurer about Your mobility options.

## 4. General points to note regarding Accident Assist

- a. As part of AA Accident Assist, the AA do not cover:
  - i. any accident that occurs outside England, Wales or mainland Scotland;
  - ii. accidents that arise from Your unlawful use of alcohol or drugs;
  - iii. any accident if You are claiming against a person who doesn't have a valid motor insurance policy, or a person who can't be identified or traced; and
  - iv. any accident which Your motor insurer has declined cover for.
- b. If You make a false or fraudulent claim for AA Accident Assist (or provide false, misleading or fraudulent statements, information and/or documents in support of any such claim), You will lose the benefit of AA Accident Assist. The AA may recover from You any costs paid by way of benefit under Your policy. If You make fraudulent statements or provide false information and/or documents to the AA, the AA may record this on the anti-fraud databases, and the AA may notify other organisations.
- c. Where You agree for the AA to handle Your claim as part of the AA Accident Assist service, but You subsequently change Your mind once the AA have already recovered Your Vehicle and delivered it to either an AA Approved Repairer or destination of Your choice, You will be responsible for paying either:
  - i. the AA recovery fee to the AA Approved Repairer before Your Vehicle can be released back to You or Your insurer; or
  - ii. the AA directly for the cost of the recovery. The AA won't be liable for any other costs incurred, including but not limited to additional excess costs.
- d. Where You do not request services from the AA at the time of a Non-Fault Accident or an At-Fault Accident and/or where You arrange for assistance and recovery services to be provided by another provider, the AA will make no contribution toward the cost of these services (either to You or the provider).
- e. Where the AA provide AA Accident Assist for a Non-Fault Accident the AA will be entitled to take over and conduct at their expense and in Your name, this is known as subrogation:
  - i. the negotiation defence or settlement of any claim against the At-Fault Accident driver for recovery in respect of costs paid by the AA for AA Accident Assist;
  - ii. legal proceedings to recover for the AA's benefit any payments made for AA Accident Assist;
  - iii. You must give the AA all documentation, help and information they may need; and
  - iv. the AA reserve the right to recover costs paid by the AA for AA Accident Assist from Your own motor insurance and You must assist the AA to recover costs paid by the AA for AA Accident Assist from Your motor insurance.
- f. Should You cancel the recovery prior to the AA's supplier attending the scene, there will be a cancellation fee which will be confirmed at the time of booking the recovery.



# AA Accident Assist Terms and Conditions (continued)

## General rights to refuse service

If You are refused service by the AA, You have the right to an explanation in writing. The AA reserves the right to refuse to provide or arrange assistance where the service request is, or relates to:

**Unattended Vehicles:** You must be with Your Vehicle when We attend.

**Unsafe, unroadworthy, unlawful etc. Vehicles:** Before the relevant Breakdown or accident Your Vehicle was:

- dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
- overladen (including incorrectly or dangerously loaded/overloaded vehicles);
- unroadworthy; or
- otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).

And before the accident Your Vehicle was:

- untaxed (and an exemption does not apply – see the DVLA website for more information);
- without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or
- uninsured (no valid motor insurance in place at the time of the Breakdown).

Assistance for unsafe or unlawful activities: The AA can't provide help if it would involve breaking the law or a breach of Our health and safety duties, for example, working on post-production conversions from conventional fuel to electric, if the AA can't confirm this to be safe;

The AA cannot confirm Your eligibility for Accident Assist: If You cannot produce a valid Lloyds Bank debit card (or appropriate receipt) and the AA is unable to verify that You have a bank account that is eligible for AA Accident Assist, the AA may reserve the right, at their discretion, to decline Accident Assist services.

**Unreasonable behaviour:** Where You or anyone accompanying You:

- is behaving or has behaved in a threatening or abusive manner; or
- have falsely represented entitlement to services that You are not entitled to; or
- have assisted another person in accessing the AA's services they are not entitled to; or
- owe the AA money with regards to any services, spare parts or other matters.

**The recovery of unaccompanied children:** The recovery of any child under 16 years of age unless they are accompanied at all times by someone over the age of 16.

**Relationship breakdown:** In the AA's reasonable opinion, there has been:

- a breakdown in the AA's relationship with You as a result of Your conduct; or
- an occurrence or circumstance that would damage or harm the AA's reputation.

**Unacceptable behaviour:** You or anyone accompanying You has used threatening or abusive behaviour or language or intimidated or bullied the AA's staff or suppliers in any way.

Any additional services made available by the AA are purely on a discretionary basis and may be withdrawn at any time.

## Changes to Terms and Conditions

Lloyds Bank and/or the AA is entitled to change any of the Terms and Conditions of this service, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

## Interpretation: use of English law and language

The AA Accident Assist service and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English. The information below relates to both AA Breakdown Family Cover and AA Accident Assist.

# Terms and Conditions (continued)

The information below relates to both AA Breakdown Family Cover and AA Accident Assist.

## AA Data Privacy Notice

### Use of your personal data

This short form privacy notice provides a summary of how Your personal data is used by the AA Group. The data controllers of Our Roadside policies and products are the Automobile Association Insurance Services Limited, and Automobile Association Developments Limited (which provides the services to You).

For full details please visit our privacy notice at [www.theaa.com/privacy-notice-breakdown-services](http://www.theaa.com/privacy-notice-breakdown-services). The privacy notice sets out full details about how We use Your information and include the contact details of the Data Protection Officer.

We may update those privacy notices from time to time.

### Personal data We hold, use and the reasons for processing

We collect and use Your personal data to provide You with Roadside assistance, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping Us improve products or services, improve the operating of Our businesses, to share information with business partners in order to provide Our products and services or operating Our business, and to enable other group companies to perform any of the above purposes. These uses are generally needed to provide the services to You and for Our legitimate interest.

### Disclosures and Transfers

We share your information within the AA Group companies, and Our suppliers and business partners, as well as government organisations where required for the reasons described above.

There might be instances where We rely on third parties, such as service providers that are based outside UK or EEA, to support Our businesses and the Roadside assistance products. Where there is access to data from international locations We have appropriate contractual safeguards in place.

### Your rights

Below is a list of the rights that all individuals have under UK data protection laws. They don't apply in all circumstances so Your request may not always be granted. If You wish to use any of them, We'll explain at that time if they apply or not, and if We will comply or not with Your request, including the reasons why.

You have the right to be informed about the processing of Your personal information; to have Your personal information corrected; to object to processing; to request restriction of processing; to have Your personal information erased; to request access to Your personal information and how We process it; to move, copy or transfer Your personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects You.

For full details on how We use Your information, please see the full privacy notice using the link above.

## Compliments and complaints

The AA aims to provide You with a high level of service at all times. However, there may be a time when You feel that their service has fallen below the standard You expect. If this is the case and You want to complain, the AA will do their best to try and resolve the situation.

a. There are several ways You can contact the AA:

Phone: **0345 607 6727**

Email: **customer.solutions@theAA.com**

Post: **Customer Solutions  
The AA  
Park Square  
Bird Hall Lane  
Cheadle Heath  
Stockport  
SK3 0XN**

Text Relay is available for deaf, hard of hearing or speech impaired Customers.

The AA will either acknowledge Your complaint within five working days of receipt, or offer You their final response if they have concluded their investigations within this period.

If the AA acknowledges Your complaint, they will advise You who is dealing with it and when they expect to respond. The AA aims to respond fully within eight weeks. However, if they are unable to provide a final response within this period they will write to You before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If You remain unhappy with the AA's final response, or they have not managed to provide a final response within eight weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

b. There are several ways You can contact them:

Phone: **0800 023 4567** or **0300 123 9123**

Website: **www.financial-ombudsman.org.uk**

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

Post: **Insurance Division Financial  
Ombudsman Service  
Harbour Exchange Square  
London  
E14 9SR**

### Financial Services Compensation Scheme (FSCS)

AA Accident Assist, which is provided by AA Underwriting Insurance Company Limited is covered by the FSCS. If You have AA Accident Assist and the underwriter AA Underwriting Insurance Company Limited was not able to cover the costs You have incurred relating to the AA Accident Assist claim You may be entitled to compensation from the FSCS. Your entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance (such as AA Accident Assist), provided by a regulated insurer such as AA Underwriting Insurance Company Ltd for AA Accident Assist is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

### AA company details

**Automobile Association Developments Limited** (trading as AA Breakdown Services), is an insurer of Breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: The AA, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales Number: 01878835.

**Automobile Association Insurance Services Limited** is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: The AA, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales number 2414212.

**AA Underwriting Insurance Company Limited** is authorised by the Financial Services Commission, Gibraltar. Registered office: Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA. AA Underwriting Insurance Company Limited is a member of the Association of British Insurers. Registered Number 106606 (Gibraltar).

## Get in touch



[lloydsbank.com/current-accounts/all-accounts/select-account](https://lloydsbank.com/current-accounts/all-accounts/select-account)



Call us on 0345 300 0000

## If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [relayuk.bt.com](https://relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [lloydsbank.com/help-guidance/accessibility/signvideo](https://lloydsbank.com/help-guidance/accessibility/signvideo)

If you need support due to a disability please get in touch.

If you want to make a complaint, you can message us in the app 24/7 or find support online at: [lloydsbank.com/contact-us/how-to-complain](https://lloydsbank.com/contact-us/how-to-complain)

You can also call us on **0800 072 3572** (+44 173 346 2267 outside the UK). Or visit a branch.

Calls and online sessions may be monitored and recorded. Not all telephone banking services are available 24 hours a day, seven days a week.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply. [lloydsbank.com/legal/online-banking/internet-banking](https://lloydsbank.com/legal/online-banking/internet-banking)

Android/Google Play is a trademark of Google LLC. Apple, the Apple logo and iPhone are trademarks of Apple Inc, registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

Eligible deposits with us are protected by the Financial Services Compensation Scheme: [lloydsbank.com/legal/financial-services-compensation-scheme](https://lloydsbank.com/legal/financial-services-compensation-scheme) We are covered by the Financial Ombudsman Service.

Lloyds and Lloyds Bank are trading names of Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

This information is correct as of April 2025 and is relevant to Lloyds Bank plc products and services only.

