

smilemore current account

Policy Summaries

Incorporating The Co-operative Travel Insurance, The Co-operative Mobile Phone Insurance and The Co-operative Motor Breakdown Assistance and European Cover

The Co-operative travel insurance

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The Co-operative Travel Insurance

Demands and Needs

This product meets the demands and needs of those under 80 years of age travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

This policy summary does not contain the full details and conditions of your insurance – these are located in your policy wording.

Policy Summary

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Insurer

Benefits under this policy are provided by AXA Travel Insurance Limited and underwritten by Inter Partner Assistance Irish Branch, 10/11 Mary Street, Dublin 1, Ireland, which is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium under registration number 0487 and regulated by the Financial Services Authority for the conduct of UK business. All are member companies of the AXA Global Group.

Type of Insurance and Cover

You are entitled to travel insurance for trips taken worldwide while you hold a smilemore current account.

Conditions

- It is essential that you refer to the important conditions relating to the health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover. Please refer to Health Conditions and Exclusions.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Features and Benefits

Section A – Travel Advice

- We will provide you with information on visa, passport and vaccination requirements. We can also provide details of weather forecasts, languages, currencies and time zones.

Section B – Travel Assistance

- We will assist in tracing lost luggage and replacing travel documents and credit cards.

Section C – Cancellation and/or Curtailment Charges

- Unavoidable or necessary cancellation or curtailment of your trip before completion due to: death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is £3,000.

Section D – Delayed Departure

- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each further full 6 hours delay, up to a maximum of £100.

Up to £3,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip after a continuous 24 hour delay has occurred on your outward journey.

Section E – Emergency Medical and Other Expenses

- Medical, surgical, hospital, ambulance and nursing fees up to £10,000,000 outside the United Kingdom. Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst you are on holiday.
- Emergency dental treatment for pain relief up to £500 incurred outside the United Kingdom.
- Reasonable cost of funeral expenses abroad up to £2,000 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Section F – Hospital Benefit

- £25 for every completed 24 hours of in-patient stay up to a maximum of £500.

Section G – Baggage, Baggage Delay

- Accidental loss, theft or damage to baggage up to £1,500. Up to £250 for any single article and for valuables in total – please refer to 'Definitions' in the policy wording.
- Up to £100 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey.

Section G – Personal Money and Passports

- Accidental loss, theft or damage to personal money and documents including passports, visas, driving licences, green cards and foreign currency.
- Up to £250 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad – please refer to the policy wording for full details of the cover available.

Section H – Personal Accident

- Up to £25,000 for death, loss of limb or sight, permanent total and temporary total disablement, subject to age – please refer to the policy wording for full details of the cover available.

Section I – Personal Liability

- Personal liability for any compensation you become legally liable to pay up to £2,000,000.

Section J – Overseas Legal Expenses and Assistance

- Legal expenses and costs in pursuit of a civil action up to £25,000.

Section K – Winter Sports

- **Section K1 – Ski Equipment and Ski Equipment Hire**
Up to £400 cover for the loss, theft of or damage to your own ski equipment, subject to a maximum of £100 for any single article, pair or set of articles.
- Up to £50 per week, up to a maximum of £150 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.
- **Section K2 – Ski Pack** Up to £50 per week, up to a maximum of £150 for the unused portion of your ski pack following your bodily injury or illness.
- **Section K3 – Piste Closure** Up to £25 per day, up to a maximum of £250 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £20 per day up to a maximum of £200.

Significant or unusual exclusions or limitations

- The policy excesses will be shown within your policy wording or on the policy schedule.
- There is no cover for trips over 45 days.
- Cover under your policy will cease when you reach 80 years of age or when your smilemore current account is closed or the policy is cancelled, whichever is the earlier.
- Cover for holidays involving winter sports activities is not operative after you are 65 years of age or older.

General Exclusions

- War risks, civil commotion, terrorism, (except under sections E, F and H unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded – please see General Exclusions of the policy wording.
- Wilful, self-inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.

Exclusions under Section C – Cancellation and/or Curtailment Charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the inception of this policy.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Exclusions under Section D – Delayed Departure

- Strike, industrial action or air traffic control delay publicly declared.

Exclusions under Section E – Emergency Medical and Other Expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section F – Hospital Benefit

- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section G – Baggage and Baggage Delay

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car, and evidence of entry into the vehicle by forcible and violent means is available.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – please refer to the policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section G – Personal Money and Passports

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section H – Personal Liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Exclusions under Sections K – Winter Sports

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car, and evidence of entry into the vehicle by forcible and violent means is available.

Cancellation

- This policy will automatically be cancelled when your smilemore current account is closed.

Claim notification

To make a claim contact 0844 811 0924.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance S.A. is a member of the Financial Services Compensation Scheme (FSCS), which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- compulsory insurance is covered in full
- non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.fscs.org.uk

The Co-operative mobile phone insurance

smilemore current account

The Co-operative Mobile Phone Insurance

Demands and Needs

Mobile Phone Insurance meets the demands and needs of smilemore current account holders who wish to ensure that their mobile phone and/or those of their family member(s) is covered against loss, theft, accidental damage, water and liquid damage, electrical or mechanical breakdown and unauthorised calls. The Co-operative Bank p.l.c are not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs and we recommend that you read the Policy Summary below.

Status Disclosure

This cover has been arranged for The Co-operative Bank p.l.c (FRN 121885) by Lifestyle Services Group Limited (FRN 315275) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are authorised and regulated by the Financial Services Authority (FSA), which can be checked on their website at www.fsa.gov.uk/register or by phoning **0845 606 1234**.

Policy Summary

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As a benefit of being a smilemore current account holder (you/your), you can choose to register for Mobile Phone Insurance with Lifestyle Services Group Limited (we/us/our). This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the smilemore Mobile Phone Insurance Policy Document (The Co-operative Mobile Phone Insurance smilemore current accounts Policy Document) which can be viewed at **smile.co.uk/benefits** and will be included in your Welcome guide.

The handset must be a hand-held electronic device for which its main use is for making and receiving of telephone calls, SMS text messages and data. The cover of handsets will be at our discretion, and if you are unsure as to whether the handset can be covered please contact us.

What is covered – main benefits

- 1 Up to four registered mobile phone(s) and SIM card(s) for each smilemore current account (which must be owned by the account holder (you) or their family members), and up to a maximum original retail cost or value of £600, including VAT per phone. The mobile phone is identified by the IMEI number and mobile phone number.

Where the word “mobile phone/phone” appears in this Policy Summary, this shall mean the handset and SIM Card specifically identified by the IMEI number and mobile phone number. The SIM card will not be covered unless it has been inserted into the SIM card slot of the phone. Phones are covered up to the lower of the current value or an original retail value of £600, including VAT.
- 2 The cost of replacing the phone as a direct result of loss or theft.
- 3 The cost of repairing the phone (or replacing it if the phone cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.
- 4 The cost of repairing the phone (or replacing it if the phone cannot be repaired) where damage is a result of electrical or mechanical breakdown.
- 5 The phone wherever you or your family members are in the world. Repair or replacement will be arranged upon return to the UK.
- 6 The cost of unauthorised calls made, up to a maximum of £1,500, including VAT, per claim for monthly contract phones and £100, including VAT, per claim for pay-as-you-go phones. Claims for unauthorised calls on pay-as-you-go phones will apply to top-ups purchased in the 24 hours preceding the incident only.
- 7 The replacement of the accessories up to a combined retail price of £250, including VAT, per claim if:
 - they are lost, stolen or damaged at the same time as the phone, or

- we have replaced the phone with an alternative model as a result of a successful claim and the accessories are no longer compatible with the new phone.

Where the word “accessories” appears in this Policy Summary, this shall mean mobile phone accessories up to a combined retail price of £250, including VAT, per claim (proof of purchase must be provided with your claim).

8 Two successful claims in total during any 12-month period.

Full details can be found in section D of the smilemore Mobile Phone Insurance Policy Document.

What is not covered – main exclusions

Your policy excludes some conditions and situations. Please refer to sections I, J and K of the smilemore Mobile Phone Insurance Policy Document for full details.

Your policy excludes, amongst other things:

- the policy excess of £25 per successful claim
- SIM cards where there has not been a valid claim for the phone
- theft of the phone and accessories from an unattended motor vehicle, unless secured in a glove box or locked boot
- theft of the phone and accessories where they have been left in an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- theft or loss of the phone and accessories where they have been left negligently or deliberately in a public place or place to which other people have access
- theft of, loss of, or damage to the phone and accessories where they have been passed to someone else who you have not – acting reasonably – entrusted the phone to, other than a family member
- the period of 14 days after you register the details of the phone and/or SIM card, for the period of 14 days after you change the phone and/or SIM card you have already registered or if the mobile phone number changes
- the cost of cosmetic repairs
- all phones which have an original retail value of greater than £600, including VAT.

Price

This policy is provided as a benefit of you being a smilemore current account holder. The cost is an inclusive part of your smilemore current account monthly subscription.

Registration process

You must register the phone and/or SIM card to take advantage of this cover. Please go to smile.co.uk/benefits or call **0845 602 5647** and follow the procedure.

You will need to provide the following information:

- your name and address
- the mobile phone number(s)
- the make, model, and IMEI number of the mobile phone(s)
- whether the mobile phone is on a monthly contract or pay-as-you-go
- your smilemore current account number and sort code
- your date of birth.

You must inform us if you have changed the phone, you wish to cover a different phone to the one already registered, or the mobile phone number changes. The phone will not be covered for the period of 14 days after you register it, or 14 days after you change the phone you have already registered. If you would like to cover an alternative phone, you must advise us of the change as soon as possible. The phone covered by this policy must be your property and responsibility or the property and responsibility of your family member.

Claims

When making a claim, please follow these simple steps:

To register a claim for an incident you must inform us within 48 hours of you discovering the incident by:

- I. visiting the website at smile.co.uk/benefits to register your claim online or
- II. telephoning **0845 602 5647**

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm
- III. if you are outside of the UK and unable to contact us at the time of discovering the incident, you will need to call us within the shorter of:
 - 48 hours of your return to the UK, and
 - 30 days upon discovery of the incident
 (you must call the mobile phone airtime provider within 24 hours of you discovering any loss or theft to bar the SIM Card whilst you are outside of the UK).

Please have the mobile phone number to hand.

If the phone is lost, stolen or maliciously damaged you must also:

- I. Call the airtime provider within 24 hours of you discovering the loss or theft to bar the SIM Card – doing this will prevent any further unauthorised calls being made.
- II. Inform the Police (even if you are outside of the UK) within 24 hours of you discovering the loss, theft or malicious damage and obtain an incident reference number.

We may settle your claim, at our discretion, by repair, replacement, or cash settlement. We will advise you of the method of settlement at the time your claim is authorised. The settlement we offer for the phone will be based on the current market value of the registered phone or one of similar specification and functionality (where the phone is no longer available on the general market). Proof of purchase of the mobile phone and/or accessories will be required.

Replacement phones and accessories will come from available stock. If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by us. Please see sections E, F and G of the smilemore Mobile Phone Insurance Policy Document for full details.

Cancellation Rights

You have the right to cancel this policy at any time, which will have immediate effect. As the cover is provided as a benefit of you being a smilemore current account holder, if the connected smilemore current account is cancelled this policy ends.

Full details can be found in section L of the smilemore Mobile Phone Insurance Policy Document.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact our Benefit Bundle Customer Services team on **0845 602 5647**. Any complaints may be raised without prejudice to your right to take legal proceedings. If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service. Full details can be found in section N of the smilemore Mobile Phone Insurance Policy Document.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Compensation

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**.

Please see section N of the smilemore Mobile Phone Insurance Policy Document for further details.

**The Co-operative
breakdown assistance
and european cover**

Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to ensure that their motor breakdown requirements are covered.



Policy summary

Some important facts about your Breakdown cover are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer: Inter Partner Assistance SA.

You are entitled to motor breakdown assistance for the duration you hold a smilemore current account.

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>Roadside Assistance + Local Recovery in the UK</p> <p>If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 7 passengers.</p>	<p>Section A</p>
<p>Nationwide Recovery in the UK</p> <p>If your vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:</p> <ol style="list-style-type: none"> 1. For the vehicle, driver and up to 7 passengers to be taken to your destination or home. 2. Bed and breakfast accommodation for one night. 3. Hire of another vehicle. 4. Emergency driver. 	<ol style="list-style-type: none"> 1. Within the UK only. 2. Limited to a maximum of £40 per person (£240 in total). 3. The hire vehicle is only up to 1600cc for a period not exceeding 24 hours. 4. A medical certificate. 	<p>Section B</p>
<p>Home Recovery in the UK</p> <p>If your vehicle is immobilised by a breakdown at or within a one mile radius of your home we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 7 passengers.</p>	<p>Section C</p>

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>European Assistance</p> <p>If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:</p> <ol style="list-style-type: none"> 1. Delivery of replacement parts. 2. Alternative travel arrangements. 3. Emergency car hire. 4. Emergency accommodation. 5. Emergency driver. 6. Vehicle recovery to the UK. 	<p>Transport to a local garage is for the vehicle, driver and up to 7 passengers. Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> 1. The cost of the parts following a breakdown are not covered. 2. Travel for you and your passengers to your intended destination. 3. Car hire up to £70 per day and £750 in total. 4. B&B expenses up to £40 per person per day and £500 in total. 5. A medical certificate is required before this benefit is provided. 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home. 	<p>Section D</p>

Cancellation right

This policy will automatically be cancelled when your smilemore current account is closed.

Making a claim

If you need Breakdown Assistance in the UK, please call: 0800 783 7396 or +44 (0)1737 815595 if you require European Breakdown Assistance. You should have the following information available: vehicle registration number, your name and home post code, your account number, vehicle make, model and colour, your location and an indication of the nature of the problem.

Complaints procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to; The Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey. RH1 1PR, UK. Telephone 0870 609 0023.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

smile the internet bank from

The **co-operative** bank
good with money

The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

Smile is part of The Co-operative Bank, is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Banking Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status. The Bank reserves the right to decline any application. The subscription fee for the smilemore current account is £13.00 debited from the account on the first working day of each month.

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. 0844 calls are charged at 5p per minute. Call charges from other companies may vary and you may want to check this with your service provider.