

Insurance Guide

Private Motor Excess Insurance

**Car Rental Loss Damage
Waiver Insurance**

underwritten by AWP P&C SA and administered
in the UK by Allianz Global Assistance

Please read this benefits guide carefully. Whilst all the words are important, You should pay particular attention to all the exclusions and conditions.

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Section A

Private Motor Excess Insurance

The Insurance works alongside your existing car insurance. It covers the cost of your excess if you have to make a 'at fault' claim where the damage to your vehicle is greater than your excess limit.

Should you need to make a claim on your car insurance, you pay your excess as normal and then claim it back.

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Section B

Car Rental Loss Damage Waiver Insurance

If there is damage to the rental vehicle, this insurance provides two main benefits:

1. The ability to recover your rental vehicle excess that you as the renter are responsible for, meaning you can decide to decline to purchase insurance that reduces your excess, which some rental companies may offer.

In the event of an accident you pay the rental vehicle excess and this insurance will allow you to claim it back.

2. Where no insurance is included in the rental agreement this policy also provides cover.

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Key information about your Private Motor Excess Insurance

Policy Number: IOM - PME

Claims Contact Number

Membership Services: 02392 676061
9am to 5pm Monday to Friday

iombank.insurance@allianz-assistance.co.uk

Cover is available for persons who own and insure their private motor vehicle.

Significant features and benefits

- £3,000 is the limit under this policy.

Key information about your Car Rental Loss Damage Waiver Insurance

Policy Number: IOM - LDW

Claims Contact Number

Membership Services: 02392 676061
9am to 5pm Monday to Friday

iombank.insurance@allianz-assistance.co.uk

This insurance provides cover for rental periods of up to 31 days.

Cover is available for persons aged 21 to 84, at the time when the car rental booking is made.

Significant features and benefits

- £50,000 (or equivalent in local currency) incurred as a result of damage, fire, vandalism, theft or loss of use of the rental vehicle.
- £20 per day (up to a maximum of £200) if the car rental is cancelled or cut short on the advice of a physician.
- £200 to pay for drop-off charges incurred through the car rental station following an accident or illness.
- £50 for calling out a locksmith if a named beneficiary unintentionally locks their keys in the rental vehicle.

This summary does not form part of the contract and does not describe all the terms of these policies, so please take time to read the policy documents to make sure you understand the cover they provide.



Section A

Private Motor Excess Insurance Policy Summary

Policy summary

Some important keyfacts about **Your** insurance are summarised below. This summary does not form part of the contract and does not describe all the terms of this policy, so please take time to read the policy document to make sure **You** understand the cover it provides. A copy of the full policy document can be found on page 4 of this **Insurance Guide**.

This document is not a Contract of Insurance but summarises an Insurance Policy held by **Us** which provides Insurance benefits and coverage held for the benefit of (and in trust for) account holders and other **Beneficiaries**.

The Insurance is administered by Allianz Global Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 311909.

The Insurance is underwritten by AWP P&C SA under policy no IOM - PME.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

The Insurance is held by **Us** – The Royal Bank of Scotland International Limited trading as Isle of Man Bank. **We** are the only policyholder and only **We** have direct rights under the Contract of Insurance against Allianz Global Assistance. These rights are held for the benefit of (and in trust for) account holders and other **Beneficiaries**.

This document summarises the benefits available under the policy of Insurance held by **Us**: it does not give account holders direct rights under the policy. Strict compliance with the **Insurers** policy terms are required if **You** are to receive any benefit. Under the Insurance Conduct of Business rules, account holders will not be customers of Allianz Global Assistance. The provision of these Insurance benefits to account holders falls outside regulation by the Financial Conduct Authority. The conditions that appear in this **Insurance Guide** reflect the contract between **Us** and the **Insurer**, and must be complied with. Failure to comply may mean that claims will not be paid under the Insurance.

Policy number IOM - PME.

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Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this section of this policy. For ease of reading these words or expressions are highlighted in bold print and will start with a capital letter.

The definitions of these words or expressions are as follows:

'Aggregate Limit' means the maximum amount payable in the **Period of Insurance**.

'At Fault' means if **You** cause an accident i.e hit another driver from behind or hit a stationary object or where it is hard to argue that **You** were not to blame. **Insurers** will investigate each claim and will decide which driver was **At Fault**. If **You** are deemed to be the at fault driver, this will be noted on **Your** claim.

'Beneficiary/Beneficiaries/You/Your' means a Gold account holder, or **Family Member**.

'Business Use Class 3' means the **Beneficiary** and any Named Driver(s) using the motor **Vehicle** for business, to solicit orders or to deliver pre-purchased goods. This also includes anyone who uses the motor **Vehicle** to travel from customer to customer on **Commercial Use**.

'Commercial Use' means the **Beneficiary** using the **Private Motor Vehicle** as a taxi, minicab, limousine or driving school or being used for commercial purposes by sales representatives who have the use and responsibility for their own company vehicle.

'Excess' means the amount **You** are responsible for paying under the terms of **Your Private Motor Insurance Policy**.

'Family Member' means **Partner** and dependent children aged 21 to 23 years of age and who are in full time education.

'Imminent Claim' means an **Incident** that could give rise to a claim under this policy that **You** are, or were, aware of prior to the inception date of this policy that was to be or had just been reported under **Your Private Motor Insurance Policy**.

'Incident' means a claim occurrence under **Your Private Motor Insurance Policy**.

'**Insurance Guide**' means the guide which outlines the Private Motor Excess Insurance available with the Gold account. It is recommended that **You** read this guide carefully. While all the words are important, **You** should pay particular attention to all the definitions, conditions and exclusions. It also specifies what **You** need to do if **You** want to make a claim, please keep this guide in a safe place. The Private Motor Excess Insurance Policy is held by The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). This guide is not a Contract of Insurance but summarises the Private Motor Excess Insurance Policy which is held by **Us** for the benefit of (and in trust for) Gold account holders and other **Beneficiaries**.

'**Insurer/Insurers**' means AWP P&C SA (administered in the UK by Allianz Global Assistance)

'**Period of Insurance**' means the time that coincides with the start and finish dates as shown on **Your Private Motor Insurance Policy**.

'**Partner**' means the person that the account holder lives with at the account holder's home address, in a relationship, whether married or cohabiting, as if husband and wife or civil partners regardless of gender.

'**Private Motor Insurance Policy**' means the insurance policy, of which **You** or a **Family Member** are authorised drivers thereunder, covering social, domestic, pleasure and commuting use by the **Beneficiaries**; issued by an authorised and regulated **Private Motor Insurer** to **You** in respect of **Your Private Motor Vehicle**.

'**Private Motor Insurer**' means the motor insurance policy that **You** have purchased from a regulated insurance company, that meets the legal requirements of **Your** country of residence.

'**Private Motor Vehicle/Vehicles**' means a car (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry no more than seven passengers, of which **You** are the owner or which **You** are authorised to drive.

'**Terrorism**' means any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

'**Waived or Reimbursed**' means where a third party has already made good the **Excess** shown in the schedule of **Your Private Motor Insurance Policy**.

'**We/Us/Our**' means The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank).

Private Motor Excess Insurance Benefit

This insurance meets the needs of those **Beneficiaries** who own and insure their **Private Motor Vehicle**.

Significant features and benefits

This summary does not contain the full terms of cover. This document summarises key limitations, conditions and exclusions only and does not set these out comprehensively.

More details are set out in the policy document which can be found on page 4 of this **Insurance Guide**, which **We** recommend that **You** read in full.

In the event of any inconsistency or conflict between this summary and the policy document, the terms set out in the policy document will prevail.

Whilst this document summarises the benefits available to **You** under the Private Motor Excess Insurance Policy held by **Us**, it does not give **You** or other **Beneficiaries** direct rights under the Private Motor Excess Insurance Policy.

We do not charge **You** separate premiums, fees or charges for this insurance. This **Policy** continues as long as **Your** Gold account is open and **We** maintain the **Policy** with Allianz Global Assistance. From time to time it may be necessary to alter this policy. When this situation arises **You** will be given 30 days notice. Upon surrender, cancellation or termination of **Your** Gold account, the benefits under this policy will no longer be available to **You**. As this benefit may continue for more than a year, **You** should review it periodically to ensure that cover remains adequate.

All amounts quoted are in Pounds Sterling.

How does Private Motor Excess Insurance work?

Subject to the exclusions listed in this **Insurance Guide**, if **Your Private Motor Insurance Policy** pays an **At Fault** claim that exceeds **Your** stated policy **Excess**, the **Insurer** will refund the **Excess** applied, up to the maximum stated in this **Insurance Guide**.

What is covered

1. The **Aggregate Limit** under this policy is £3,000. This means that **You** can claim up to a total of £3,000 under this policy during the **Period of Insurance**. Once the **Aggregate Limit** has been reached, this policy is automatically cancelled and **You** are then liable for all and any future **Excess** payments as defined within **Your Private Motor Insurance Policy**, until **Your Private Motor Insurance Policy** is renewed and then **Your Aggregate Limit** of £3,000 is reinstated.
2. Cover is provided for the **Excess** that **You** are responsible for following the successful settlement of any loss, destruction or damage for **Your Private Motor Vehicle** under **Your Private Motor Insurance Policy** in respect of claims arising as a result of accidental damage,

fire, theft, or vandalism. Where **You** were **At Fault** the claim will be settled when the **Insurer** is in receipt of the settlement letter from **Your Private Motor Insurer**. For claims where **You** are deemed either partially **At Fault** or not **At Fault**, if **Your Excess** is not recovered from the third party within 6 months from the of **Incident**, the **Insurer** will reimburse any **Excess** payment for which **You** have been made liable up to the annual **Aggregate Limit** insured under the policy.

3. Cover will only operate when the **Excess of Your Private Motor Insurance Policy** is exceeded and following a successful claim payment to **You**.

What is not covered

Please refer to the policy document contained in this **Insurance Guide** for full terms.

1. Any claim that **Your Private Motor Insurer** declines and any claim where the amount is less than the **Excess**.
2. Any claim that is refused under **Your Private Motor Insurance Policy**.
3. Any claim where the **Private Motor Vehicle** is being used:
 - for **Commercial Use, Business Use Class 3** or;
 - for any purpose in connection with the motor trade or;
 - in any competition, trial, performance test, race or trial of speed, including off-road events, whether between **Private Motor Vehicles** or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
4. Any claim under **Your Private Motor Insurance Policy** which occurred prior to the **Period of Insurance** as shown on **Your Private Motor Certificate of Insurance** that **You** were aware was an **Imminent Claim**.
5. Any claim notified to the **Insurer** more than 31 days following the successful settlement of **Your** claim under **Your Private Motor Insurance Policy**.
6. Any contribution or deduction from the settlement of your claim against **Your Private Motor Insurance Policy** other than the stated policy **Excess** for which **You** have been made liable.
7. Any claim that has been **Waived** or **Reimbursed**.
8. Any liability **You** accept by agreement or contract, unless **You** would have been liable anyway.
9. Any claim arising from glass repair or replacement to **Your Private Motor Vehicle**.
10. Any claim arising from breakdown, towing or misfueling of **Your Private Motor Vehicle**.
11. A claim by anyone who is not a **Beneficiary**.

Please note that upon surrender, cancellation or termination of **Your** Gold account, or this policy these benefits will no longer be available to any **Beneficiary**.

Claims

To notify the **Insurer** of a claim in the first instance please telephone Membership Services 02392 676061 or email iombank.insurance@allianz-assistance.co.uk as soon as possible. **You** must give all information or help that **You** are asked for. Further details of how to claim are included in the policy document.

The policy number is **IOM - PME**.

Your right to cancel

You have the right to cancel this policy. **You** have a statutory period of 14 days within which to cancel this policy starting on the day **You** open **Your** Gold account. As **We** do not charge a separate premium for this insurance **You** will not receive a refund should **You** wish to cancel.

How to complain

The **Insurer** aims to give customers a high standard of service at all times. If **You** are unhappy with the **Insurers** service for any reason or have cause for complaint, please write to:

The Customer Service Manager
Allianz Global Assistance
102 George Street
Croydon
CR9 6HD

Tel: 02392 676061

Email: iombank.complaints@allianz-assistance.co.uk

If **You** are not satisfied following receipt of a final response, **You** may contact the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

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

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

AWP P&C SA is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Private Motor Excess Insurance Policy Document

This document is not a Contract of Insurance but an Insurance Policy held by **Us** which provides Insurance benefits and coverage held for the benefit of (and in trust for) account holders and other **Beneficiaries**.

The Insurance is administered by Allianz Global Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD and is authorised and regulated by the Financial Conduct

Authority. Financial Services Register number 311909. The Insurance is underwritten by AWP P&C SA under policy no IOM - PME.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

The Insurance is held by **Us** – The Royal Bank of Scotland International Limited trading as Isle of Man Bank. **We** are the only policyholder and only **We** have direct rights under the Contract of Insurance against Allianz Global Assistance.

These rights are held for the benefit of (and in trust for) account holders and other **Beneficiaries**.

This document details the benefits available under the Policy of Insurance held by **Us**: it does not give account holders direct rights under the policy.

Strict compliance with the Insurer's policy's terms and conditions are required if You are to receive any benefit. Under the Insurance Conduct of Business rules, Account holders will not be customers of Allianz Global Assistance or of Us.

The provision of these Insurance benefits to Account holders falls outside regulation by the Financial Conduct Authority. The conditions that appear in this Insurance Guide reflect the contract between Us and the Insurer, and must be complied with. Failure to comply may mean that claims will not be paid under the Insurance.

Policy number: IOM - PME

We recommend that you read this policy carefully.

This section of the **Insurance Guide** confirms the Private Motor Excess benefit available with **Your Gold** account.

Cover continues automatically as long as:

- (i) **You** remain a Gold account holder and
- (ii) The insurance continues to be placed with Allianz Global Assistance by **Us**. From time to time it may be necessary to alter this policy. When this situation arises **You** will be given 30 days notice.

Please note that upon surrender, cancellation or termination of **Your Gold** account, the cover and benefits under this policy will no longer be available to **You**.

The Insurance is administered by Allianz Global Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 311909.

The Insurance is underwritten by AWP P&C SA under policy no IOM - PME.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

How does Private Motor Excess Insurance work?

Subject to the exclusions listed below under 'What is not covered', if **Your Private Motor Insurance Policy** pays an **At Fault** claim that exceeds **Your** stated policy **Excess**, the **Insurer** will refund the **Excess** applied, up to the maximum stated in this **Insurance Guide**.

What is covered

1. The **Aggregate Limit** under this policy is £3,000. This means that **You** can claim up to a total of £3,000 under this policy during the **Period of Insurance**. Once the **Aggregate Limit** has been reached, this policy is automatically cancelled and **You** are then liable for all and any future **Excess** payments as defined within **Your Private Motor Insurance Policy**, until **Your Private Motor Insurance Policy** is renewed and then **Your Aggregate Limit** of £3,000 is reinstated.
2. Cover is provided for the **Excess** that **You** are responsible for following the successful settlement of any loss, destruction or damage for **Your Private Motor Vehicle** under **Your Private Motor Insurance Policy** in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where **You** were **At Fault** the claim will be settled when the **Insurer** is in receipt of the settlement letter from **Your Private Motor Insurer**. For claims where **You** are deemed either partially **At Fault**, or not **At Fault**, if **Your Excess** is not recovered from the third party within 6 months from the **Incident**, the **Insurer** will reimburse any **Excess** payment for which **You** have been made liable up to the annual **Aggregate Limit** insured under the policy.
3. Cover will only operate when the **Excess of Your Private Motor Insurance Policy** is exceeded and following a successful claim payment to **You**.

What is not covered

1. Any claim that **Your Private Motor Insurer** declines and any claim where the amount is less than the **Excess**.
2. Any claim that is refused under **Your Private Motor Insurance Policy**.

3. Any claim where the **Private Motor Vehicle** is being used:
 - for **Commercial Use, Business Use Class 3** or;
 - for any purpose in connection with the motor trade or;
 - in any competition, trial, performance test, race or trial of speed, including off-road events, whether between **Private Motor Vehicles** or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
 4. Any claim under **Your Private Motor Insurance Policy** which occurred prior to the **Period of Insurance** as shown on **Your Private Motor Certificate of Insurance** that **You** were aware was an **Imminent Claim**.
 5. Any claim notified to the **Insurer** more than 31 days following the successful settlement of **Your** claim under **Your Private Motor Insurance Policy**.
 6. Any contribution or deduction from the settlement of **Your** claim against **Your Private Motor Insurance Policy** other than the stated policy **Excess** for which **You** have been made liable.
 7. Any claim that has been **Waived** or **Reimbursed**.
 8. Any liability **You** accept by agreement or contract, unless **You** would have been liable anyway.
 9. Any claim arising from glass repair or replacement to **Your Private Motor Vehicle**.
 10. Any claim arising from breakdown, towing or misfueling of **Your Private Motor Vehicle**.
 11. Any claim resulting from **Terrorism**.
 12. Any claim resulting from:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
 13. A claim by anyone who are not **Beneficiaries**.
 14. A claim for an event which occurs after surrender, cancellation or termination of **Your** Gold account, or this policy.
3. Maintain a current and valid **Private Motor Insurance Policy**.
 4. Match the name of the individual stated on **Your Private Motor Insurance Policy**.
 5. Understand that in the event that any misrepresentation or concealment is made by **You** or on **Your** behalf in obtaining this insurance or in support of any claim under this insurance the policy is voided and no refund of premium will be given.
 6. Let the **Insurer** take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under this policy.
 7. Appreciate that if **You** were covered by any other insurance for the **Excess** payable following the **Incident**, which resulted in a valid claim under this policy, the **Insurer** will only pay a proportionate share of the claim.
 8. Take reasonable steps to safeguard against loss or additional exposure to loss.
 9. Understand that the **Insurer** will only give **You** the cover that is described in this policy if **You** have complied with the terms under **Your Private Motor Insurance Policy** and all the terms of this insurance policy, as far as they apply.
 10. Recognise that if **You** make a claim under this policy that is found to be false or fraudulent in any way, the policy is void and any claim will not be paid.
 11. Have a current full and valid driving licence.
 12. Allow the **Insurer** to have the right to approach any third party in relation to **Your** claim.

Claims Procedure

To notify the **Insurer** of a claim under this cover, please telephone Membership Services 02392 676061 or email iombank.insurance@allianz-assistance.co.uk immediately or within 31 days of receiving a payment under **Your Private Motor Insurance Policy**.

The policy number is IOM - PME.

Alternatively, **You** can write to the **Insurer** at:

Claims Department
Allianz Global Assistance
PO Box 451
Feltham
TW13 9EE

Your right to cancel

You have the right to cancel this policy. **You** have a statutory period of 14 days within which to cancel this policy starting on the day **You** open **Your** Gold account.

As Isle of Man Bank does not charge a separate premium for this insurance **You** will not receive a refund should **You** wish to cancel.

General Conditions

To be fully protected under this policy, the **Beneficiary** must:

1. Be a **Beneficiary** at the date of the accident.
2. Remember that this Private Motor Excess Insurance Policy will continue to respond for the **Period of Insurance** or until **Your** annual **Aggregate Limit** is exhausted; whichever comes first.

How to complain

The **Insurer** promise to **You** is that the **Insurer** will always be fair and reasonable whenever **You** need the protection of this policy and that the **Insurer** will act quickly to provide that protection.

If **You** ever feel that the **Insurer** has not kept their promise, **You** should contact:

The Customer Service Manager
Allianz Global Assistance
102 George Street
Croydon
CR9 6HD

Tel: 02392 676061

Email: iombank.complaints@allianz-assistance.co.uk

If You are not satisfied following receipt of a final response, You may contact the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone 0800 023 4567 and 0300 123 9123; Fax 0207 964 1001; www.financialombudsman.org.uk

A copy of the **Insurers** complaints procedure leaflet is available on request.

Financial Services Compensation Scheme (FSCS)

AWP P&C SA is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Data Protection Notice

The insurer cares about your personal data.

This summary and the insurer's full privacy notice explain how the insurer protects your privacy and uses your personal data.

The insurers full Privacy Notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to the insurer at Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon, Surrey CR9 6HD.

How the insurer will obtain and use your personal data

The insurer will collect your personal data from a variety of sources including:

- Data that you provide to the insurer; and
- Data that may be provided about you from certain third parties, such as, car hire companies or other insurers.

The insurer will collect and process your personal data in order to comply with their contractual obligations and/or for the purposes of their legitimate interests including:

- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you. Who will have access to your personal data?

The insurer may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on the insurer's behalf;
- Organisations who the insurer deals with which provide part of the service to you such as car hire companies or other insurers.;
- To meet the insurers legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that they have provided to you.

The insurer will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

How long does the insurer keep your personal data?

The insurer will retain your personal data for a maximum of seven years from the date the insurance relationship between you and the insurer ends. If the insurer is able to do so, they will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever the insurer transfers your personal data outside the EEA to other Allianz Group companies, the insurer will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, the insurer will take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that the insurer restricts any processing concerning you, or withdraw your consent where you previously provided this;
- Request that the insurer stop processing it, including for direct marketing purposes;
- Request that the insurer updates it or deletes it from their records;
- Request that the insurer provide it to you or a new insurer;
- To file a complaint.

Automated decision making, including profiling The insurer carries out automated decision making and/or profiling when necessary.

How can you contact the insurer?

If you would like a copy of the information that the insurer holds about you or if you have any queries about how uses your personal data, you can contact the insurer as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, Surrey CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

Jurisdiction and law

This Insurance will be governed by the laws of England and Wales, whose courts alone shall have jurisdiction in any dispute arising from this Insurance.

Financial crime policy statement

The **Insurer** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **Period of Insurance** the **Insurer** may cancel this policy immediately by recorded delivery letter to the correspondence address held on file. Please note that **You** will not be entitled to a pro-rata refund of premium under these circumstances.

Section B

Car Rental Loss Damage Waiver Insurance Policy Summary

Policy summary

Some important keyfacts about **Your** insurance are summarised below. This summary does not form part of the contract and does not describe all the terms of this policy, so please take time to read the policy document to make sure **You** understand the cover it provides. A copy of the full policy document can be found on page 10 of this **Insurance Guide**.

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Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this section of this policy. For ease of reading these words or expressions are highlighted in bold print and will start with a capital letter.

The definitions of these words or expressions are as follows:

'Beneficiary/Beneficiaries/You/Your' means Gold account holders, or **Family Member**.

'Family Member' means **Partner** and dependent children aged 21 to 23 years of age and who are in full time education.

'Insurance Guide' means the guide which outlines the Car Rental Loss Damage Waiver Insurance available with the Gold account. It is recommended that **You** read this guide carefully. While all the words are important, **You** should pay particular attention to all the definitions, conditions and exclusions. It also specifies what **You** need to do if **You** want to make a claim, please keep this guide in a safe place.

'Insurer/Insurers' means AWP P&C SA (administered in the UK by Allianz Global Assistance)

'Loss/Losses' means amounts paid in settlement of a claim or a judgment for which the **Beneficiary** is legally liable. The amounts are subject to deductions for subrogation, salvages and any recoveries available. **Loss** does not include costs of defence, interest or judgment, or other expenses paid in defence, or investigation of the claim.

'Partner' means the person that the account holder lives with at the account holder's home address, in a relationship, whether married or cohabiting, as if husband and wife or civil partners regardless of gender.

'Policy Period' means the period for which the Policy is in force and **You** have a valid Gold account.

'Rental Agreement' means a contract on a daily or weekly basis from a licensed rental agency or company.

'**Rental Period**' means the period during which the **Vehicle** is rented, to be no more than 31 days any one **Rental Agreement**.

'**Rental Vehicle/Rental Vehicles/Vehicle**' means any land motor **Vehicle** constructed for the carriage of passengers, and designed for travel on public roads, including their effects and does not exceed 3.5 tonnes and for which the **Beneficiary** is authorised to drive, which is rented under a **Rental Agreement** basis from a fully licensed rental company or agency which must be registered with the regulatory authority of that country, state or local authority.

'**We/Us/Our**' means The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank).

Loss Damage Waiver Insurance

This Insurance meets the needs of those **Beneficiaries** who rent a **Vehicle** for periods of up to 31 days.

Whilst this document summarises the benefits available to **You** under the Loss Damage Waiver Insurance Policy held by **Us**, it does not give account holders or other **Beneficiaries** direct rights under the Insurance Policy. Under the Financial Conduct Authority's Insurance Conduct of Business rules, account holders and other **Beneficiaries** will not be customers of the **Insurer**. This summary does not contain the full terms of cover. This document summarises key limitations, conditions and exclusions only and does not set these out comprehensively.

More details are set out in the policy document which can be found on page 10 of this **Insurance Guide**, which **We** recommend that **You** read in full. In the event of any inconsistency or conflict between this summary and the policy document, the terms set out in the policy document will prevail.

The **Insurer** does not charge **You** separate premiums, fees or charges for this Insurance. The cover continues automatically as long as **You** remain a Gold account holder and the Insurance continues to be placed with Allianz Global Assistance by **Us**. From time to time it may be necessary to alter this policy. When this situation arises **You** will be given 30 days notice. Any such alteration will only apply to rentals booked by **You** from the time of receipt of that advice or some other future specified date.

As this Insurance may continue for more than a year, **You** should review it periodically to ensure that cover remains adequate.

All amounts quoted are in Pounds Sterling.

Significant features and benefits

Please refer to the policy document contained in this **Insurance Guide** for full terms.

The underwriters (**Insurers**) shall indemnify **You** as named on the **Rental Agreement**, during the period of rental for **Losses** up to £50,000 (or equivalent in

local currency) incurred as a result of damage, fire, vandalism, theft or **Loss** of use of the **Rental Vehicle** when such **Vehicle** is rented and operated from a licensed rental agency and **You** have declined the rental company's Loss Damage Waiver (LDW) or any similar provision.

Rental Vehicle Curtailment

This policy will provide the benefit of £20 per day (up to a maximum of £200) if the car rental is cancelled or cut short on the advice of a physician and in consultation with Allianz Global Assistance. The **Beneficiary** must be confined to bed in a hospital, in a hotel or in private accommodation during such time that the car rental was booked and paid for. The **Beneficiary** must present both **Rental Agreement** document and a medical certificate as to the time he/she has been confined to bed. The car rental must have been reserved and confirmed for at least a minimum of seven days.

Drop-off charges

In the event of there being no named **Beneficiary** on the rental contract to return the rental car to the originating car rental station, following an accident or illness for which hospitalisation takes place, this policy will indemnify the **Beneficiary** up to but not exceeding £200 to pay for drop-off charges incurred through the car rental station. One way rentals are excluded.

Lock-out cover

£50 for calling out a locksmith if a named **Beneficiary** unintentionally locks their keys in the car.

Main exclusions

Please refer to the policy document which can be found on page 10 of this **Insurance Guide** for full terms.

1. **Loss** arising from operation of a **Vehicle** in violation of the terms of the **Rental Agreement**.
2. The rental of a **Vehicle** with a retail purchase price in excess of £50,000 (or equivalent in local currency).
3. The rental of a **Vehicle** which at its first date of registration is more than 20 years old.
4. Wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction) self exposure to needless peril (except in an attempt to save human life).
5. War.
6. Persons not permitted to drive under the **Rental Agreement**.
7. Expenses paid or waived by the **Rental Agreement**.

8. Intentional acts.
9. Persons under the age of 21 or over 84, at the point in time when the car rental booking is made.
10. Claims or incidents which may give rise to a claim not notified direct to the claims office in writing within 31 days.
11. Rentals that are for more than 31 days' duration.

Claims

To notify the **Insurer** of a claim in the first instance please telephone Membership Services 02392 676061 or email iombank.insurance@allianz-assistance.co.uk as soon as possible. **You** must give all information or help that **You** are asked for. **You** must not settle, reject, negotiate or agree to pay any claim without the **Insurers** written permission.

Further details of how to claim are included in the policy document.

Your right to cancel

You have the right to cancel this policy. **You** have a statutory period of 14 days within which to cancel this policy starting on the day **You** open **Your** Gold account. As the **Insurer** does not charge a separate premium for this insurance **You** will not receive a refund should **You** wish to cancel.

How to complain

The **Insurer** aims to give customers a high standard of service at all times. If **You** are unhappy with the **Insurers** service for any reason or have cause for complaint, please write to:

The Customer Service Manager
Allianz Global Assistance
102 George Street
Croydon
CR9 6HD

Tel: 02392 676061

Email: iombank.complaints@allianz-assistance.co.uk

Financial Services Compensation Scheme (FSCS)

AWP P&C SA is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Car Rental Loss Damage Waiver Insurance Policy Document

This document is not a Contract of Insurance but an Insurance Policy held by **Us** which provides Insurance benefits and coverage held for the benefit of (and in trust for) account holders and other **Beneficiaries**.

The Insurance is administered by Allianz Global Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 311909.

The Insurance is underwritten by AWP P&C SA under policy no IOM - LDW.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

The Insurance is held by **Us** and **We** are the only policyholder and only **We** have direct rights under the Contract of Insurance against Allianz Global Assistance. These rights are held for the benefit of (and in trust for) account holders and other **Beneficiaries**.

This document summarises the benefits available under the policy of Insurance held by **Us**: it does not give Account holders direct rights under the policy.

Strict compliance with the Insurer's policy's terms and conditions are required if **You** are to receive any benefit. Under the Insurance Conduct of Business rules, Account holders will not be customers of Allianz Global Assistance or of **Us**.

The provision of these Insurance benefits to Account holders falls outside regulation by the Financial Conduct Authority. The conditions that appear in this Travel Benefits Guide reflect the contract between **Us** and the Insurer, and must be complied with. Failure to comply may mean that claims will not be paid under the Insurance.

Policy number: IOM - LDW

We recommend that you read the policy carefully.

This guide outlines the Loss Damage Waiver benefits available with the Gold account.

Cover continues automatically as long as:

- (i) **You** remain a Gold account holder and
- (ii) the Insurance continues to be placed with Allianz Global Assistance. by **Us**. From time to time it may be necessary to alter this policy. When this situation arises **You** will be given 30 days notice. Any such alteration will only apply to rentals booked by **You** from the time of receipt of that advice or some other future specified date.

Please note that upon surrender, cancellation or termination of the Gold account, the benefits under this policy will no longer be available to **You**.

The Insurance is administered by Allianz Global Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 311909.

The Insurance is underwritten by AWP P&C SA under policy no IOM - LDW.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

What is covered

The **Insurers** shall indemnify **You**, if named on the **Rental Agreement**, during a period of rental for specific damage incurred up to £50,000 (or equivalent in local currency), for **Losses** incurred as a result of damage, fire, vandalism, theft or **Loss** of use of the **Rental Vehicle** issued for business or pleasure when such **Vehicle** is rented and operated from a licensed rental agency and **You** have declined the rental company's Loss Damage Waiver (LDW) or any similar provision, or where such coverage does not extend to the terms contained herein.

Enhancements:

Rental Vehicle Curtailment

This policy will provide a benefit of £20 per day (up to a maximum of £200), if the car rental is cancelled or cut short on the advice of a physician. The **Beneficiary** must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the car rental was booked and paid for. The **Beneficiary** must present both **Rental Agreement** document and a medical certificate as to the time he/she has been confined to bed. The car rental must be confirmed for at least a minimum of seven days, proof of the booking and duration of rental may be requested by Allianz Global Assistance. Total limit of indemnity is £200.

Drop-off charges

In the event of there being no named **Beneficiary** on the **Rental Agreement** form, to return the rental car to the originating car rental station following an accident/illness, for which hospitalisation takes place, the policy will indemnify the **Beneficiary** up to, but not exceeding, £200 to pay for drop-off charges incurred through the car rental station. One way rentals excluded.

Lock-out

In the event that a named **Beneficiary** unintentionally locks himself/herself out of a **Rental Vehicle**, the costs incurred up to a maximum of £50 to open the car (without causing

any further damage to the said rental car) will be reimbursed. The rental company must approve the locksmith. All receipts are to be retained and presented by the named **Beneficiary** to Allianz Global Assistance. for the reimbursement to be approved. Failure to follow these steps may void this policy.

Geographical limit: Worldwide

General conditions

1. All certificates, information and evidence required in support of **Your** claim shall be furnished at **Your** expense.
2. Except with the written consent of the **Insurers**, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The **Insurers** shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in **Your** name.
3. The **Insurers** may at their own expense take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity provided under this policy and any amounts so recovered shall belong to the **Insurers** and **You** shall render all reasonable assistance to the **Insurers**.
4. All claims hereunder shall be governed by the laws of England and Wales whose courts alone shall have jurisdiction in any dispute arising under this policy.
5. All **Beneficiary** drivers must hold a valid UK or internationally recognised driving licence.
6. Communication of and in connection with this policy shall be in the English language.
7. Cover under this section is provided for the rental of one **Vehicle** (as defined) at any one time which may be driven and operated by those as detailed on the **Vehicle Rental Agreement**, the lead name of which must be an account holder, during the **Rental Period**.
8. Cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the rental company assumes control of the **Rental Vehicle** whether at its business location or elsewhere. **Losses** are limited to costs which would have been waived had the **Beneficiary** paid the Loss Damage Waiver (LDW) or similar.

What is not covered

The **Insurers** shall not be liable for claims directly or indirectly occasioned by happening through or in consequence of:

1. **Your** use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction).

2. **You** use of alcohol that exceeds the local legal limit.
3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction or damage to property by or under the order of any government or public or local authority.
4. Where there is dual insurance, please advise **Us**, as the **Insurer** will only pay their proportion of the **Loss**.
5. **Losses** occurring from driving **Vehicles** on safaris or adventure trails.
6. Any fraudulent, dishonest or criminal act committed by the **Beneficiary** person(s) or another person(s) with whom he/she is in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
7. Operation of the **Vehicle** in violation of the terms of the **Rental Agreement**.
8. Expenses assumed, waived or paid by the rental agency or its insurers.
9. Automobiles or other **Vehicles** which are not **Rental Vehicles**.
10. Wear and tear, gradual deterioration, or mechanical breakdown.
11. **Losses** arising out of illegal activities.
12. Driving by **Beneficiaries** who are not named on the **Rental Agreement**.
13. The rental of any **Vehicle** which at its first date of registration is more than 20 years old.
14. Rental of a **Vehicle** with a Retail Purchase Price in excess of £50,000 (or equivalent in local currency).
15. The rental of certain **Vehicles** namely: motor cycles, motor homes, camper vans, trailers or caravans, trucks, factory altered **Vehicles**, commercial **Vehicles**, vans and **Vehicles** with more than nine seats.
16. Expenses reimbursed by the **Beneficiary** employer's insurers.
17. **Losses** occurring from driving whilst not on a public highway.

Claims

To notify the **Insurer** of a claim in the first instance please contact:

Membership Services Tel: 02392 676061

Email: iombank.insurance@allianz-assistance.co.uk

Alternatively, **You** can write to the **Insurer** at:

Claims Department
Allianz Global Assistance
PO Box 451
Feltham
TW13 9EE

You must give all information or help that **You** are asked for. **You** must not settle, reject, negotiate or agree to pay any claim without the **Insurers** written permission.

The policy number is IOM - LDW.

Your right to cancel

You have the right to cancel this policy. **You** have a statutory period of 14 days within which to cancel this policy starting on the day **You** open **Your** Gold account. As the **Insurer** does not charge a separate premium for this Insurance **You** will not receive a refund should you wish to cancel.

How to complain

Our promise to **You** is that the **Insurer** will always be fair and reasonable whenever **You** need the protection of this policy and that the **Insurer** will act quickly to provide that protection.

If **You** ever feel that the **Insurer** has not kept their promise, **You** should contact:

If **You** have a complaint, please contact: The Customer Service Manager, NatWest International Travel Insurance, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

Tel: 02392 676061

Email: iombank.complaints@allianz-assistance.co.uk

If **You** are not satisfied following receipt of a final response, **You** may contact the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

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

Website: www.financial-ombudsman.org.uk

A copy of the **Insurers** complaints procedure leaflet is available on request.

Financial Services Compensation Scheme (FSCS)

AWP P&C SA is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Data Protection Notice

The insurer cares about your personal data.

This summary and the insurer's full privacy notice explain how the insurer protects your privacy and uses your personal data.

The insurers full Privacy Notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to the insurer at Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon, Surrey CR9 6HD.

How the insurer will obtain and use your personal data

The insurer will collect your personal data from a variety of sources including:

- Data that you provide to the insurer; and
- Data that may be provided about you from certain third parties, such as, car rental companies and other insurers.

The insurer will collect and process your personal data in order to comply with their contractual obligations and/or for the purposes of their legitimate interests including:

- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

Who will have access to your personal data?

The insurer may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on the insurer's behalf;
- Organisations who the insurer deals with which provide part of the service to you such as car rental companies and other insurers.
- To meet the insurers legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that they have provided to you.

The insurer will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

How long does the insurer keep your personal data?

The insurer will retain your personal data for a maximum of seven years from the date the insurance relationship between you and the insurer ends. If the insurer is able to do so, they will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA). Whenever the insurer transfers your personal data outside the EEA to other Allianz Group companies, the insurer will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, the insurer will take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that the insurer restricts any processing concerning you, or withdraw your consent where you previously provided this;
- Request that the insurer stop processing it, including for direct marketing purposes;
- Request that the insurer updates it or deletes it from their records;
- Request that the insurer provide it to you or a new insurer;
- To file a complaint.

Automated decision making, including profiling

The insurer carries out automated decision making and/or profiling when necessary.

How can you contact the insurer?

If you would like a copy of the information that the insurer holds about you or if you have any queries about how uses your personal data, you can contact the insurer as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, Surrey CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

Jurisdiction and law

This Insurance will be governed by the laws of England and Wales, whose courts alone shall have jurisdiction in any dispute arising from this Insurance.

Financial crime policy statement

The **Insurer** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **Policy Period** the **Insurer** may cancel this policy immediately by recorded delivery letter to the correspondence address held on file. Please note that **You** will not be entitled to a pro-rata refund of premium under these circumstances.

The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). Registered Office: Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet giving details of the procedure is available from your branch on request.

Internet e-mails are not necessarily secure as information might be intercepted, lost or destroyed. Please do not e-mail any account or other confidential information.

The Car Rental Loss Damage Waiver Insurance cover together with the Private Motor Excess Insurance is administered by Allianz Global Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 311909.

The Insurance is underwritten by AWP P&C SA under policy no IOM - PME and IOM - LDW

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Calls may be recorded.