
SELECT ACCOUNT

Everything you want and loaded with extras

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LLOYDS BANK

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We're here to help

If you have any questions or need to make a claim on any of the insurances that come with your Select Account, please call Select Membership Services. Put your Select Membership Service telephone number in your phone straight away and you'll always have it with you.



When you call you will be asked for your Select Membership number. This is your branch sort code followed by your account number. These are shown on your Visa debit card, bank statement or cheque book.

For more information call into any of our branches or visit us online at **lloydsbank.com/select**

A current account that offers so much more

Our Select Account offers far more than an everyday bank account. As well as taking care of all your day-to-day banking needs, this account comes with a range of great benefits.

Mobile Phone Insurance, AA Breakdown Cover and Card Loss Assistance give you peace of mind. You could also benefit from a fee-free arranged overdraft of up to £50 (subject to application and approval). And all this for a maintaining the account fee of just **£10.95 a month**.

If you close your Select Account part way through a month, you'll only pay the maintaining the account fee for the days you have used.

This guide will help you make the most of all the great benefits available with your account. But if you have any questions, please call us – we're here to help.

The full terms and conditions for all the Select added value account benefits can be found at the back of this guide. Please read through these so you know exactly what your benefits cover.

Making the most of your benefits

Call Select Membership Services on **0345 716 1116** or go online to the Accounts Benefits tab in your Internet Banking to:

- Access the website to register your phone for Mobile Phone Insurance.
- Register your credit, debit and store payment cards with the provider of the Card Loss Assistance service. Please have to hand all your debit, credit and store cards that you want to register when you call.
- Apply for the £50 fee-free arranged overdraft (subject to application and approval).
- Download our Mobile Banking app, so you can use your phone to help keep you in control of your finances. Although we don't charge for Mobile Banking, your mobile operator may charge for some services so please check with them. Services may be affected by phone signal and functionality.

You're already covered for Card Loss Assistance and Mobile Phone Insurance, but registering helps to simplify the process if you need to report the loss of your cards on the Card Loss Assistance or if you need to make a claim on the mobile phone insurance.

If you're registered for Internet Banking you can remind yourself of your Select Account benefits at any time. Take a look at the Account Benefits tab on your account statement page. You can manage your benefits from here too.

REPRESENTATIVE EXAMPLE

If you use an arranged overdraft of **£1,200** on your Select Account, then we'll charge you a daily arranged overdraft fee of **£1.91**. For Select accounts, the daily arranged overdraft fee on the first **£50** is **0p**.

AA Breakdown Cover

No matter whose car you're in, whether you're the driver or a passenger, you're covered by the AA – Britain's largest breakdown organisation.

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

24 hour AA Roadside Assistance

Your Select Account gives you automatic **AA Roadside Assistance**, so if you break down help is only a phone call away.

You're covered 24/7 if you break down over a quarter of a mile from home. If your car can't be fixed at the roadside, you'll be taken to the AA's choice of relevant local repairer or to a local destination of Your choice, provided it is no further.

AA Accident Management Service

If you have an accident call **0345 716 1116** and we'll put you through to the **AA Accident Management Service**.

They'll help arrange the recovery and repair of your car, and even lend a hand claiming on your insurance following an accident or vandalism.

You'll also be given your own personal incident manager who will stay in touch with you throughout.

If you have any questions about your breakdown 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 so long as you continue to hold your Select Account.

TOP TIP

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

If you break down or have an accident:

- Call us on **0345 716 1116** or the AA direct on **0800 328 8700**.
- For Accident Management, please call us on **0345 716 1116** or the AA on **0800 374 347**.
- SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07900 444 999**.
- Deaf, hard of hearing or speech-impaired customers may also contact the AA using Text Relay.

Protect your mobile phone

Your Select Account mobile phone insurance is administered by Lifestyle Services Group Limited 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 we 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.

No more than 2 successful claims per account holder in any 12 month period.

Replacement phones will only be sent to a UK address. Any claim for unauthorised calls must be linked to the loss or theft of the handset. Only in the event of a successful claim for loss or theft.

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 prepaid or pay as you go phone	Up to £450
Unauthorised network charges (per claim) for a contract phone	Up to £1,500

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.

How to register

Your mobile phones are automatically covered under this benefit. However, to help us administer your policy more effectively, for example, if you need to claim, you can provide us with your details.

Simply visit the Account Benefits tab in Internet 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 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.

TOP TIP

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

Making a claim?

Please note:

- 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. If you do not tell your airtime provider within 24 hours you will be responsible for any further changes.
- 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 Internet Banking or calling **0345 716 1116**.
- If the incident took place overseas, handsets will only be sent to a UK address.

Please refer to your terms and conditions for full details, starting on page A1.

Your Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited. For full Mobile Phone Insurance terms, conditions and limitations, please see the Policy Document on pages A1–A6.

Card Loss Assistance

The straightforward way to keep all your cards safe

If your cards are lost or stolen, help is at hand. Just one call and Card Loss Assistance provided by Citymain Administrators Ltd will request that card issuers cancel your cards, wherever in the world you may be.

And it's not just your Lloyds Bank cards – Citymain can request any financial cards be cancelled too. That means you can avoid the hassle of trying to recall your card details and arranging to have them cancelled individually.

How Card Loss Assistance works

If your cards are lost or stolen, report them to Citymain. They'll request your card providers cancel the cards straight away and arrange replacements where possible.

You can also securely register your passport and driving licence numbers with Citymain for easy access should you lose them.

How to register

Card Loss Assistance will request card issuers cancel your debit, credit and store cards whether you're registered or not. However, to help Citymain administer your membership more effectively, for example, if you need to cancel your cards, we recommend you register your cards with Citymain.

To do this visit the Account Benefits tab in your Internet Banking or call Select Membership Services. You'll be asked for your card or document numbers, so please have them handy.

TOP TIP

To save time, please have your debit, credit and store cards to hand when you call to register.

£50 fee-free arranged overdraft

As a Select Account holder, you can benefit from a £50 fee-free arranged overdraft, subject to application and approval. This means you can borrow up to £50 without paying any daily arranged overdraft fees. If you already have an arranged overdraft, the first £50 will automatically be fee-free.

We may also be able to extend your existing arranged overdraft limit, subject to application and approval.

Here's how it all works



If you borrow £1,250 or less, you'll only pay one fee of 1p for every full £6. If you borrow more, the fee you'll pay will be a combination of the fees shown above.

REPRESENTATIVE EXAMPLE

If you use an arranged overdraft of £1,200 on your Select Account, then we'll charge you a daily arranged overdraft fee of £1.91. For Select accounts, the daily arranged overdraft fee on the first £50 is 0p.

Calculating your daily arranged overdraft fees

Your daily arranged overdraft fees are calculated depending on how much you borrow and could include up to three amounts added together. If you have a fee-free amount with your arranged overdraft you'll only pay a daily fee if you borrow more than that amount.

Examples of how daily arranged overdraft fees are calculated

If you borrow £500	First £50 Fee-free	£450 at 1p for every full £6 £0.75		=	£0.75
If you borrow £1,600	First £50 Fee-free	Plus £1,200 at 1p for every full £6 £2.00	Plus £350 at 1p for every full £7 £0.50	+	= £2.50
If you borrow £3,200	First £50 Fee-free	Plus £1,200 at 1p for every full £6 £2.00	Plus £1,250 at 1p for every full £7 £1.78	+	Plus £700 at 1p for every full £8 £0.87 = £4.65

Daily charging

Instead of paying all fees in one go each month, a daily arranged overdraft fee will be charged at the end of each day you use your arranged overdraft including weekends and bank holidays – so you'll pay for what you borrow on the day you borrow it.

This will help you keep track of how much using your daily arranged overdraft costs you.

If you go over your limit

So all your payments are made, it's important you manage your account within your arranged overdraft limit. If you don't have enough money in your account or you reach your limit, you may not be able to make any more payments. If a payment takes you over your limit or we refuse it, you won't be charged.

Overdrafts are subject to application and approval and repayable on demand.

How to apply

To apply for an arranged overdraft call Select Membership Services on **0345 300 0000**, go to **lloydsbank.com** or go into branch. If you're registered for Internet Banking, go online at **lloydsbank.com/internetbanking**

Grace Period

Our grace period gives you until 2.30pm every day to pay in enough money to ensure the payment goes out, but you have until midnight to avoid a daily arranged overdraft fee for that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile, Internet or Telephone Banking, or pay in cash over the counter in branch.

Mobile Banking

Wherever you go you can take us with you

Our free Mobile Banking service enables you to use your phone anywhere in the UK to help keep you in control of your finances.

Our Mobile Banking app lets you check your balance, transfer money on the move and pay bills. You'll need to be registered for Internet Banking to access your accounts through our app.

Mobile Alerts

It's important to monitor your account regularly to make sure you have enough funds to make any payments due. Our mobile alerts service offers a simple way to stay on top of your finances without even having to think about it.

So if we have a mobile number for you, we'll let you know when:

- **You've started using your arranged overdraft and are being charged.**

You will only receive this message once when you are first charged for using your overdraft. You have until midnight to pay in enough to avoid future daily arranged overdraft fees. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile, Internet or Telephone Banking or pay in cash over the counter in branch.

- **You're nearing your limit.**

We'll send a message when your balance falls below £50. If you have an arranged overdraft, we'll also send an alert when you're within £50 of your arranged limit.

- **You don't have enough to pay a standing order.**

If you're able to move your money from other accounts, you will have until 2.30pm to pay in cleared funds in order to make any payments.

- **You've reached your limit.**

You will only receive this message once when you first reach your limit and have zero available funds.

You can receive alerts abroad, but please check with your service provider for any charges you may incur.

You can check if we have a valid number for you – or set one up – through Internet Banking, in a branch, or by calling us on **0345 300 0000**. If you don't want to receive alerts you can text STOP to 65558 to opt-out.

Mobile alerts are sent throughout the day, 7 days a week including Bank Holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad, your network service provider may charge you.

Mobile Banking services are only available to our UK personal Lloyds Bank customers and registration is required. Terms and Conditions apply.

We don't charge for Mobile Banking, but your mobile operator may charge for some services, so please check this with them. Services may be affected by phone signal and functionality.

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

Your Select Account is more than a place to keep your money safe

Your Lloyds Bank Visa debit card

Your Lloyds Bank Visa debit card is a fast, convenient and safe way to pay and withdraw cash. It can be used:

- In shops.
- Online.
- Over the phone.
- To take out up to £500 a day from any of our Lloyds Bank Cashpoint® machines in the UK free of charge.
- To take out up to £300 per day at Post office® branches.

Your Visa debit card is safe to use overseas and valid anywhere in the world where you see the Visa sign. Fees apply to using your debit card abroad. Please see our Banking Charges section in the Personal Banking Terms and Conditions for more details. Call us, go online or visit one of our branches for more information on all fees and interest rates.

If we see anything suspicious, we may call your mobile to let you know, so make sure we have an up-to-date number we can reach you on. You can update your details in branch, call us on **0345 300 0000**, or visit Internet Banking (if registered). It's also a good idea to save our number on your mobile in case you need to get in touch with us while you're away.

Safeguarding your account

Here are some simple rules to follow to avoid fraud on your account so that you're always in control of your money:

- Make sure that your chequebook and cards are safe, but don't keep them together.
- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

Lost or stolen cards and chequebooks

You must report any theft or loss as soon as possible so that we can prevent other people from using your account.

Card Loss Assistance is one of the great benefits that comes with your Select Account. If your debit or credit card is lost or stolen, call them on **0345 716 1116** and they will request card issuers cancel your card and request a new one immediately.

If your chequebook has been lost or stolen, please call our 24 hour Lost and Stolen Helpline on **0800 096 9779** from the UK or **+44 1702 278 270** from abroad. You will receive replacement cards and/or chequebooks from us usually within three to five working days.

Internet Banking and Telephone Banking

As well as using our branches, you can also register for Internet Banking and Telephone Banking. Please note that although you can give us instructions 24 hours a day, seven days a week through these services, some of those instructions cannot be processed until the next working day, for example if the instruction is given after 10pm or at weekends.

Internet Banking

Register for this service by visiting **lloydsbank.com/ib** or visit a local branch. Terms and conditions apply.

Telephone Banking – 0345 300 0000

Your banking should be as easy and straightforward as possible. We're open 24 hours a day, seven days a week including Bank Holidays and you can use our quick automated service or speak to an adviser.

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

Cashpoint® services

With us you can use a large and accessible ATM network in the UK. You can:

- **Withdraw cash** – Up to £500 a day from your Select Account free of charge using your Lloyds Bank Visa debit card at a Lloyds Bank Cashpoint machine in the UK (from any non-Lloyds Bank cash machine charges may apply).
- **Make a deposit** – Pay in cash and cheques at many of our Cashpoint machines.
- **Pay bills** – All you need to do is set up a list of the companies you want to pay via Internet Banking, Telephone Banking or in branch.
- **Top up your mobile phone** – A free service for 'Pay as You Go' mobile phone users. Top up your mobile phone – A free service for 'Pay as You Go' mobile phone users. Mobile Top Up may not be available at all of our ATM machines.
- **Transfer funds** – Move money between your Lloyds Bank personal accounts.
- **Check your balance** – Your account balance can be displayed on screen or printed out.
- **Manage your PIN** – You can change your PIN to a more memorable number or change it if you think someone knows it.

Paying money into your account

As you'd expect, you can pay in cash and cheques at the counter of any Lloyds Bank branch or by using our depositpoint™ service. All cash deposited at the counter will be available in your account immediately. Cash deposited in depositpoint™ before the cut off time shown at the depositpoint™ used will be processed and once counted it will be available to use the same working day. Any deposits made after that time or at weekends will be processed the next working day. Please remember, weekends and Bank Holidays are not counted as working days.

Direct Debits

With a Direct Debit, your payments are made direct from your account to the company concerned. These amounts may vary, for example, a mobile phone or gas bill. The company will provide all the information you need in advance of the payment being taken. When you want to end or change a Direct Debit instruction, you need to tell the company in question and then tell us. If a company collects one of your payments by mistake, we'll immediately refund your account as soon as you let us know about the mistake.

Standing Orders and Future Dated Payments

Another simple way to pay your bills is by standing order. This is a fixed, regular payment from your account. We can help you set these up, and if you ever need to change or cancel them just let us know.

We make standing order payments from your account shortly after midnight at the start of the due date. If your payment date falls on a non-working day, then we will try to make your payment the next working day.

If you don't have enough funds in your account at this point to make a payment, we will try to make a payment again after 2.30pm the same day. This gives you the chance to put extra funds into your account so that we can make the payment. The money needs to be available to use straight away, so you could transfer money from another personal account you have with us via Internet, Mobile or Telephone Banking or pay in cash over the counter in branch.

If you do not have enough funds at the beginning of a day to make a payment:

- You have until 2.30pm to pay money into your account to make the payment that day
- If a payment takes you overdrawn, you have until midnight to pay money into your account to avoid a daily arranged overdraft fee for that day.

If there are still not enough available funds to pay a standing order after 2.30pm on the date the payment is due, we will make a final try on the next working day before refusing the payment.

Cheques

Cheque Clearing Cycles

For more information about when cheques you either write or pay in will be processed and the money can be accessed, please see the Personal Banking Terms and Conditions and Banking Charges document.

Cancelling a cheque

If you need to cancel a cheque you've written from being paid, please call us straightaway on **0345 300 0000** or come into your nearest branch.

Travel money

To go alongside your debit card, you might like to take foreign currency or American Express® Travellers Cheques with you when you go abroad.

Before you go away

Order your foreign currency or American Express® Travellers Cheques by 3pm Monday to Friday (excluding Bank Holidays) and we'll deliver them free of charge to either a branch of your choice for you to collect after 1pm the next working day, or to your home address by 1pm the next working day. For further details on our travel money service including order limits, please visit www.lloydsbank.com/travel-services.asp

When you get back

Our branches will also buy back any foreign notes or American Express® Travellers Cheques you have left over.

The price at which we buy back your currency may differ from the price at which we sold it to you. There are minimum denominations we can accept in certain currencies. Details of these are available on request. We may not be able to re-purchase currency if a country becomes embargoed or we no longer deal with that currency. Different delivery timescales may apply to Scotland and Northern Ireland. We may not be able to guarantee next working day delivery to certain remote areas within the United Kingdom or to branches which are not open standard hours every weekday. Please check when placing your order.

How to Order

Internet banking – if you've registered, sign into **lloydsbank.com** It's the simple way to order and pay direct from your account.

Phone **0345 366 1149** (lines open Monday to Friday 8am-10pm, Saturday and Sunday 10am-8pm).

Call in to your local branch.

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TOP TIP

Terms and conditions for your Select Account can also be found at lloydsbank.com/select

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 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 Internet banking at lloydsbank.com/ib or by calling **0345 716 1116**.

You will need the following information when registering your handset

- Make
- Model
- IMEI number
- Telephone 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 claims 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.

The cover you receive

Risks you are covered for	Benefits you receive
<p>Your mobile phone and SIM card up to a maximum value of £2,000 (including VAT) per claim are covered against:</p> <ul style="list-style-type: none"> Loss Theft Damage Breakdown (including faults) occurring anywhere in the world. 	<p>Insurance cover for one phone and SIM card per account holder up to a maximum of two phones for a joint account. If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none"> repair the mobile phone (where possible) <p>or</p> <ol style="list-style-type: none"> 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>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"> Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device. 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. Where we send you a replacement or repaired item, this will only be sent to a UK address. <p>If you are charged by your network for your replacement SIM card we will reimburse you.</p>
<p>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.</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"> The moment the loss or theft occurred and 24hrs after you discovered it missing <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"> £1,500 including VAT for contract handsets £450 including VAT for Pay As You Go
<p>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).</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>

What you are NOT covered for

Summary	Description
Excess	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.
Loss, theft, damage or breakdown as a result of not taking care of your mobile phone.	<p>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.</p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"> 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? If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place. Making reasonable enquiries to find your phone if you think you have lost it. <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>If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of your mobile phone – for example:</p> <ul style="list-style-type: none"> 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 leaving your mobile phone on display in your car leaving your mobile phone in the care of someone you don't know well 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 intentionally damaging your phone. <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>
Cosmetic damage.	<p>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.</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>

What you are NOT covered for

Summary	Description
More than 2 claims per account holder in any 12 month period.	<p>We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period.</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 & 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>
Contents of your mobile phone.	<p>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.</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>
Other losses.	<p>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone.</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>
Any device that is not a mobile phone.	<p>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.</p> <p>This policy isn't for tablet computers, Smartwatches or other wearable technology.</p>
Modifications.	<p>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.</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>
Mobile phones passed into the care of a business or individual for the purpose of providing a service.	<p>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:</p> <ul style="list-style-type: none"> ▪ Delivery service such as a postal or courier service ▪ Mobile phone customisation service ▪ Mobile phone repair service

Summary	Description
Losses incurred as a result of the sale of your mobile phone.	<p>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. 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"> ▪ waiting for payment (including waiting for cheques to clear) before releasing your mobile phone, ▪ using a secure payment service, ▪ not accepting cash payments from people you don't know (who could be using forged banknotes), and; ▪ ensuring your mobile phone is sent using a reliable and suitably insured delivery service.
Counterfeit Mobile Phones.	<p>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.</p> <p>Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaired and the claim will be declined.</p>

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

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

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen as soon as you can.	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. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges. 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.
If your mobile phone is lost or stolen report it to the Police.	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. If you have difficulty reporting your incident to the police please contact us and we can help to guide you.
Report any loss or theft to the place you believe it has been lost in or stolen from.	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. 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.
Report your claim to us as soon as you can.	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. 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. You can log your claim online or by telephone, it is really simple. 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.
Proof of ownership.	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. 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. 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. 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.

How to make a claim

Summary	Description
Step One:	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.
Step Two:	You should tell us about your claim as soon as you can, you can do this by contacting us at lloydsbank.com/ib or by calling 0345 716 1116 .
Step Three:	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.
Step Four:	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).
Step Five:	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

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 airtime 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 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.
- 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 124 1400** 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

English law applies to this policy. It's 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.

Card Loss Assistance

The service is provided by Citymain Administrators Ltd (part of the SPB UK & Ireland Group companies), registered in England and Wales company number 03979666. Registered office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN. Citymain Administrators Ltd is authorised and regulated by the Financial Conduct Authority, registration number 306535.

Registering Your Card

Losing **Your** debit and credit **Card** could be inconvenient. That's why **We've** got together with Citymain to offer **You** comprehensive assistance for **You** and other members of **Your** household.

You do not need to register **Your cards** to access these benefits, however if we already have **Your** details on file we will be able to help **You** more quickly. To register **Your cards** and documents please call **Your** membership services number or visit the Account Benefits tab in Internet Banking at lloydsbank.com/ib

Benefit Summary

Card Loss Assistance

- **Card** registration.
- 24-hour helpline for reporting the loss of **Cards** and ordering replacements.

Card Loss Assistance service

Terms and Conditions of the Card Loss Assistance service

1a General information:

This service is included as a benefit of **your** Select Added Value Account. The cost of this Card Loss Assistance service is included as part of **your** standard monthly maintaining the account fee.

We recommend that **you** review the benefits of this service to ensure it continues to meet **your** needs. If **you** or Lloyds Bank close **your** account, or Lloyds Bank terminates the service provided through **your** account, the service will stop immediately unless **you** are moving from one qualifying account to another which also includes this service.

This Card Loss Assistance service is provided by Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), registered in England and Wales, Company No: 03979666. Registered office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

1b Definitions

we / us:

Citymain Administrators Ltd, whose registered office details are stated above.

you / your:

The holder(s) of the current account stated above.

your family:

Any of the following people providing they normally live with **you**:

- **your** husband, wife, civil partner or partner;
- **your** children (including foster children);
- **your** relatives; and
- **your** domestic employees

2. Scope of service:

Card Loss Assistance gives you a 24/7 helpline to cancel lost or stolen cards and sort out replacements in just one call. It provides assistance for **you** and **your family**. **You** can also securely register Passport and Driving Licence numbers, for **you** and **your family**, with **us** for easy access should you lose them. Please note contact in relation to this service can only be made by **you**.

NOTE: No insurance cover is included with this service which means it does not provide **you** with any cover for any financial loss incurred due to the loss or theft of **your** cards.

2.1 Registering Your Cards:

It is not compulsory for **you** to register **your** cards but if **you** do choose to register **your** cards with **us** it will make it quicker and easier for **us** to complete a loss report on **your** behalf if they ever go missing. Register

all **your** financial cards, including credit, debit, bank and building society cards and store cards and those of **your family**. **We** recommend **you** do this as soon as possible. **You** can do this by calling **us** on **0345 716 1116** or **+44 (0) 1733 347 243** if you're abroad and have all the cards to hand. **You** also have the facility to register these online via internet banking.

We recommend that **you** register any details relating to **your family** by telephone so that family members don't have to share their details with **you**.

And if card details change it is important to let **us** know as soon as possible. Up to date card details make it easier for **us** to make a loss report on **your** behalf so that **we** can take steps to cancel the cards as soon as possible with the card issuer(s). These can be updated online or on the phone.

You also have the option of registering Passport and Driving Licence Numbers for **you** and **your family**. **We** can then provide **you** with these document numbers should **you** need them for any reason in the future. Information on how to register these details are provided above.

It is important that **you** check the card numbers **you** are registering are correct as any errors may cause delays to **you** during the loss notification process.

2.2 Reporting lost or stolen cards:

If cards are lost or stolen, please call as soon as possible:

- to report the cards lost or stolen in the UK call **0345 716 1116**
- to report the cards lost or stolen whilst abroad call **+44(0) 1733 347 243**

This service is open 24 hours a day, 7 days a week, 365 days a year.

When **you** call, **we** will complete a loss report on **your** behalf and contact the relevant card issuer(s) to request cancellation and re-issue of the cards should any of the card issuers require **you** or **your family** to contact them separately, **we** will notify **you** accordingly.

3. Our liability:

In order to enable **us** to provide this service, **we** will rely on **you** giving **us** accurate information about the cards and on the card issuers accepting and carrying out our request to cancel and replace those cards on **your** behalf.

This service does not cover any costs associated with a card loss, such as any fees charged by the card issuer in connection with lost or stolen cards, including but not limited to any amounts which may have to be paid for, a replacement card, and/or any courier costs associated with delivering an emergency replacement card. It is also important to note that as there is no insurance cover included with this service, **we** have no liability for any financial loss incurred due to the loss or theft of the cards.

The service will be provided to **you** in accordance with these terms and will be carried out with reasonable skill and care.

We cannot be liable or responsible for any failure or delay in performance of the services that is caused by an event occurring outside of our control. This means an event beyond our reasonable control, including without limitation strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks or impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport.

Nothing in these terms will affect any other rights **you** may have in law. The laws that will apply to this service are the laws of England and Wales.

4. Already benefit from card cancellation service?

You may want to check the details of any card cancellation service **you** may already have with another provider against the Card Loss Assistance service **we** offer with **your** account to ensure **you** are not paying unnecessarily for the same service.

5. How to complain:

We set high standards and seek to provide levels of service that **you** have the right to expect. However, things can go wrong and if they do, **we** want **you** to tell **us** about them. If **you** have a complaint about this service please let **us** know:

- Call **us** on **0333 999 7940** (local rate call) or,
- Write to the Customer Relations Manager at Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN or,
- Email **us** at customerrelations@citymain.com

We aim to resolve any issues as quickly as possible and **you** will be advised of our complaints process at the time of contact, alternatively **you** may request a copy of our complaints process at any time by contacting **us** on the options above.

6. Changes to the service

The document tells **you** what **you** need to know about this service. These terms and conditions can be subject to change from time to time. **You** will be provided with at least two months' notice of any change by letter or electronically, in statement messages or inserts or in any other way which is sent to **you** individually.

7. Data Protection – Your Information

Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), whose registered office is 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN, is committed to preserving the privacy of our customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**.

This service is included as a benefit of **your** Select Added Value Current Account and therefore **you** consent to the collection, sharing of and use of the information under the terms of this privacy policy with **your** account provider. **We** will also share the information with the card issuer when making a loss report on **your** behalf. **We** may collect and use the following information in relation to **you** and **your family**:

- Name and contact information (including e-mail address and mobile phone number);
- Date of birth;
- Financial information including card details;
- Driving licence and passport numbers;
- Records of any correspondence regarding any specific enquiry.

The information **you** provide will be used by **us** to supply **you** with the services. **We** may use the information to contact **you** to obtain **your** views and feedback on the service and to let **you** know about important changes to the services **we** offer and for statistical analysis. **We** may anonymise personal information and provided individuals are not and cannot be identified from data by itself or when combined with any other data held by **us** or other persons as relevant, that data will not be subject to this notice or data protection laws. **We** may use anonymised data for analysis of statistical trends.

We may contact **you** by post, telephone or email in relation to this service. **Your** information will not be used or disclosed other than in accordance with this privacy policy, 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, please write to: 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by **us** or any member of our group of companies. If necessary, **we** may divulge information about **you** for this purpose. **You** have a right to ask for a copy of the data held about **you** and **your family** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please either write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN or email **us** at customerrelations@citymain.com. **We** are entitled by law to charge **you** a fee of £10.00 to meet our costs in providing **you** with details of the information **we** hold.

We employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain the information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to our use of the information are welcomed and should be addressed as specified above.

AA Breakdown Cover

You are now covered by AA Breakdown Cover as part of your Account with Lloyds Bank. This means that, if you break down, you can call on Britain's largest motoring organisation – 24 hours a day, 365 days a year. This policy contains full details of the service, including what is covered and any exclusions. Please read it carefully, as use of the AA Breakdown Cover Service is subject to these terms and conditions. Then keep this document somewhere safe. Should you hold a joint account, this cover will apply to both parties named on the account. This Breakdown Cover is available in the United Kingdom, the Channel Islands and Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) (the 'AA') unless otherwise stated.

Your AA Breakdown Cover runs concurrently with your account so you'll be covered as long as you keep it open.

AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined in the following summary. Please refer to page 3 for details of the level of AA cover you hold with your account.

AA Breakdown Cover and Accident Management Cover Policy Summary

keyfacts®

Demands and needs statement

This AA Breakdown Cover policy has been provided to you in order to meet your breakdown needs.

Summary of Cover

This policy summary provides you with basic details of your AA Breakdown Cover and Accident Management Cover which provides assistance in connection with your Lloyds Bank Account. The AA Breakdown Cover detailed here is available in the United Kingdom, the Channel Islands and the Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) unless otherwise stated. Please note that while most of the Terms and Conditions relating to AA Breakdown Cover apply to all Channel Islands and Isle of Man customers, there are some variations depending on the type of cover you have.

Please note this is not a statement of the full Terms and Conditions, which can be found in the 'AA Breakdown Cover Policy' section of this booklet, and which should be read in conjunction with this summary. Your cover runs concurrently with, subject always to the terms of, your Lloyds Bank Account. If your Lloyds Bank Account is terminated your rights to service from the AA also cease immediately.

1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover? Please refer to page 3 for details of the level of AA cover you hold with your account.

- **Roadside** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to the AA's choice of relevant local repairer or a local destination of Your choice, provided it is no further for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.
- **Relay** – Recovery to any single UK destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Available 24 hours after opening your account.
- **Home Start** – Provides the benefits outlined under 'Roadside Assistance', if you break down at or within a quarter of a mile from home. Available 24 hours after opening your account.
- **Stay Mobile (Underwritten by Acromas Insurance Company Limited)** – Choice of onward travel options if the AA is unable to fix your car at the roadside or arrange a prompt local repair.

Options include replacement car hire for up to 72 consecutive hours (a collection and delivery service, or equivalent, is available from chosen suppliers, subject to availability and to supplier's Terms and Conditions (which includes payment of supplier's fuel charges), public transport costs or overnight accommodation. Available 24 hours after opening your Lloyds Bank Account.

Accident Management (Underwritten by Acromas Insurance Company Limited) – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.

2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Management Cover?

Full details of the restrictions which apply to AA Breakdown Cover can be found further on in this booklet, however the key restrictions are:

Where cover is available:

- Service is only available within the UK, the Channel Islands and Isle of Man.

Vehicle specifications (see page A10):

- Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction of 7ft 6in (2.3m).

General Terms and Conditions (see pages 3–A13)

- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.

- No recovery (including a local tow) is available following an accident.

- Transport of any animal is discretionary, and horses and livestock will not be recovered.

- Routine maintenance, running repairs, fuel and parts (unless these are carried by the attending AA Patrol or 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 in the case of parts costs £5 or less based on the AA's retail prices), oil, keys, specialist lifting equipment, garage or other labour or materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items and the provision of service on private property without the relevant permission.

- Service will not be provided where the fault has been identified by the AA for a breakdown of the same vehicle within the preceding 28 days and has re-occurred because of Your failure to act upon the AA's recommendation;

- The customer must be with the vehicle at the times of breakdown and assistance. A valid Lloyds Bank debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

Replacement vehicle (see page A11)

- Any car hire that may be arranged for a customer will be subject to the hirer's Terms and Conditions.

3. What if I want to cancel my AA Breakdown Cover/ Accident Management Cover?

You have the right to cancel your AA Breakdown Cover but please note that as this cover has been provided as an integral part of your 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.

4. What if I need to make a call-out?

If you require Breakdown Assistance in the UK, please call the relevant Lloyds Bank Added Value Account telephone number shown on page 3.

Customers calling from the Isle of Man may need to add a '19' prefix. Similarly customers calling from the Channel Islands may need to remove the '0' from the beginning. You will need to quote your sort code and account number as well as your vehicle registration and details of the breakdown.

SMS text messaging is available for use by Deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07900 444 999**.

5. What if I need to make a complaint about AA Breakdown Cover/Accident Management?

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.

There are several ways you can contact the AA:

Phone: **0345 607 6727**

Email: customersupport@theaa.com

Post: **Customer Relations
The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY**

Fax: **0161 488 7544**

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

If the AA acknowledge your complaint, they will advise you who is dealing with it and when they expect to respond. The AA aim to respond fully within 8 weeks. However, if they are unable to provide a final response within this period the AA 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 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

6. Is AAIS covered by the Financial Services Compensation Scheme (FSCS)?

The activities of AAIS in arranging enhanced breakdown cover are covered by the FSCS. You may be entitled to compensation from the scheme if AAIS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

AA Breakdown Cover and Accident Management Cover Terms and Conditions

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, Home Start and Relay, and Acromas Insurance Company Limited for Stay Mobile and Accident Management or either or both of those insurer(s), as the context requires or allows.

'Breakdown' means an event:

- a. which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function, and
- b. after which the journey cannot reasonably be commenced or continued in the relevant vehicle;

provided always that any part or other failure shall not be considered to be a breakdown unless it results in the vehicle not working as a whole.

'Customer' means the person to whom the Breakdown Cover documentation is addressed and who has been given cover.

Please note: Any contract for Breakdown Cover is between the person to whom the cover documentation is addressed and who has purchased or been given cover, and the AA and not between the AA and any person nominated as a Joint customer.

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

'Resident Island' means whichever of the Channel Islands or Isle of Man is the island on which the customer permanently resides.

'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 or accident.

'You', 'Your' means the customer and/or if the context requires, any Joint account holder who has been nominated by the customer.

'Your Vehicle' means the vehicle which the customer or any Joint account holder is travelling in at the time of the relevant breakdown or accident provided always that any such vehicle meets the vehicle specifications set out on page A10.

Your AA Breakdown Cover policy

Your AA Breakdown Cover includes:

- breakdowns either at home or on the road
- relay service to take You, Your car and up to seven passengers to Your **Home** or any other single UK mainland destination, if the AA can't arrange a prompt local repair
- 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
- AA Accident Management – a service that helps You deal with the inconvenience that can follow any accident or act of vandalism.

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. 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:** 7ft 6in (2.3m).

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: AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined below. Please refer to page 3 for details of the level of AA cover You hold with Your account.

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 or accident.

- 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 **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 covered for Channel Island and Isle of Man customers.

- Roadside Assistance is available to You in the UK and on Your **Resident Island** (for Channel Island residents this will include both Jersey and Guernsey) if Your Vehicle is stranded on the highway more than a quarter of a mile from the **Customer's Home Address** following a Breakdown or accident.
- 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:
 - a. following a Breakdown in the UK or, for Channel Island residents only, in whichever of Jersey or Guernsey is not Your **Resident Island**, 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, alternatively, to a local destination of Your choice, provided it is no further, and
 - b. following a Breakdown on Your Resident Island, be taken together with the driver and up to a maximum of seven passengers (see General Terms & Conditions, clause 1g) to a single destination of Your choice on the Customer's Resident Island. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.
- 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 **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

- The cost of spare parts, petrol, oil, keys or other materials required to repair Your Vehicle or any supplier delivery, service or call-out charges related to these items.
- 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 or accident.
- 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 A12).
- Assistance following a Breakdown or accident 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 A11–A13).

Home Start

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

What is covered

- Home Start is available only if You opened a Lloyds Bank Account at least 24 hours before the Breakdown occurred.
- Home Start provides access to the same service as is available under 'Roadside Assistance', following a Breakdown or accident at or within a quarter of a mile of the **Customer's Home Address**.

What is not covered

- All things excluded under 'Roadside Assistance' 'What is not covered' above.

Relay

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

What is covered

- Relay is available only if You opened a Lloyds Bank Account at least 24 hours before the Breakdown occurred.
- Relay is available when the AA provides either Roadside Assistance or Home Start service and the AA cannot arrange a prompt local repair.
- Relay provides recovery of Your Vehicle, together with the driver and up to a maximum of seven passengers to any single destination of Your choice in the UK or Your **Resident Island** (see also General Terms and Conditions, clause 1g, page A11). For Channel Island residents, and for these purposes only, recovery can be to any single destination on either Jersey or Guernsey.

What is not covered

- All things excluded under 'Roadside Assistance' 'What is not covered' above.
- Relay does not provide recovery in cases of mis-fuelling. In such cases service will be restricted to a local tow provided under Your Roadside Assistance cover.

Compassionate Relay Assistance.

The AA may be prepared to make Relay available if You are, or the driver of **Your Vehicle** is, unexpectedly taken ill during a journey and no other passenger can drive **Your Vehicle** so as to complete **Your** intended journey. Any Compassionate Relay Assistance is given at the AA's absolute discretion and subject to the production of any proof of illness that the AA reasonably requires.

Stay Mobile

Underwritten by Acromas Insurance Company Limited.

What is covered

- Stay Mobile is available if Your Vehicle is immobilised following a Breakdown which the AA has attended under Roadside Assistance or Home Start and where the AA cannot arrange a prompt local repair. Customers with Stay Mobile may choose from either a replacement vehicle OR overnight accommodation OR public transport costs (see overleaf for full details of what is covered under each benefit).

What is not covered

- Stay Mobile cannot be provided retrospectively.
- Stay Mobile is not available following an accident or self-induced faults.
- Stay Mobile is limited to three claims in any one subscription year.

Stay Mobile benefit options.

A: Replacement vehicle

What is covered

This benefit consists of arranging and paying for a replacement mid-range saloon or hatchback type car with engine capacity of up to 1,600cc, plus insurance, for up to 72 consecutive hours from an **AA** chosen supplier. Where possible, and unless the receipt of the hire vehicle is delayed at **Your** request and with the **AA's** agreement, the **AA** will arrange for any replacement vehicle to be provided by the supplier around the time and point of the relevant **Breakdown**. If the hire vehicle is not taken at that time, You are responsible for arranging delivery direct with the relevant supplier. The **AA** may be prepared to assist in the making of these arrangements. A collection and delivery service (or equivalent) is available from the chosen suppliers, subject to availability, to the supplier's terms and conditions and to **Your** payment of the supplier's fuel charges connected with collection and/or delivery. A minimum of two hours' notice is required by the suppliers to arrange the delivery of a vehicle. The collection and delivery service will only be available to mainland UK destinations and to a maximum delivery distance of thirty miles. You are responsible for making arrangements for the return of the hire vehicle to the supplier.

What is not covered

- Other charges arising from Your use of the hire vehicle, such as (without limitation) fuel costs (including those resulting from collection and/ or delivery of the hire vehicle), any insurance excess charges, and charges arising if You keep the vehicle for more than 72 hours.
- Replacement vehicles cannot be supplied with a tow bar, and therefore, Your caravan or trailer will have to, if eligible, be recovered under Relay with Your Vehicle.
- We cannot guarantee a like for like replacement for Your Vehicle. This includes being unable to provide a replacement hybrid or Electric vehicle.

Please note: Replacement cars are supplied to **You** by the **AA's** chosen suppliers. The vehicle hire agreement will be between **You** and the relevant supplier and will be subject to that supplier's Terms and Conditions. These will usually require or include (amongst other things):

- Production of a full driving licence valid at the time of issue of the hire vehicle.
- Limits on acceptable endorsements.
- Limitations on the availability and/or engine capacity of the replacement vehicle.
- A deposit, for example, for fuel (please note that a Credit or Debit card will be required for the deposit).
- Drivers to be aged at least 18 years and to have held a full driving licence for at least 12 months.
- Under this policy drivers aged at 18-21 years are restricted to a hatchback type vehicle up to 1,200cc.
- If the **AA's** chosen supplier refuses hire for any reason,

You have a pay and claim option which must be authorised by the Stay Mobile team, along with the price prior to being arranged by the Customer. Claims should be made in writing and sent together with proof of purchases and receipts to: The AA, Stay Mobile Claims, Agency Accounts, Fanum House, Basingstoke, Hampshire RG21 4EA.

OR

B: Public transport costs.

The AA will reimburse public transport costs incurred by the driver and up to a maximum of seven passengers (see General Terms and Conditions clause 1g, on page A11) in travelling to a single UK mainland destination or on **Your Resident Island**. For Channel Island residents we will cover **Your** costs for whichever Jersey or Guernsey is not **Your Resident Island**. Costs must be agreed at the time of Breakdown by the Stay Mobile team.

Claims should be made in writing and sent together with proofs of purchases and receipts to: The AA, Stay Mobile Claims, Agency Accounts, Fanum House, Basingstoke, Hampshire RG21 4EA.

OR

C: Overnight accommodation.

The **AA** will arrange and pay directly for one night's bed and breakfast on the day of the Breakdown at a hotel of its choice for the driver and up to a maximum of seven passengers (see General Terms and Conditions clause 1g, on page A11). Please note that any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers are not included. You must settle these direct with the hotel before leaving.

General Terms and Conditions – AA Breakdown Cover

General exclusions

1. AA Breakdown Cover does not provide for:

- Any vehicle servicing or re-assembly. For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents.
- Garage labour costs. The cost of garage or other labour required to repair Your Vehicle, other than that provided by the AA or its agents at the scene of the Breakdown or accident.
- Fuel draining. In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery 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;
- Failure to carry a serviceable spare.

Any additional charges resulting from Your failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers' standard equipment. The AA will endeavour to arrange on Your behalf, but will not pay for, assistance from a third party.

- Vehicle storage.** Having Your Vehicle stored or guarded in Your absence.
- Vehicles on private property.** The provision of service when Your Vehicle is on private property, for example, garage premises, unless You can establish that You have the permission of the owner or occupier.
- Excess passenger loads. The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of Breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the Breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.
- Ferry, toll charges, etc.** Any ferry, toll or congestion charges incurred in connection with Your Vehicle as a result of it being recovered.
- Recovering vehicles from trade or auction. The recovery of any Vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction.
- Transporting from trade premises. The transportation of immobilised Vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies.
- Locksmiths, tyre, glass or bodywork specialists costs. The cost (including any call-out charge) of any locksmith, glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your behalf, however it will not pay for these specialist services and any contract for services provided will be between You and the relevant specialist. If, in the AA's professional opinion, Your Vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA Patrols is required, the AA will arrange the recovery but at Your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the Breakdown in question.
- Specialist lifting equipment.** The cost of any specialist lifting equipment (not normally carried by AA Patrols) including but not limited to:
 - occasions where the Customer has driven off-road, or on clearly sign posted closed roads; and
 - any occasions following an accident;

- m. Transporting animals.
The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs will be transported together with their owner, unless this is not possible for health and/or safety reasons). The AA will not recover horses or livestock. If the AA does, at its absolute discretion, agree to transport an animal, then this will be at Your own risk. It is Your responsibility to secure any animal being transported or to make alternative arrangements for its transportation.
 - n. Participation in sporting events.
Assistance for vehicles broken down as a result of taking part in any 'Motor Sport Event', including, without limitation, racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'elegance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.
2. **AA Breakdown Cover** does not provide for any vehicle recovery following an accident. The AA may, if You request, be prepared to provide recovery following an accident but, if so, You will be responsible for paying the AA's charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used). If following an accident, You require one of the Stay Mobile services (and You have Stay Mobile), 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. Please note that, following an accident, or otherwise, it is and remains Your responsibility to ensure that You properly comply with any requirements of Your motor insurer in making a claim under Your motor insurance policy.

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 A13 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.**
Where service is requested to deal with the same or similar cause of Breakdown to that which the AA attended within the preceding 28 days. It is Your responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights You may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents.
 - b. Unattended vehicles.
You are not with Your Vehicle at the time of the Breakdown and You are unable to be present at the time assistance arrives.
 - c. **Unsafe, unroadworthy, unlawful vehicles.**
Where in the AA's opinion, Your Vehicle was, immediately before the relevant Breakdown or accident, dangerous, overloaded, unroadworthy or otherwise unlawful to use on a public road. This includes where breakdown has been caused by the illegal use of or introduction of unlawful substances, such as agricultural (Red) Diesel. Without restricting the generality of the AA's rights under this provision, please note that it is a legal requirement that UK registered vehicles used on, or recovered with their wheels in contact with, the public highway have/display a valid current excise licence ("tax disc"). Where no current excise licence (tax disc) is displayed, and unless the AA are satisfied that the vehicle concerned is exempt from such display, the AA reserves the right to refuse service.
 - d. **Assisting where unsafe or unlawful activities.**
In the AA's opinion, and other than solely as a result of a failure on the part of the AA, the giving of service would involve any breach of the law (including, without in any way restricting the type of breach being referred to under this sub-clause, a breach of the AA's health and safety duties).
 - e. Delay in reporting.
In the AA's reasonable opinion, there has been an unreasonable delay in reporting the Breakdown.
 - f. **Cannot verify cover.**
Where You cannot produce a valid Lloyds Bank debit card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate Breakdown Cover entitlement is held, the AA reserves the right to refuse service. However if You are unable to prove entitlement to service or You are aware that You do not hold entitlement to an AA service, the AA may, at its discretion, offer service on the immediate payment (by credit, debit or switch card) of the usual premium for the relevant cover required, plus a supplementary premium for joining while already requiring assistance. 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 the Breakdown. Any services provided under Stay Mobile must be paid for in advance by You and will be fully refunded if it can be established to the AA's reasonable satisfaction that entitlement to Stay Mobile was held at the time of the Breakdown. Without prejudice to Your statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside.
 - g. Unreasonable behaviour.
Where the AA reasonably considers that You:

- i. or anyone accompanying You, or who is receiving or is entitled to receive assistance in connection to Your cover, is behaving or has behaved in a threatening or abusive manner to AA employees, Patrols or agents, or to any third party contractor; or
- ii. have falsely represented that You are entitled to services that You are not entitled to; or
- iii. have assisted another person in accessing AA services to which they are not entitled; or
- iv. owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

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 **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. a. the AA has been entitled to refuse service under clause 3g, page A12;
- b. the AA considers, and as a result of the Customer's conduct, that there has been a breakdown in its relationship with the Customer.
- c. excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.

- 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 **Cover** with Automobile Association Developments Limited (and, where applicable, Acromas Insurance Company 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.

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 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 Cover and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of cover is the United Kingdom. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

AA Accident Management Service

Underwritten by Acromas Insurance Company Limited.

What is included.

- Accident Management Service is a 24 hour helpline for You to call in the event of a motor road traffic accident, or act of vandalism, however minor, provided **You're** claiming on Your fully comprehensive motor insurance. If Your road traffic accident happens during normal office hours (Monday–Friday 8am to 6pm) a Personal Incident Manager is available to help You through Your motor insurance claim process.

This includes:

- arranging for Your Vehicle, provided it is less than five years old, to be repaired by an AA Accident Management approved repairer;
- facilitating the provision of a replacement vehicle;
- providing assistance with any associated correspondence. If Your motor road traffic accident happens outside of normal office hours, the AA can arrange recovery of vehicle to a safe location until it can be delivered to a repairer. Where the damage to Your Vehicle is restricted to windscreen damage, Accident Management can provide You with the telephone number of a windscreen supplier. Accident Management Service applies to motor road traffic accidents which occur in the UK only.

What is not included.

- Assistance in relation to motor road traffic accidents which occur outside the UK.
- The cost of any recovery either in or out of normal office hours following a road traffic accident (any recovery will be at Your expense although the cost of this may be recovered under the terms of Your motor insurance policy).
- Any costs associated with the repair of Your Vehicle, which are subject to the terms and conditions of Your motor insurance policy.
- The provision of any courtesy car unless agreed to by an approved repairer, at their sole discretion. If a courtesy car is provided, the driver will be responsible for meeting the cost of insuring it.
- Any assistance where the vehicle has suffered only mechanical Breakdown, component failure or vandalism damage.
- Any assistance in relation to personal injuries resulting from a motor road traffic accident. In particular, Accident Management will not pay for, or arrange, any hospital treatment.

Please note: To qualify for Accident Management Service You will need to:

- agree to have Your Vehicle repaired within the AA Accident Management approved repairer network;
- tell us Your account number and sort code so that the AA can identify You;
- contact us to obtain all necessary authorisations before any work is started;
- make a claim through Your insurers – if You are claiming directly from a third party the AA cannot provide assistance.

AA Accident Management Service – General Terms and Conditions

1. The Accident Management Service's Personal Incident Managers only operate during normal working hours (Monday to Friday 8am to 6pm), although, messages can be left at any time. If You have a motor road traffic accident out of working hours and Your Vehicle is mobile, You should call the Accident Management helpline and leave Your contact details on the voicemail. A Personal Incident Manager will then contact You during normal working hours. If You have a motor road traffic accident out of office hours and Your Vehicle is immobile, You should contact the Accident Management helpline and they can arrange to have Your Vehicle recovered to a place of safety overnight. The Accident Management helpline will also arrange for a Personal Incident Manager to contact You during normal working hours.

2. The use by You of any of the other AA services (for example Roadside Assistance, Home Start, Relay) is subject to the relevant terms and conditions.
3. The AA reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with You.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of Your Vehicle damaged as a result of a road traffic accident, the AA and Lloyds Bank give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to Your Vehicle. The contract for repair will be between You (or, if appropriate, Your insurer) and the relevant repairer. Under no circumstances will the AA or Lloyds Bank be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.
6. It is Your responsibility (or, if appropriate, Your insurer's responsibility) to pay for the recovery costs and the cost of all Vehicle repairs (both labour and parts) performed on Your Vehicle following a motor road traffic accident. Neither the AA nor Lloyds Bank will be responsible for any failure to pay the repairer for any work undertaken.
7. You (or, if appropriate, Your insurer) will be charged the current market price for any additional services You require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.
8. Sections 1n, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms and Conditions – UK Breakdown Cover shall apply to this cover and any reference therein to Breakdown or Breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Management.

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: customersupport@theaa.com

Post: **Customer Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle
Cheshire
SK8 2DY**

Fax: **0161 488 7544**

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 9 123**

Website: www.financial-ombudsman.org.uk

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

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

Financial Services Compensation Scheme (FSCS)

The activities of AAIS in arranging AA Breakdown Cover are covered by the FSCS. You may be entitled to compensation from the scheme if AAIS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at 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: Fanum House, Basing View, Basingstoke, RG21 4EA. Registered in England and Wales Number: 01878835.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Conduct Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers. Head Office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

Get in touch

 Go to lloydsbank.com/select

 Call us on 0345 716 1116

 Visit your local branch

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service or via Textphone on **0345 300 2281** (lines are open 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at lloydsbank.com/accessibility/signvideo.asp

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 3572** or **01733 462 267**. (Textphone **0800 056 7614** or **01733 347 500**, if you have a hearing impairment). For more information visit lloydsbank.com/contactus

Important information

Account opening is subject to our assessment of your circumstances. You must be 18 or over to apply.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065.

Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration No. 119278.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

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All information correct as of January 2019.



LLOYDS BANK