

current
accounts

A guide to all your Gold account benefits.





Let us show you around the world of Gold account benefits.

We're here to help.

If you're registered for Internet Banking you can remind yourself of your Gold account benefits at any time.

Take a look at the 'Account Benefits' tab on your account statement page. You can also manage your benefits from here.

Your Gold account is designed to make life easier. If there's anything we can do to help, please let us know.

Call Gold Membership Services on
0345 835 3834

If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **+44 (0) 203 284 1580**.

Click tsb.co.uk/gold or visit the Account Benefits tab of your current account statement in Internet Banking

Visit Drop into your local branch

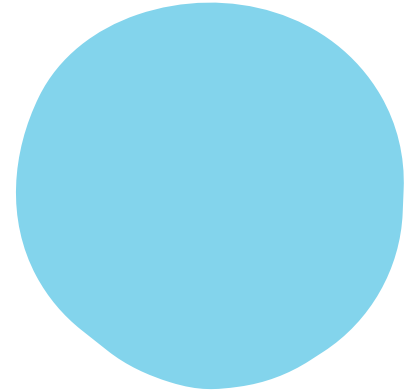
Top tip

Put your Gold Membership Service telephone number in your phone straight away and you'll always have it with you.



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Things you need to know.

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

Your benefit	Key benefits	Things to be aware of
Aviva Worldwide Travel Insurance	- Comprehensive cover, including: - emergency medical and associated expenses (up to £10,000,000) - cancelling your trip or coming home early (up to £5,000) - accidental death or permanent disability benefit (up to £50,000) - your belongings (up to £2,500 (valuables up to £500 in total)) - travel disruption cover (up to £5,000). - Multi-trip worldwide travel cover includes your partner who lives with you and your dependent children under 12 months when the trip starts. - Winter sports cover for up to 31 days per trip. - Covers UK trips where you are away from home for at least 2 consecutive nights and have either pre-booked holiday accommodation or prepaid bookings on public transport including flights or ferries.	- Dependent children 12 months and under must travel with you or another adult to be covered. - Cover stops on your 80th birthday. - For any medical conditions that you have or have had that are not on the 'Accepted conditions' list, you must tell us and you may need to take out a medical upgrade to cover your medical conditions (there may be an additional premium to cover the conditions). - The standard maximum trip duration is 31 consecutive days. - Cover may be excluded for some sports and activities (see the 'Sports and activities' section in your policy document). - An excess of £50 per person, per incident, per claim will apply unless stated otherwise. - Must have your main home and been living in the United Kingdom for more than 6-months a year. - Must be registered with a doctor in the United Kingdom.

Your benefit	Key benefits	Things to be aware of
AA Breakdown Cover	• Roadside Assistance • Accident Assist • Service is only available in the UK, the Channel Islands and the Isle of Man • Customer covered, not the car.	• AA Breakdown Cover does not provide for any vehicle recovery following an accident. But under Accident Assist, for a fee, the AA can recover your vehicle after the accident at the roadside or your home and arrange repair. • Important exclusions: • Service will be refused if the vehicle is not roadworthy and road-legal. The vehicle MUST have an MOT, be insured, and have up to date road tax/VED (where applicable). • Service is not available for vehicles that are being used for commercial purposes (including, for example, as a taxi, a delivery or courier vehicle). • Service is not available for faults for which service has already been provided within the previous 28 days. • Service not available for breakdowns that are not emergencies, or are caused by the driver or any other person, or by a third party (which also includes deliberate damage such as vandalism).
Mobile Phone Insurance	• Insures one phone on a sole account and two phones for joint accounts • Repair or replacement phone up to a maximum value of £2,000 (including VAT) • Covers for loss, theft, damage and breakdown (including faults).	• Loss, theft, or damage because of not taking care of your mobile phone may not be covered. Examples are provided in the Policy Document. • You should tell Us about Your claim as soon as possible upon becoming aware of the loss, theft, damage or breakdown, and inform the Police and Your airtime provider (in the case of loss or theft) • Proof of purchase may be required in the event of a claim.

Worldwide Travel Insurance.

For you and your partner.

When you're planning a trip, your Gold account includes comprehensive Worldwide Travel Insurance provided by Aviva Insurance Limited.

- Take as many trips as you like.
- You're covered for up to 31 days per trip.
- Winter sports cover for up to 31 days per trip.
- Travel disruption cover for added protection if your travel arrangements are cancelled or delayed for more than 12 hours.
- Cover for your belongings if they're lost stolen or accidentally damaged during a trip.
- Leisure trips and business trips to carry out non-manual work and are covered.
- Optional upgrades including excess waiver, family cover, additional traveller and longer trips.
- You'll need to upgrade your cover for medical conditions you have, or have had (not on the list of 'Accepted Conditions') for an extra premium.



Helping you in an emergency

To make a claim, report lost baggage, documents or money, or if you need medical assistance call Gold Membership Services, 24/7.



Check you're covered

Travellers under 80 years old and resident in the UK are eligible. Please check your policy document for important information on Eligibility and medical conditions related to Your Health. You will need to tell us about medical conditions if these are not listed on the 'Accepted Conditions' list.

Your policy details

There's no paperwork to complete as your policy number is your Gold account sort code and account number.

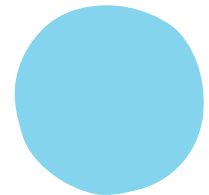
For extra protection

To upgrade your policy for trips over 31 days, please check your policy book for important information on Upgrading your cover and call your Gold Membership Services.

You will need to pay the first £50 of any claim per person, per incident, per trip unless an excess waiver has been purchased.

Remember to pack your policy

It's a good idea to take your policy document with you when you travel. A copy can be viewed or downloaded at tsb.co.uk/gold



AA Breakdown Cover.

The table below shows the level of cover you have and the different options for upgrading it, depending on which account you have opened. For more details and prices, you can contact the AA by calling your Gold Membership number.

TSB Account	Level of cover received with account	Enhanced cover available
Silver	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel, Breakdown Repair Cover and European Cover
Select	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel, Breakdown Repair Cover and European Cover
Gold	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel, Breakdown Repair Cover and European Cover
Platinum	UK Roadside Assistance, National Recovery, At Home, Accident Assist	Onward Travel, Breakdown Repair Cover and European Cover
Premier	UK Roadside Assistance, National Recovery, At Home, Onward Travel, Accident Assist	Breakdown Repair Cover and European Cover

National Recovery, At Home and Onward Travel services are only available 24 hours from purchase.

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 motoring organisation.*

Your Gold account automatically includes AA UK Roadside Assistance, so if you break down help is only a phone call away.

UK Roadside Assistance: 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 nearest suitable garage.

Accident Assist: If you have an accident call Gold Membership Services and we'll put you through to AA Accident Assist. 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.

Belt and braces: For even greater protection, call Gold Membership Services to upgrade your policy to include At Home, National Recovery, Onward Travel, Breakdown Repair Cover or European Cover.

If you break down

- Call Gold Membership Services and we'll put you through to the AA.
- You'll be asked for your Gold membership number (your sort code and account number) and you may need to show your Visa debit card when your AA Patrol arrives.

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**.

You'll find the terms, conditions and limitations of your cover in the AA policy document in this pack. Why not keep it in your car so you have it to hand when you need it.

*Based on largest direct cover market share. See [theAA.com/proof](https://theaa.com/proof)

Mobile Phone Insurance.

Why you won't be lost if you lose your phone.

Good news. Your Gold account comes with Mobile Phone Insurance and your phone(s) are insured to cover you wherever you are in the world. Repaired or replacement phones will only be sent to a UK address.

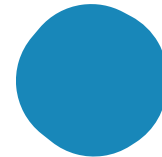
Your insurance, administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited, covers one phone for sole Gold account holders, while joint account holders can insure a phone for each of you. LSG will repair or replace your handset up to a maximum value of £2,000 (including VAT) if your phone is lost, stolen, damaged or suffers breakdown (including faults).

LSG will repair the mobile phone (where possible) or 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. Replacements may be supplied from remanufactured (not brand new) stock.

You're even protected against unauthorised network charges made on a lost or stolen phone, for up to 24 hours from the point of discovery of the incident:

- Up to £300 (including VAT) per successful claim for prepaid and Pay as You Go phones.
- Up to £1,500 (including VAT) per successful claim for contract phones.

There's a £100 excess per successful claim for claims relating to an iPhone model and a £50 excess per successful claim relating to all other handsets.



How to make a claim.

If your phone is lost or stolen	If your phone is damaged
• Unauthorised network charges are only covered 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. • Tell the Police about any lost or stolen mobile phone as soon as you can and obtain a Police reference number. • You should tell LSG about your claim as soon as you can upon discovering the incident. • Make your claim to us by calling Gold Membership Services or by visiting tsb.assurant.co.uk	• Report the incident to us by calling Gold Membership Services or by visiting tsb.assurant.co.uk • If we need you to send your phone to us, we'll let you know.

You'll find all the terms, conditions and limitations of your cover on pages 13-24 of the this policy document.

£150 interest-free Arranged Overdraft.



Preferential overdraft terms for Gold account holders.

As a Gold account holder you can benefit from a £150 interest-free Arranged Overdraft, subject to application and approval. This means you can borrow up to £150 without paying any overdraft interest. If you already have an Arranged Overdraft in excess of this, the first £150 will now automatically be interest-free.

We may also be able to extend your existing Arranged Overdraft limit, although you'll pay interest on any increased amount over £150. If you go over your Arranged Overdraft, we may let you cover these payments by granting you an Unarranged Overdraft. There are charges for using an Unarranged Overdraft, which you'll find in our Banking Charges Guide. All overdrafts are subject to a review of your circumstances and are repayable in full on demand.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over

a year. Our Representative APR is 58.30% variable. This is based on an assumed Arranged Overdraft of £1,200 where the first £150 is interest-free.

Breathing space with the grace period.

Our grace period means that you have until 10pm (UK Time) to pay in enough money to avoid any overdraft interest you may incur 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 Banking, Internet Banking or Telephone Banking or pay in cash over the counter in branch.

We'll register you for Limit Alerts whenever you provide us with a mobile phone number. To register for other text alerts, or to change your existing text alerts just log in to Internet Banking, call us on **03459 758 758** or visit us in branch.

Terms and conditions.

Terms and conditions for your Gold account can also be found online at tsb.co.uk/gold

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Your TSB Gold Mobile Phone Insurance.

Demands and needs statement

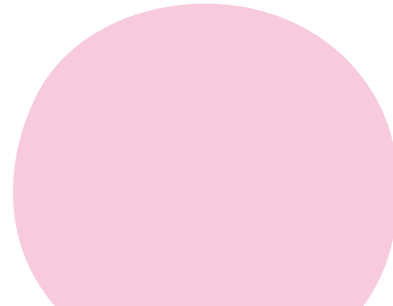
This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering your phone against theft, loss, damage, breakdown (including faults) and unauthorised calls wherever you are in the world.

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.

1. Mobile Phone Policy Wording.

In this wording you will find everything you need to know about your Gold account mobile phone insurance. Please read this carefully to make sure this policy is right for you. If you have any questions, call us on **0345 835 3834**. This policy makes up an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. Lifestyle Services Group is part of the Assurant group of companies.



2. Registering your mobile phone.

You don't have to register your mobile phone, but if you do it will be easier to make a claim if something goes wrong. This can be done by calling Gold Membership Services on **0345 835 3834** or by visiting **tsb.assurant.co.uk**

You will need the following information when registering your handset:

- Make
- Model
- IMEI number
- Telephone number.

Assurant 'we/us/our' will need to check that the mobile phone belongs to you. You might need to give some proof of ownership that confirms the make, model, IMEI number and in some cases the mobile phones memory size. This might be documents from your network provider, like the original documents for your contract, or a document showing the mobile phones is being used with that network. You could also give a receipt from when you bought the mobile phones. If you don't have any proof of ownership Assurant may reject your claim.

3. Who is this policy suitable for?

This policy will cover you if your mobile phone is lost, stolen, accidentally damaged or breaks down, including if it's faulty. We'll cover the cost of fixing the mobile phone or replacing it if it isn't already covered by another insurance policy. You need to pay an excess for every accepted claim, details are in the "What you are NOT covered for" section of this document. You should consider this excess if you have a basic mobile phone to judge whether this policy meets your needs.

Your claim might be rejected if you take risks with your mobile phone which you wouldn't normally take if it wasn't insured.

Further details can be found in the section 'What you are NOT covered for'.

We understand circumstances can be quite different when something happens that might lead to a claim. We'll take this into consideration when we review your claim.

4. What you are covered for.

Summary	Description
Mobile phones up to a maximum value of £2,000 (including VAT) per claim.	Each item is covered up to £2,000 (including VAT) per mobile phone. A mobile phone is a device which is designed to make and receive calls. To be covered under this insurance policy your mobile phone has to be in full working order before you take out this account. Any SIM enabled mobile phones should be able to connect to the network. You cannot make a claim on a mobile phone which has already been damaged, lost or stolen before you opened this account. If you are unsure of whether your mobile phone can be insured, please call Assurant on 0345 835 3834.
Your mobile phone and SIM card is covered worldwide against: - Loss - Theft - Damage - Breakdown (including faults)	If your mobile phone is damaged or breaks down, we'll either repair it or replace If you can't send us the damaged or faulty mobile phone to support a damage or breakdown claim, we'll treat it as a claim for loss. If your mobile phone is lost or stolen, we will replace it. Replacements • This is not 'new for old' insurance, and replacement mobile phones will come from fully refurbished stock (not brand new). Before we send any mobile phone to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All mobile phones will come with a 1-year warranty. • If we can't provide you with a replacement of the same make and model, we will give you a choice of mobile phones with a similar specification. • We'll try to replace your mobile phone with one of the same colour but can't guarantee this will always be possible. We also can't guarantee to 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. • In the event we are unable to provide a replacement we will contact you to talk through a different way to pay your claim. • Where you need one, if you are charged by your network for your replacement SIM card, we will repay you.

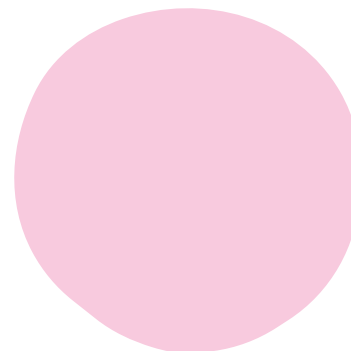
Summary	Description
Unauthorised call charges for successful loss or theft claims: - £1,500 (including VAT) for contract - £300 (including VAT) for pay as you go	If your mobile phone is lost or stolen and you discover you have been charged for calls, texts, or data because of someone else using your phone, you'll be covered for the bills your network charges you. You'll be covered for these network charges up to 24 hours after you discover it has been lost or stolen. The amount will be up to: • £1,500 (including VAT) for contract phones • £300 (including VAT) for Pay As You Go (PAYG) phones. For example, your mobile phone may have been stolen at 5am on Tuesday but you didn't realise it was missing until 11am on Wednesday. If this happened, you'd be covered for charges made between 5am on Tuesday and 11am on Thursday. We may need copies of network bills for mobile phones on a contract, or proof of credit 'Top-up' on Pay As-You-Go mobile phones to support your claim.
Accessories up to the value of £250 (including VAT).	Your accessories may get lost, stolen or damaged at the same time as your mobile phone, or they may no longer be compatible with your mobile phone because we've replaced it. If this happens, we'll replace them with similar accessories. If this isn't possible, we'll get in touch with you to talk about a different solution. In this document, an 'accessory', is something that's used with your mobile phone to protect it, or make it more useful, versatile, or attractive. An accessory might be a case, screen protector, headphones, extra camera lenses, a charger, portable speakers, or a Bluetooth headset. This is not a complete list and is intended to provide examples of what we mean by an accessory.

5. What you are NOT covered for.

Summary	Description			
Excess.	You will need to pay an excess for every successful claim. This must be paid before your claim will be settled. <table><tr><td>The excess amounts are:</td><td>• Apple iPhones – £100</td><td>• All other phones – £50</td></tr></table> If multiple mobile phones are involved in the same incident, we'll treat these as separate claims. You will need to pay a separate excess for each mobile phone.	The excess amounts are:	• Apple iPhones – £100	• All other phones – £50
The excess amounts are:	• Apple iPhones – £100	• All other phones – £50		
Additional Services.	We may be able to offer our additional repair and replacement services. Eligibility for these services will be determined by your chosen delivery address, availability of the make and model of your mobile phone and the time of day that your claim is accepted. If we can provide this service, it will carry an additional charge of £25 on top of your claim excess. The additional repair and replacement services are optional services which you are not required to take.			
Loss, theft, or damage because of not taking care of your mobile phone.	We know how important your mobile phones are to you and we expect that you will take care of it. If you don't take care of your mobile phone, then we may not pay your claim. Taking care of your mobile phone means: • Not deliberately 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 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 enquiries to find your mobile phone if you think you have lost it. We may not pay your claim if you deliberately leave your mobile phone where others can see it, but you can't, and it's then lost or stolen. We will always consider where you were and what you were doing when we assess whether you have taken care of your mobile phone. If we believe you have not taken care of your mobile phone, and have deliberately taken a risk with it, we may reject your claim. The following are recent examples of incidents where we have rejected a claim for not taking care: • leaving your mobile phone somewhere you can't see it, but others can. • 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're 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. • If you're in a café or pub, and you leave your mobile phone on the table when you go to the bar instead of taking it with you. • intentionally damaging your mobile phone. All these examples increase the risk of it being lost, stolen or damaged and may result in your claim being rejected. These examples are to help you understand what's covered and are not the only reasons a claim could be rejected.			

Summary	Description
Cosmetic damage.	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. We know scratches and scrapes to your mobile phone aren't nice, but these won't be covered by this policy. We will only fix your mobile phone when it isn't working, or if the screen damage could injure someone or damage the mobile phone even more. For example, a scratched screen on a mobile phone would not be covered but a cracked screen would.
Contents of your mobile phone.	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, so make sure you back it up regularly. If any of the data stored on your mobile phone is used to access existing accounts, or open new accounts through fraud, money lost because of this won't be covered.
Third Party Repair and Servicing.	We do not cover for repairs, services or modifications to your mobile phones carried out by anyone other than ourselves.
Other losses.	Any cost or loss that can't be fixed by the repair or replacement of your mobile phone. We don't cover any loss of earnings, or similar.
Any device that is not a mobile phone.	This policy is only for mobile phones and isn't for tablet computers, smart watches or other wearable technology. For mobile phones, this means we only cover devices that are designed to make mobile phone calls. If you are unsure whether your mobile phone would or would not be covered then contact us so we can let you know.
Modifications.	If your mobile phone has been modified in any way, the modifications won't be covered. Modifications are anything that changes the way your mobile phone looks or works from the original specifications. This includes things like being unlocked from a network or other software changes, adding gems, precious metals.
Mobile phones bought for over £2,000	If you paid more than £2,000 for your mobile phone it cannot be covered under this insurance.

Summary	Description
Counterfeit mobile phones.	We can't cover any mobile phones that are copies of other mobile phones made by other companies, and that break copyright laws. We also can't cover mobile phones created by using parts from different devices. If you make a claim for a mobile phone that falls into this category, we'll return it to you unrepaired and reject your claim. If we discover the mobile phone is fake after we've replaced it, we'll return it to you and take back the replacement.
Mobile phones sent by postal services.	If you are sending your mobile phone by post or courier, you need to make sure it is sent using a tracked service which provides cover if your mobile phone is lost. This includes when sending the mobile phone into us.
Losses because of the sale of your mobile phone.	If you sell or trade your mobile phone, you need to take steps to reduce the risks of losses. For example: • Waiting for payment (including waiting for cheques to clear) before selling your mobile phone. • Ensuring your mobile phone is sent using a reliable and suitably insured delivery service. • Using a secure payment service e.g. PayPal. • Not accepting cash payments from people you don't know (who could be using forged money).



6. What you should do if your mobile phone gets lost, is stolen, breaks down or is damaged.

Summary	Description
Tell your network provider as soon as you can.	If your mobile phone can connect to a mobile network, contact the network to block the SIM card and stop it being used by someone else.
Report lost and stolen mobile phones to the police as soon as you can.	Sometimes mobile phones are found and handed in to the police. We will need a police crime reference number before they can assess any claim for theft.
Report any loss or theft to the place you believe it has been lost in or stolen from.	Often mobile phones are handed in, so we expect you to contact the place it was lost or stolen. You must give us details of who you reported it to and when.
Try to recover your mobile phone.	Activate any location finder app or software if your mobile phone has it installed. This may also let you to lock and wipe the data stored on it. Do not attempt to retrieve your mobile phone if you believe it to have been stolen or are unfamiliar with the location. If you suspect it has been stolen, report this to the police.
Other documents.	We may ask for information and documents to assess your claim. This could include documents to show when the mobile phone was last used, when any loss or theft was reported to your network, or to check your identity. Assurant will confirm what is needed, if anything, during the claims process. Documents needed for proof of ownership need to confirm the make, model, memory size, colour and IMEI number. If you have any problems in getting any supporting documents we need, please contact us so we can help you on how to get these.

7. How to make a claim.

Please make sure you've read the 'What you should do if your mobile phone gets lost, is stolen, breaks down or is damaged' section. This section tells you what we might need from you to pay your claim.

Summary	Description
Step one:	You should tell us about your claim as soon as you can upon discovering the incident, you can do this by calling us on 0345 835 3834 or by visiting tsb.assurant.co.uk
Step two:	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. For mobile phones we will need to know the IMEI number. You may be asked to provide extra information to progress your claim. This could be proof of ownership of your mobile phone and/or documents from your network showing that it was being used.
Step three:	You will need to pay your excess for every approved claim before we can arrange the repair or replacement of mobile phone. Your excess can be paid by credit or debit cards.
Step four:	If your claim is approved, we will either repair your mobile phone or send you a replacement. In the event of your mobile phone being lost or stolen we will blacklist the mobile phone to prevent it from being used.

We may ask for extra information and documents to assess your claim. This could include documents to show when the mobile phone was last used or to check your identity. We will confirm what is needed, if anything, during the claims process. Documents needed to prove you own the mobile phone must include the make, model, memory size, colour and IMEI number of the mobile phone.

If you have any problems in getting any supporting documents we need, please contact us so we can help in guiding you on how to get these.





8. What you need to know about the claims process

- If your mobile phone is damaged or faulty, we can't complete your claim until we confirm that any locking system on your mobile phone has been removed. For example, 'Find My iPhone' or similar.
- If we send a replacement phone, and then discover the locking system on your old one has been reactivated, we'll take back the replacement. If we are trying to fix your mobile phone, the locking system will delay your claim. The mobile phone may be returned to you unrepai red so you can remove the locking system.
- When you send us your mobile phone, please don't send in your sim, memory card or any other accessories that don't relate to the claim. If you do, we won't be able to send them back. We are unable to recover and return these items.
- When your mobile phone is received all remaining data will be erased as part of the claims process.
- Repairs will be made using readily available parts, or we may provide fully refurbished products. These may include parts that are of similar or equal specification, and these will include unbranded parts. This cover is on top of any manufacturer's warranty that applies to your mobile phone. Nothing in this policy is intended to affect your rights under your manufacturer's warranty or your statutory rights.
- If any lost or stolen mobile phones are recovered after the claim is approved, they will belong to us. You must send them to us straight away. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- Your claim will be rejected, and your mobile phone returned to you unrepai red, if the mobile phone breaks copyright or trademark laws. This might happen because the mobile phone has been made in a similar style to another company, or if it's made from parts of other mobile phones.
- Lifestyle Services Group Limited handle all claims on behalf of the Insurer.

If you're unhappy with the claim's decision, we want to hear from you as soon as possible.

Please follow the process below in the section 'Making an enquiry or complaint'.

9. Tell us when your mobile phone details change

Let us know if you change your mobile phone, so that it's easy to claim in the future, and to be sure your policy stays up to date. This can be done quickly and easily online via tsb.co.uk/internetbanking

10. Keeping your personal details up to date

If any of your personal details change, you will need to contact TSB as soon as possible. Examples of the change you should tell TSB about include a change to your address or your name.

11. Fraud

We do not tolerate any aspect of fraud. We work closely and share data with other insurers, law and fraud agencies, and network providers to recognize fraud and support prosecution where there is enough legal evidence. Our Fraud Team works tirelessly to recognise and stop fraud.

Assurant, and other organisations, may access and use the information collected by fraud prevention agencies, from both the UK and from other countries.

It is important that when you apply for insurance or make a claim, you take care to answer all questions as honestly and accurately as possible. The same applies to anyone acting on your behalf. We may not pay claims if you don't.

If false or inaccurate information or documentation is provided and fraud is identified, then Assurant will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover admin costs.
- Report you to the relevant authorities. We will take legal action if needed to recover any money already paid to you under this policy.

- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the false claim onto a Register of Claims. Insurers share information through this register to stop fraud.
- 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 stop fraud and money laundering. For example -

- Checking details on applications for credit and credit related accounts or loans
- To recognize and stop fraud
- Managing credit and credit related accounts or loans
- Recovering debt
- 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 collected by fraud prevention agencies. Please contact us on **0345 835 3834** for details of fraud prevention agencies.

12. Price of your insurance

This insurance is provided as a benefit of your TSB Gold account and the cost is included in the monthly fee for keeping the account.

13. Duration of this policy

This policy is provided as a benefit of you being a TSB Gold account holder. Your policy will stay in place until it is either cancelled by you, or your TSB Gold account is cancelled or closed.

14. Cancelling your insurance

You have the right to cancel your insurance at any time. If your bank account is cancelled or closes, this policy will end straight away. If you wish to cancel your bank account, please contact your bank directly. No refund is due when you cancel.

15. 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 975 8000**.

We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email **LSG.Customerrelations@lifestylegroup.co.uk** or 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 Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: **0800 023 4567/0300 123 9123**

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

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

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

16. Law that applies

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

17. 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.

18. Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). 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 www.fscs.org.uk

19. Information about the Insurer

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), whose address is, Emerald Buildings, Westmere Drive, Crewe, CW1 6UN.

Assurant General Insurance Limited is 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' registered details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

20. Data Protection- How we handle your personal information

Assurant General Insurance Limited is the data controller of your personal data as the insurer of your insurance contract.

We are committed to preserving the privacy of our customers under the General Data Protection Regulation and United Kingdom data protection law developing this regulation. We collect and use your personal information as part of providing your insurance policy to you. We use this information to perform our tasks under the insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. We process your personal information under data protection and security laws. When processing your information, we use service providers that process your personal data according to their legal responsibilities to provide services related to your policy. We require these service providers to apply industry standard security measures designed to protect your personal information. Some of our data processors are based outside the European Economic Area ("EEA"). In some cases, we transfer your personal information outside of the EEA, and take reasonable steps to make sure your data is always protected.

You have certain rights to your personal information. More details about these rights can be found in our full privacy notice at: tsb.co.uk/privacy/ava-privacy. Please note that you can't use these rights in every situation, as they depend on some legal limitations. You may send a complaint or question about how your personal information is processed by calling **0345 835 3834** or email LSG.Customerrelations@lifestylegroup.co.uk You may also make a complaint to your local data protection authority. In the UK this is the Information Commissioner's Office, in the country where you live, work or where you think the problem has happened. You may access our full privacy notice at any time by visiting tsb.co.uk/privacy/ava-privacy.

AA Breakdown Cover.

You are now covered by AA Breakdown Cover as part of your account with TSB. 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.

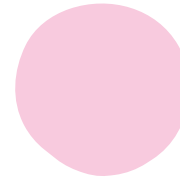
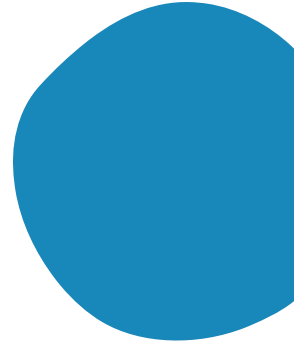
AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined in the following summary. Please refer to page 8 for details of the level of AA cover you hold with your account.

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

AA Breakdown Cover and Accident Assist Cover Policy Summary.

Demands and needs statement.

This AA Breakdown Cover policy provides help if you break down anywhere in the UK and also if you need recovery to any single UK destination and then onward travel options to continue your journey. This policy also provides help if you've been in a motor accident (this service works alongside your motor insurance policy – you must still tell your insurer if you have been in an accident).



AA Breakdown Cover and Accident Assist 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 UK Roadside Assistance, National Recovery and At Home, and AA Underwriting Insurance Company Limited for Onward Travel and AA Accident Assist or any or all of these insurer(s), as the context requires or allows.

'AA Approved Repairer' means a carefully selected repairer by Us to provide the repair element of the AA Accident Assist service to You.

'At-Fault Accident' an accident that you caused, either through your own admission of liability or based on evidence provided by the involved drivers. In such cases, your third-party liability insurance covers the injuries and property damage of the other driver. Your insurer will pay for your insured losses, such as the repair to your vehicle. You will not be covered for uninsured losses, such as your policy excess. It's important to note that fault for an accident isn't always attributed to a single party; sometimes it involves shared responsibility.

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

'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.

'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.

'Non-Fault Accident' means an accident where we consider liability/fault rests with the other person.

'The TSB Policy' means the customer's TSB AA UK Roadside Assistance policy.

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

'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 below.

Your AA Breakdown Cover policy.

Your AA Breakdown Cover includes:

- Breakdowns either at home or on the road.
- National Recovery 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 Assist – a service that helps You deal with the inconvenience that can follow any accident or act of vandalism.

Vehicle specifications.

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

- **Maximum Vehicle Weight:** 3.5 tonnes (3,500kg) gross vehicle weight.
- **Maximum Vehicle Width:** 8ft 3in (2.55m) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points.

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.

Service Descriptions.

UK Roadside Assistance.

What is covered:

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

- Roadside Assistance is available if your Vehicle is stranded on the highway more than a quarter of a mile from your home address following a Breakdown.
- We'll cover the cost of parts that cost less than £5 based on our retail prices. For parts to be provided in the exceptions mentioned above they must be carried by us or our appointed agent at the time.
- If, following a Breakdown, we can't fix your Vehicle, it'll be taken to our choice of local repairer or to a local destination of your choice, provided it is no further. This includes the driver and up to a maximum of 7 passengers.
- If your Vehicle has run out of fuel or charge it will be taken to a local fuelling station, repairer or charge point.
- If you wish, we will make a telephone call for you following a Breakdown.
- If you and your Vehicle are stranded at the roadside following an accident our expert patrols can provide options for the next steps available to You. Please refer to the full terms and conditions of AA Accident Assist beginning on page 31 for further details.

What is not covered:

- Fuel and parts (over and above what is specified in the 'What is covered' section of this table), oil, keys and any other materials needed to repair your Vehicle including any supplier delivery service or call-out charges.
- Assistance on private property without the relevant permission from the property owner.
- Storage costs. We may be entitled to sell your Vehicle if you don't pay pre-agreed fees or collect the Vehicle when we ask you to (and we've given you at least 30 days' notice).
- Any other costs that may arise during a recovery. We can't accept any costs for passengers who do not accompany your Vehicle while it's being recovered.
- Routine servicing, maintenance or repairs, or faults caused by actions or omissions of the driver.
- Where your Breakdown or accident is attended by the police, highways agency or other emergency service, we can't get involved 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.
- Labour charges or any work that occurs once you've been taken away from the scene of a Breakdown or to a garage. These are costs you'll have to pay.
- Recoveries not organised at the time of breakdown.
- A second or subsequent recovery in relation to the same Breakdown event, after your Vehicle has been recovered by us. For example, if the location that you originally asked us to take you to is closed or inaccessible and you later ask us to recover you to that location, the second recovery will be chargeable.
- All things excluded under general terms and conditions (see pages 31 to 32).

We can't guarantee that any recovery to a local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any work. We'll try to check that the chosen repairer carries out the type of repair work required, but we can't guarantee this. We don't provide any warranty or assurance for any work carried out at your request.

At Home.

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

What is covered:

- At Home provides access to the same service as is available under 'UK 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 'UK Roadside Assistance' 'What is not covered' above.

National Recovery.

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

What is covered:

- National Recovery 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 (see also General Terms and Conditions, page 31).
- National Recovery is available when the AA provides either UK Roadside Assistance or At Home service and the AA cannot repair Your Vehicle at the roadside or at Your home.

What is not covered:

- Recovery following a Road Traffic Accident, unless you agree to the terms of Accident Recovery. See the Accident Recovery section.

- All things excluded under Roadside Assistance (see 'What is not covered' on page 28).
- Recoveries not arranged at the time of Breakdown.
- A second or subsequent recovery in relation to the same Breakdown event, after your Vehicle has been recovered by us. For example, if the location that you originally asked us to take you to is closed or inaccessible and you later ask us to recover you to that location, the second recovery will be chargeable.
- We are unable to provide a recovery for tyre-related breakdowns. In cases where a spare tyre is not available, breakdown assistance will be limited to a local tow.

Compassionate National Recovery Assistance:

If you or the driver of your Vehicle is unexpectedly taken ill during a journey and nobody else can drive for you to complete your journey, we may be prepared to make our National Recovery service available. This is given at our discretion, and we may ask you for proof of illness before service is provided (where appropriate).

Onward Travel.

Underwritten by Automobile Association Underwriting Insurance Company Limited.

What is covered:

- Onward Travel is available if We have attended the breakdown, the vehicle is immobile, and We cannot arrange a local prompt repair;
- You can choose one of the following:
 - a replacement vehicle; or
 - overnight accommodation; or
 - public transport costs which are described in detail on page 38 below.

What is not covered:

- Onward Travel can only be arranged if it is requested at the same time as the Breakdown is reported. A replacement car must be requested at the same time as the Breakdown is reported, but can be arranged to start up to 3 working days after the Breakdown.
- Onward Travel is not available following an accident or self-induced fault (such as mis-fuelling, lost keys, or locking keys in your Vehicle).
- Onward Travel is limited to 3 claims in any one policy year.

Onward Travel benefit options:

A: Replacement vehicle.

What is covered:

- The cost to supply a replacement mid-range saloon or hatchback type car for up to 3 days, by our chosen supplier, subject to availability.
- A collection and drop-off service may be available within a 30-mile radius of the breakdown or your chosen location, subject to availability. (UK mainland & Northern Ireland only).

What is not covered:

- Additional charges incurred if you keep the replacement vehicle for longer than 3 days or choose to upgrade to a higher range vehicle.
- Fuel costs (including those resulting from pick-up, collection and drop-off for the vehicle).
- Any ferry, toll or congestion charges incurred in the replacement vehicle.
- Any insurance excess charges, or other insurance related charges (see important information below).
- Replacement vehicles cannot be supplied with a tow bar and therefore your caravan or trailer will have to, if eligible, be recovered under National Recovery with your Vehicle.
- We cannot provide a like for like replacement for your Vehicle (this includes being unable to provide a replacement hybrid or electric vehicle).

General points to note regarding replacement vehicles.

- a. Replacement vehicles are supplied to you by our chosen suppliers.
- b. The 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):
 - i. Production of a full driving licence valid at the time of issue of the hire vehicle;
 - ii. Drivers to be aged at least 18, and for any under the age of 21, vehicle hire may be subject to the use of their own insurance, where available. Any costs incurred in this event will not be covered;
 - iii. A valid credit or debit card is required. Alternatively, the supplier will require a deposit and may undertake a simple credit check before releasing the vehicle to you;
 - iv. Drivers aged 18 to 21 years are restricted to an economy hatchback type vehicle;
 - v. Availability of the collection and drop-off service will be discussed with you at the time of hire; and
 - vi. If the AA's chosen supplier refuses hire for any reason, subject to price approval and authorisation from the Onward Travel team, you are entitled to arrange a hire vehicle from another provider. Claims for the reimbursement of costs can be made to the Onward Travel claims team (see page 38 for contact details).

OR

B: Alternative transport costs.

What is covered:

Costs for alternative transport for the driver and up to a maximum of seven passengers (see clause h of our general terms and conditions on page 31) travelling to a single UK destination that has been authorised in advance by the Onward Travel team (see page 38 for contact details).



What is not covered:

Costs not agreed and authorised by the Onward Travel Team.

OR

C: Overnight accommodation.**What is covered:**

We'll arrange and pay directly for one night's bed and breakfast on the day of the Breakdown at a hotel of our choice for the driver and up to a maximum of seven passengers (see clause h of the general terms and conditions on page 31).

What is not covered:

Any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers aren't included. You must settle these direct with the hotel before leaving.

General Terms and Conditions – AA Breakdown Cover.

What is not covered:

Any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers aren't included. You must settle these direct with the hotel before leaving.

Breakdown cover does not provide for:

- a. **Any vehicle servicing or re-assembly:** routine servicing, maintenance or repairs or putting right work that you, a garage or third party have undertaken;
- b. **Garage labour costs:** the cost a garage charges you for a permanent repair after we've done a temporary repair at the roadside.
- c. **Service to vehicles at a garage:** If any work has been undertaken by a garage we will not attend.
- d. **Service to vehicles on private property:** we cannot carry out repairs to your Vehicle on private property unless you have the permission of the owner.
- e. **Fuel draining:** putting it right if you put in the wrong fuel or oil. We can offer you our Fuel Assist service (which you will need to pay for).
- f. **Storage of your Vehicle:** If your Vehicle has to be stored for any reason (including if you don't collect it when we ask you to), we can charge you reasonable storage fees. Vehicles (including contents) are stored at your own risk and we're not responsible for any loss or damage while the vehicle is stored.
- g. **Responsibility when we have recovered your Vehicle:** When we have delivered the vehicle to your required location we will have no further responsibility for the vehicle.
- h. **Assistance for excess passengers:** transport or accommodation for more passengers than there are seats in the vehicle up to a maximum of eight people in total.
- i. **Trade transportation:** the provision of service to vehicles bearing trade plates or vehicles that we have reason to believe have just been bought at auction.
- j. **Transporting from trade premises:** we cannot provide assistance if you are moving the vehicle as part of a commercial activity.
- k. **Locksmiths, tyre, glass or bodywork specialists costs:** we will not cover locksmiths, tyre, glass or body work specialist costs. We can arrange these services at your request and at your cost.
- l. **Transporting animals:** we may agree to transport an animal, at our sole discretion and if we agree to do so it'll be at your risk and it is your responsibility to secure any animal being transported. We will not recover horses or livestock.
- m. **Assistance animals:** We will transport assistance dogs, unless it is not possible for health and safety reasons. It is helpful to tell us about your situation so we can arrange additional adjustments and further tailored support. In these instances we would ask you to call us on **0330 053 0460**, text phone users can prefix any of our numbers with **18001**. Alternatively make our call handler aware at the time of reporting your breakdown.
- n. **Participation in sporting events:** we will not attend your Vehicle if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests;

- o. **Malicious damage or Vandalism:** we cannot provide help if your Vehicle cannot be driven due to malicious damage or vandalism. We can arrange recovery but you will need to pay for this (and claim it back from your motor insurer).
- p. **Commercial use:** Assistance will not be provided for any vehicles used at any time for any commercial purpose, such as carrying items/ people for money, delivery or collection of goods, transporting people, or carrying equipment, tools or materials for commercial purposes (or any combination of private, domestic and commercial use).
- q. **Locking Wheel Nut Key:** if you do not have the locking wheel nut key for your vehicle, we may be unable to assist you, or may need to charge an additional fee to remove the locking wheel nuts.
Please check your vehicle manual for more information on how to locate your locking wheel nut key.
- r. **Tyre related breakdowns:** AA Patrols and agents are unable to permanently repair or provide new tyres at the roadside. For tyre-related issues where a spare tyre is not available, we will be able to offer a temporary repair, arrange for local recovery, or refer you to a tyre fitter.

Sale of Vehicle.

If you don't pay pre-agreed fees or collect the Vehicle within 14 days of us asking you to, then we (or the garage) may sell or otherwise dispose of it (including any contents), but only if we give you at least 30 days' further written notice of our intention to do so. If we're entitled to sell or dispose of the Vehicle, then we may do so in whatever manner we consider to be reasonably practical. If the proceeds from the sale or disposal exceed what you owe us, we'll pay you the excess after deducting reasonable storage charges and sale/disposal costs. If the proceeds don't cover what you owe us, then you must pay us those outstanding amounts (including reasonable storage charges and sale/disposal costs).

Accident Recovery.

What is covered:

- a. If following a Non-Fault Accident or an At-Fault Accident you do not want to use the AA Accident Assist service (see page 35), we can still arrange the recovery of your Vehicle. In such circumstances, you'll be responsible for paying our charges for the recovery.
- b. To help us arrange a recovery, you must give us any relevant information we reasonably request.
- c. Where a recovery is arranged and specialist equipment is required, we will inform you of the cost of the specialist equipment in advance and you will be responsible for paying these costs.

What is not covered:

Where you do not request services from us at the time of the accident and/or where you arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these services (either to you or the provider).

General points to note regarding Accident Recovery.

Please note that following an accident or otherwise, it remains your responsibility to ensure you properly comply with all requirements of your motor insurer.

General rights to refuse service.

If you are refused service by us, you have the right to an explanation in writing. We reserve the right to refuse to provide or arrange assistance where the service request is for, or relates to:

- a. **Repeat Breakdowns within 28 days:** Assistance will not be provided if we have attended your vehicle and you call us out for the same fault within 28 days, unless you are able to provide proof that a permanent repair has been completed by a garage in that time.
- b. **Unattended Vehicles:** You must be with your Vehicle when we attend.

- c. **Pre-existing conditions:** Assistance will not be provided for any known faults that existed before you purchased cover.
- d. **Unsafe, unroadworthy, unlawful etc. Vehicles:** Before the relevant Breakdown or accident your Vehicle was:
- dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
 - overladen (including incorrectly or dangerously loaded/overloaded vehicles);
 - unroadworthy; or
 - otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).
- i. **Untaxed, uninsured vehicles:** Before the relevant Breakdown or accident your Vehicle was:
- untaxed (and an exemption does not apply – see the DVLA website for more information);
 - without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or
 - uninsured (no valid motor insurance in place at the time of the breakdown).
- ii. **Assistance for unsafe or unlawful activities:** We can't provide help if it would involve breaking the law or a breach of our health and safety duties, for example, working on post production conversions from conventional fuel to electric, if we can't confirm this to be safe;
- iii. **Delay in reporting:** We won't attend where the Breakdown is not reported within 24 hours of you becoming aware of the Breakdown.
- iv. **We cannot verify Your cover:** If you cannot produce a valid TSB debit card and some other form of identification, and if your payments are not up to date. We reserve the right, at our discretion, to offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to you prior to purchase.

No refunds will be given if entitlement to Breakdown cover cannot be proved, or simply because your Vehicle cannot be fixed at the roadside.

- v. **Any services provided under Onward Travel** must be paid for in advance by you and will be fully refunded if it can be established that entitlement to Onward Travel was held at the time of the Breakdown.
- vi. **Unreasonable behaviour:** Where you or anyone accompanying you:
- i. is behaving or has behaved in a threatening or abusive manner; or
 - ii. have falsely represented entitlement to services that you are not entitled to; or
 - iii. have assisted another person in accessing our services they are not entitled to; or
 - iv. owe us money with regards to any services, spare parts or other matters.
- vii. **The recovery of unaccompanied children:** The recovery of any child under 16 years of age unless they are accompanied at all times by an adult.
- viii. **Excessive usage:** Regardless of your level of cover, where, in our opinion, your service use is deemed excessive we reserve the right to investigate your entitlement to the service. If we reasonably suspect you are seeking to use the service in breach of these terms and conditions, you may be notified that any further assistance provided by us will be chargeable and we reserve the right to cancel.
- ix. **Failure to maintain Vehicle in good and safe condition:** Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by us, or due to a lack of routine servicing or maintenance (in line with manufacturer guidelines), or continued failure to maintain fuel or charge in your Vehicle.

Additional Services.

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

Use of Agents.

Service from our dedicated patrols may not always be available and we may send a garage agent.

We'll only accept responsibility for the actions of an agent where they are acting on our instruction.

Request for Assistance.

You must call us first prior to any work being undertaken by a garage.

Emergency nature of a breakdown.

Our 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. Whilst our patrols will exercise such care and skill as is reasonable in a roadside emergency situation, completion of an emergency repair can't be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation of 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 TSB account no refund is available. Cancellation/closure of Your TSB account will mean that Your rights to service from the AA will cease immediately.

The AA shall have the right to cancel any cover in the following circumstances (if the AA decides to cancel Your cover You will be notified in writing and Your cover will be cancelled with immediate effect):

- a. Since Your cover first began the AA has been entitled to refuse service on more than one occasion under sub-clause 3c and on one or more occasions under sub-clause 3g; or
- b. The AA considers, in its reasonable opinion, there has been:
 - A breakdown in the AA's relationship with you as a result of your conduct; or
 - An occurrence or circumstance that would damage or harm The AA's reputation.; or
 - You or anyone accompanying you has used threatening or abusive behaviour or language, or intimidated or bullied The AA's staff or suppliers in any way.
- c. Cover was taken out where the AA was, or is, entitled to cancel an existing or previous cover under a) or b) of this clause;
- d. If the Customer has, following termination of the relevant TSB Added Value Account during a Subscription Year, failed to pay The AA, on request, to continue the cover previously provided under the TSB Policy; or
- e. Regardless of your level of cover, where, in our opinion, your service use is deemed excessive we reserve the right to investigate your entitlement to the service. If we reasonably suspect you are seeking to use the service in breach of these terms and conditions, you may be notified that any further assistance provided by us will be chargeable and we reserve the right to cancel your cover.
- f. You have failed to maintain Your Vehicle in good and safe condition, Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by us, or due to a lack of routine servicing or maintenance (in line with manufacturer guidelines), or continued failure to maintain fuel or charge in your Vehicle.
- g. In the event that the AA is no longer TSB's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your TSB account, Your Breakdown Cover with Automobile Association Developments Limited (trading as AA Breakdown Services) (and, where applicable, Automobile Associate Underwriting Insurance Company Limited) will expire in accordance with the Terms and Conditions of Your TSB Account and we shall have no further obligation to provide You with Breakdown assistance services.

Changes to Terms and Conditions.

TSB and/or the AA is entitled to change any of 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 of AA's reasonable control.

We shall not be liable for service failures or delays where we are faced with circumstances outside our reasonable control.

AA Accident Assist.

Available as part of your AA Breakdown Cover.

Underwritten by AA Underwriting Insurance Company Limited.

AA Accident Assist is a complimentary accident claims service which is available 24 hours a day, 365 days a year as part of your Roadside Assistance cover. As part of this service, we'll handle your insurance claim on your behalf, independently of your insurer. We can also arrange the recovery of your Vehicle and any repairs, as well as replacement transportation to keep you moving.

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

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

1. Vehicle recovery.

Non-Fault Accidents:

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

At-Fault Accidents:

- a. If you will be making a claim on your motor insurance policy, we can recover your Vehicle if it is not mobile or unsafe to drive after an accident. We won't charge you for the recovery if you agree to have:
 - i. Your insurance claim handled by us; and
 - ii. Your Vehicle repaired at an AA Approved Repairer (your insurer must also agree to this).
- b. If you only require us to recover your Vehicle and do not want to use the AA Accident Assist service, you'll be asked to pay a fee up front for this.

2. Repairs.

Non-Fault Accidents:

- a. We'll take your Vehicle to an AA Approved Repairer. They will carry out an assessment of the damage caused and provide us with a cost estimate. Where the repairs are deemed economical and viable by us, and you agree to use the AA Approved Repairer, we will authorise the AA Approved Repairer to carry out the repairs. We will cover the cost of these repairs based on the estimate prepared by the AA Approved Repairer.

- b. If we consider the repairs to your Vehicle to be uneconomical or unviable, we'll inform you of this and you'll need to claim from motor insurance.
- c. We'll not pay for repair costs when you make your own arrangements for repairs to your Vehicle after the accident.
- d. We'll only pay for repairs to your Vehicle, we will not pay for repairs to any other vehicle.
- e. You agree to us recovering any repair costs in your name and will help us do this. If any costs for repairs that we have paid for are recovered by you or paid direct to you, you must pay such costs to us in accordance with the general terms and conditions (see pages 31 to 32).

At-Fault Accidents:

- a. We'll take your Vehicle to the AA Approved Repairer or, if your Vehicle is mobile and safe to drive, we'll arrange the recovery of your Vehicle from your home address.
- b. The AA Approved Repairer will carry out an assessment of the damage caused and request authorisation to proceed with the repairs from your insurer. Where your insurer authorises the repairs, they'll cover the repair and recovery fees.
- c. Where your insurer does not authorise the AA Approved Repairer to proceed with the repairs for any reason, your insurer will inform you and they'll oversee the management of your motor insurance claim. If for any reason your insurer declines your claim, you'll be responsible for the recovery and storage costs.

General points to note regarding repairs.

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

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

3. Mobility.

Non-Fault Accidents:

- a. We will arrange, and pay for, a Replacement Hire Car if your Vehicle cannot be driven or is considered unsafe.
- b. AA Accident Assist is only available for your Vehicle, and the type of Replacement Hire Car we arrange for you is subject at all times to availability.
- c. If the repair of your Vehicle is deemed uneconomical or unviable and you make an insurance claim (as referenced in the 'Repair' section) we will continue to pay for a Replacement Hire Car but the duration of the hire period will be determined by us. It is your responsibility to keep us updated on the progress of your insurance claim. If you don't, we may stop paying for the Replacement Hire car. Also, if you do not accept a reasonable offer to settle the insurance claim, we may refuse to pay further hire costs.
- d. The provision of a Replacement Hire Car is subject always to the following conditions:
 - i. you agree to us recovering any Replacement Hire Car costs in your name and will help us do this. If any hire costs that we have paid for are recovered by you or paid direct to you, you must pay such costs to us in accordance with the general terms and conditions (see pages 31 to 32);
 - ii. we'll select the Replacement Hire Car (and its supplier) subject at all times to availability;
 - iii. we'll decide the duration of the hire period for the Replacement Hire Car (and our decision is final);

- iv. you'll enter into a car hire rental agreement with our chosen supplier and you will follow any terms and conditions issued by them;
 - v. you'll inform us as soon as your Vehicle becomes available for you to drive again;
 - vi. you'll return the Replacement Hire Car to our chosen supplier as soon as your Vehicle becomes available;
 - vii. if you are VAT registered you'll be liable for the VAT element of the hire costs, which you should recover from HMRC; and
 - viii. we can take details of your claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a Replacement Hire Car between 9am and 4.30pm Monday to Friday (excluding public and bank holidays).
- e. Although we will arrange and pay for a Replacement Hire Car:
- i. we do not cover any other charges arising from your use of the Replacement Hire Car, including but not limited to: fuel, any insurance excess charges, charges arising from damage to the Replacement Hire Car, daily hire charges arising from you keeping the Replacement Hire Car after your Vehicle has been repaired and is ready for collection;
 - ii. we can't arrange a tow bar for the Replacement Hire Car, meaning that your caravan or trailer will, if eligible, have to be recovered under our National Recovery service;
 - iii. we can't guarantee that the Replacement Hire Car will be a hybrid or electric vehicle;
 - iv. we won't pay for Replacement Hire Car costs when you make your own arrangements for car hire after an accident;
 - v. if we've arranged a Replacement Hire Car on your behalf but your insurer is dealing with the damage to your Vehicle, you won't be covered if you fail to keep us updated on the progress of the Vehicle damage and will be liable for the costs of the Replacement Hire Car; and
 - vi. if we become aware that the accident was an At Fault Accident, we won't pay any further Replacement Hire Car costs from the date that we become aware of the change of accident

circumstances. We won't seek to recover any costs from you that we have already paid provided the details you supplied at the time of the accident were true and complete.

At-Fault Accidents:

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

4. General points to note regarding AA Accident Assist.

- a. As part of AA Accident Assist, we do not cover:
 - i. any accident that occurs outside mainland England, Wales or Scotland;
 - ii. accidents that arise from your unlawful use of alcohol or drugs;
 - iii. any accident if you're claiming against a person who doesn't have a valid motor insurance policy, or a person who can't be identified or traced; and
 - iv. any accident which your motor insurer has declined cover for.
- b. If you make a false or fraudulent claim for AA Accident Assist (or provide false, misleading or fraudulent statements, information and/or documents in support of any such claim), you will lose the benefit of AA Accident Assist and we may cancel your policy (see page 34 for details).

You will not be entitled to a refund of: (1) any benefits of your policy; or (2) any premiums you have paid. We may recover from you any costs paid by way of benefit under your policy. If you make fraudulent statements or provide false information and/or documents to us, we may record this on the anti-fraud databases, and we may notify other organisations.

- c. Where you agree for us to handle your claim as part of the AA Accident Assist service, but you subsequently change your mind once we have already recovered your Vehicle and delivered it to either an AA Approved Repairer or destination of your choice, you will be responsible for paying either:
 - i. The AA recovery fee to the AA Approved Repairer before your Vehicle can be released back to you or your insurer; or
 - ii. The AA directly for the cost of the recovery. We won't be liable for any other costs incurred, including but not limited to additional excess costs.
- d. Where you do not request services from us at the time of a Non-Fault Accident or an At-Fault Accident and/or where you arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these services (either to you or the provider).
- e. Where we provide AA Accident Assist for a Non-Fault Accident we will be entitled to take over and conduct at our expense and in your name, this is known as subrogation :
 - i. the negotiation defence or settlement of any claim against the at fault driver for recovery in respect of costs paid by us for AA Accident Assist;
 - ii. legal proceedings to recover for our benefit any payments made for AA Accident Assist;
 - iii. you must give us all documentation, help and information they may need; and
 - iv. we reserve the right to recover costs paid by us for AA Accident Assist from your own motor insurance and you must assist us to recover costs paid by us for AA Accident Assist from your motor insurance.

Compliments and complaints.

We aim to always provide you with a high level of service. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

We will either acknowledge your complaint within 5 working days of receipt or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period, we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we 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.

You can contact the AA in several ways:

Phone: **0344 209 0556**
 Email: **customer.solutions@theaa.com**
 Post: **Customer Solutions,
 The Automobile Association,
 Park Square,
 Bird Hall Lane,
 Cheadle Heath,
 Stockport,
 SK3 0XN**

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

You can contact the Financial Ombudsman in several ways:

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

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

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

Post: **The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR**

Financial Services Compensation Scheme (FSCS).

Onward Travel and Accident Assist, which are provided by Automobile Association Underwriting Insurance Company Limited are covered by the FSCS.

If you were unable to use your Onward Travel cover or Accident Assist because the underwriter AA Underwriting Insurance Company Limited was not able to cover the costs you have incurred relating to Onward Travel or your AA Accident Assist claim you may be entitled to compensation from the FSCS. Your entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance (such as Onward Travel and AA Accident Assist), provided by a regulated insurer such as AA Underwriting Insurance Company Ltd is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS at **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: Level 3, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales Number: 01878835.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: Level 3, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales number 2414212.

AA Underwriting Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Registered office: Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA.

AA Underwriting Insurance Company Limited is a member of the Association of British Insurers. Registered Number 106606 (Gibraltar).



Other ways we can help.

For everything from current accounts and loans, to mortgages and savings, we're here to help.

Go to **tsb.co.uk**
or visit your local branch.

For more information...

Call **03459 758 758**

Click **tsb.co.uk**

Visit **Drop into your local branch**

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit **www.relayuk.bt.com** to read how they manage your data.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Accident Assist is underwritten by AA Underwriting.

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

TSB Travel Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153. You may check this information and obtain further information about how the Financial Conduct Authority protect you by visiting **fca.org.uk**

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All information correct as at July 2025.

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