

Gold Card
Additional
Information and
Insurance Terms
and Conditions

Additional Information

We are providing information on insurance products available with the Ulster Bank Credit Card range of products. **These insurances are optional therefore you are under no obligation to accept them.** The following insurance products are only available with the Ulster Bank Gold Card: Purchase Protection and 1 Year Extended Warranty.

Will these insurance products meet your needs?

The Insurance Products mentioned below are an integral part of the Ulster Bank Credit card account range of benefits/services available for you to use.

- **Purchase Protection**

This product will be appropriate for eligible customers who would like to ensure most purchases (of over £50) you make with your Gold card are protected against theft, loss or accidental damage for 100 days from the date of purchase, provided that the item is not already covered by other insurance.

- **One Year's Extended Warranty**

This product will be appropriate for eligible customers who would like one year's free extended warranty for most purchases made with your card, to include breakdown as a result of accidental damage from the date of registration for 6 appliances per year. To qualify for your Free Cover each and every appliance must be registered with the Extended Warranty Helpline on 0870 607 0049 within 90 days of purchase.

Ulster Bank are not making a personal recommendation based on your individual circumstances that these policies are suitable for your needs and we recommend that you read the Policy Summaries and enclosed policies carefully.

How much will this cost me?

There is no separate charge for the integral insurance products, as listed above. They remain available while your Ulster Bank Credit Card account is open.

Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future.

Other taxes may exist that are not paid via underwriting Insurer and/or Ulster Bank Limited or imposed by them or us.

Your right to cancel

You have a right to cancel these insurances within 14 days of receipt of confirmation that the agreements have been concluded.

If you wish to cancel your **Purchase Protection Insurance**, you will have 14 days to cancel it starting on the day you receive the Terms and Conditions wording. Please write to:

Royal & Sun Alliance Insurance plc. St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL or call the number shown on your Terms and Conditions wording.

If you wish to cancel your **Extended Warranty Free Cover** contact the Customer Services Department on 0870 607 0049, or email us at web.support@domgen.com, or by writing to:

Domestic & General's Customer Service Manager,
Domestic & General Insurance PLC, Leicester House,
17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Any policies which are not cancelled during the 14 day period will be binding on you.

Your right to terminate

If you wish to cancel your **Purchase Protection Insurance** at any time write to:

Royal & Sun Alliance Insurance plc.
St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

If you wish to cancel your **Extended Warranty Free Cover** at any time, contact the Customer Services Department on 0870 607 0049, or email us at web.support@domgen.com, or by writing to:

Domestic & General's Customer Service Manager,
Domestic & General Insurance PLC, Leicester House, 17 Leicester Street,
Bedworth, Warwickshire CV12 8JP.

What if I need to make a claim?

Should you wish to claim under your **Purchase Protection Insurance** you should call the Claims Helpline on 0845 074 0074 or write to:

RSA, PO Box 202, West Gate, Colston Avenue, Bristol BS99 7FR.

You will be asked to forward your credit card statement showing the purchase on the card, and a receipt for the item on which the claim is being made.

Should you wish to claim under your **Extended Warranty Free Cover** call us on 0870 607 0049. Or write to:

Claims Department, Leicester House, 17 Leicester Street, Bedworth,
Warwickshire CV12 8JP.

You will be asked for your Policy Number together with the Model Number and Serial Number of the item on which the claim is being made.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the insurance companies be unable to meet all their liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Ulster Bank Purchase Protection is provided and underwritten by Royal & Sun Alliance Insurance Plc. Registered in England and Wales Number 93792, Registered Office and Head Office St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL, which is authorised and regulated by the Financial Services Authority, and entered on the FSA register (Number 202323). The main business of Royal & Sun Alliance Insurance Plc is insurance.

Ulster Bank Extended Warranty is provided and underwritten by Domestic & General Insurance plc. Registered in England number 485850, Head Office and Registered Office, Swan Court, Mansel Road, Wimbledon SW19 4AA, which is authorised and regulated by the Financial Services Authority and entered on the FSA register (Number 202111). The main business of Domestic & General Insurance plc is insurance.

All insurances are arranged by Ulster Bank Limited. Registered Number R733 Northern Ireland. Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB. Authorised and regulated by the Financial Services Authority.

Insurance Terms and Conditions

PURCHASE PROTECTION

Statement of 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 Ulster Bank Gold MasterCard customers covering card purchases for theft, loss or accidental damage as described in your policy document.

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Your Policy Summary

Ulster Bank Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc. The contract remains in force for as long as you have an Ulster Bank Gold Card.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Terms & Conditions wording, a copy of which will be provided at any time on request. On receipt of your Terms & Conditions wording, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 – Purchase Protection

The following benefits are automatically included in your policy:

Features & Benefits	Significant Exclusions or Limitations	Terms & Conditions Section
Purchase Cover Covers accidental damage to and loss or theft of personal property purchased by the cardholder with their Ulster Bank Gold credit card. The incident must occur in the United Kingdom, Channel Islands or the Isle of Man.	<ul style="list-style-type: none">• Theft, loss or accidental damage must occur within 100 days of purchase• Maximum amount of any Claim/item is £3,500• No cover for items under £50• Total claim limit in any 12 month period is £15,000	<ul style="list-style-type: none">• ‘What is not covered’

Table 2 – General Conditions & Exclusions

For full details of these and other exclusions and limits please read the Terms & Conditions.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none">• No cover is provided for items insured by any other policy.• No cover is provided for wear and tear, depreciation or repair.• No cover is provided for jewellery or watches in baggage unless carried by hand and under the personal supervision of the cardholder.• No cover is provided for livestock, pets, plants or business goods.	<ul style="list-style-type: none">• See Sections specified in Table 1

Important Information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the Terms & Conditions wording. To cancel please write to the address or call the number shown in your Terms & Conditions wording.

Claims

Should you wish to claim under your Purchase Protection you should call the Claims Helpline on 0845 600 0609 (Typetalk 18001 0845 600 0609) as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Terms & Conditions wording.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown in your Terms & Conditions wording. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the appropriate address opposite.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Purchase Protection

Customer Relations Manager
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA

Financial Ombudsman Service

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (with effect from 1/1/10 maximum 90% of the claim, without any upper limit. Further information can be obtained from the FSCS.

Other Important Information

Termination of the contract

We may cancel this policy by giving you at least 14 days' notice at your last known address.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

RSA

Ulster Bank Purchase Protection is provided and underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

PURCHASE PROTECTION POLICY

Insurer Royal & Sun Alliance plc.

The Insurance contract

This policy is a legal contract between **you** and **us**.

You must comply with all the conditions set out in this policy. If **you** do not, **we** may turn down a claim or **you** may find that **you** do not have any cover.

Choice of law

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which

you live, or, if **you** live in the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Ulster Bank Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority.

Words with special meanings

All defined terms will be shown in bold. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

You/Your:

The Principal cardholder and authorised Additional cardholder as specified in the Ulster Bank credit card agreement.

Our/Us/We:

Royal & Sun Alliance Insurance plc No. 93792 Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Cover:

We will insure items **you** purchase in full with **your** Ulster Bank Gold credit card against accidental damage, loss or theft anywhere in the world for up to 100 days from the date of purchase. Cover is only available to residents of the United Kingdom, Channel Islands and Isle of Man.

Limit of cover:

£15,000 in any 12 consecutive month period in respect of any one account, £3,500 for any one item.

What is not covered:

- Any amount covered under any other insurance policy, guarantee or other agreement.
- Any amount not covered under any other insurance policy, guarantee or agreement due to the application of an excess, unless the excess is greater than £100.
- The first £50 of any claim.
- Travellers cheques, cash or financial documents of any kind, tickets of any kind, buildings, food, beverages, fuel, animals, living plants or perishable goods.
- Motor vehicles, mechanically propelled or assisted vehicles, caravans, trailers, aircraft, gliders and hang gliders, hovercraft, sailboards, surfboards, jetskis or boats and other mechanically propelled or assisted watercraft, or parts or accessories for any of them.
- Trade or business purchases.
- Household improvements of a structural nature.
- Sports equipment whilst in use.
- The following items will not be covered for loss, theft or damage in transit unless they are carried in hand or are under the personal supervision of the insured: computer equipment, jewellery, audio, photographic or video equipment, furs, precious stones, watches, gold, silver or other precious metal articles, medal, coin or stamp collections.
- Theft from motor vehicles unless at the time of the loss:
 - someone aged 16 or over was in the motor vehicle; or
 - the motor vehicle was securely locked; and
 - force and violence were used to get into the motor vehicle; and
 - the items stolen were in a locked luggage boot, luggage or glove compartment.

The most **we** will pay for theft from an unattended motor vehicle is £1,000.

- Items purchased for or gifted to and in the possession of any person other than a member of **your** household.
- Any purchases delivered to **you** by courier or posted to **you** until the goods are received, checked for damage by **you**, and accepted at **your** address.
- Wear and tear, damage by moths, vermin, or atmospheric conditions.
- Inherent product defects, electrical and mechanical failure, or failure to operate any item in accordance with the manufacturers' instructions.
- Detention or confiscation by customs or other official bodies.
- Any goods that have had attempted repair or cleaning since purchase.
- Any loss or damage caused by any sort of war, invasion or revolution.

- Any loss or damage resulting from radiation and radioactive contamination, or any related event.
- Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:
 - Was the result of an intentional act; or
 - Was expected or should have been expected; or
 - Was not sudden; or
 - Was not during any period of insurance.
- Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

(For the purposes of this exclusion “terrorism” means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear).

General Conditions

If **you** do not observe the terms and conditions of this policy **we** shall not be liable for any claim made by **you**. **You** must be an Ulster Bank Gold credit card holder at the time **you** make a claim. **You** cannot make a claim if **your** rights under the Ulster Bank credit card agreement have been terminated or **your** Ulster Bank Gold card has been withdrawn or suspended.

You must provide **us** at your own expense, all the information and assistance **we** reasonably require about any claim and **you** must help **us** take legal action against anyone if **we** ask **you** to.

You must take all reasonable steps to prevent loss or damage to any item covered by this insurance.

Guidance when making a claim

Claim Notification

It is important that **you** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under the following sections. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible.

Claims conditions require you to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, proof of card usage, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

How to claim

In the event of a claim **you** should telephone The Purchase Protection Unit on 0845 074 0074. If an item is lost, damaged or stolen **you** must ask for a claim form and return it to the Unit within 60 days of the incident.

You will be required to supply proof of purchase/card usage as part of the claims process.

Claims Conditions

Claims for loss or damage in transit must be reported to the carrier or the tour operator and a written report obtained.

Any loss, theft or damage caused by malicious persons must be reported to the police authorities within 24 hours of discovery and a written report obtained from them.

Any claim will be settled on the following basis:

If any item has been damaged and it can be repaired economically **we**

will pay the cost of repair. Otherwise where the damaged or lost item can be replaced with an item of similar quality, **we** will arrange or authorise replacement with a new item or **we** will pay the replacement cost of a new item. **We** will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use, when the loss or damage relates to a specific part or clearly defined area.

Fraud

We believe our policyholders are honest, the contract between **us** is based on mutual trust.

If dishonest means are used by **you** or anyone acting on **your** behalf to:

- obtain a claims payment under **your** policy
- fraudulently exaggerate a claim under **your** policy
- obtain cover for which **you** do not qualify

all benefits under **your** policy will be lost.

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that **you** have given **us**. **You** should show this notice to any other party related to this insurance.

We are required to send **you** this information to comply with current Data Protection legislation. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

Data Protection Act 1998

All personal information supplied by **you** will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where **your** consent has been received or where permitted by law. In order to provide **you** with products and services this information will be held in the data systems of the the RSA Group of companies or **our** agents or subcontractors. The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect **your** personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which **you** provided it. Details of the companies and countries involved can be provided to **you** on request.

Fraud Prevention, Detection & Claims History

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees
- Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies.
- **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Sharing Information

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. When **we** deal with **your** request for insurance, **we** may search the register. When **you** tell **us** about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, **we** will pass information relating to it to the register.

How to contact the Data Protection Liaison Officer

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to:

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA

Complaints Procedure

Our commitment to customer service

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If **you** believe that **we** have not delivered the service **you** expected or **you** are concerned about any aspect of the service **we** have provided, then please let **us** know, preferably through **your** usual sales and service contact point.

If **you** are unsure how to contact **your** sales and service point please contact **our** Customer Relations Team. Details of which follow.

We promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

We aim to resolve **your** concerns within 24 hours of being advised of the claim. Experience tells **us** that most difficulties can be sorted within this time.

In the unlikely event that **your** concerns have not been resolved within this time, **we** will issue a letter acknowledging **your** complaint, letting **you** know the reasons why and **we** will continue to keep **you** well informed of the further actions **we** will be taking to reach a suitable conclusion.

If **you** continue to be unhappy with **our** proposed course of action, **you** can progress **your** complaint with **our** Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by **us** issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Fax: 01422 325146

Email: crt.halifax@uk.rsagroup.com

If you are still not happy

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received your complaint, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **you** can refer **your** complaint to them.

They can be contacted at:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

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

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

For **your** protection calls may be recorded and monitored.

EXTENDED WARRANTY

Will this product meet your needs?

This product will be appropriate for eligible customers who would like one year's free extended warranty for most purchases made with your Gold card, to include breakdown as a result of accidental damage from the date of registration for six appliances per year.

Ulster Bank are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary and Policy carefully.

It is your responsibility to make sure that the policy is right for you.

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SUMMARY OF PROTECTION

Statement of 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 Ulster Bank Gold Card customers described in your policy documents.

Plan Summary

This Plan Summary does **not** contain the full terms and conditions of the insurance contract, which is included in the Terms & Conditions section in the leaflet.

- Insurance Provider:** The insurance plans are underwritten by Domestic & General Insurance PLC.
- Types of Insurance and Cover:**

This is a general insurance contract that provides free extended warranty cover (for up to six qualifying household appliances per calendar year) for 1 year after the manufacturer's 1 or 2 year guarantee expires, protecting against the cost of breakdown, accidental damage and food spoilage (freezing equipment only). Accidental damage and food spoilage covers commence from the date you register your appliance.

On registration of your appliance under Free Cover, depending on the appliance, we may also offer you the opportunity to purchase an optional extension to the Free Cover to extend the protection up to a total of 5 years from the date of appliance purchase. This Additional Cover will be offered on the same basis as for the Free Cover described above. Where the Additional Cover is chosen you should review this cover periodically to ensure it remains adequate.
- Significant Features and Benefits of Cover:** For both the Free Cover and the additional cover, these are:
 - Breakdown;
 - Accidental Damage;
 - Food Spoilage (for freezing equipment only).Please see the Terms & Conditions document for a full explanation of these terms.
- Statement of price:** There is no charge for the Free Cover. Upon registration for the Free Cover, you may be offered the opportunity to purchase Additional Cover and the price will be notified to you at this time. Payment options for the Additional Cover will also be advised at this time. Your plan fee will include all costs of purchase such as premiums and taxes at the applicable rates.
- Significant Exclusions and Limitations:** The full list of what is not covered by your plan is contained in the Terms and Conditions. The following are significant exclusions and limitations for your free cover:
 - i. Register up to six appliances per calendar year. To qualify for cover, registrations must be made within 90 days of purchase and for appliances costing between £75 and £2,000;
 - ii. Breakdown costs if they are still covered elsewhere by any manufacturer's suppliers, or repairer's guarantee or warranty;
 - iii. In case of breakdown beyond economical repair, if we cannot reasonably replace your appliance, we will pay you a contribution towards the costs of the new equipment based on the price we would normally obtain directly from our chosen supplier;
 - iv. Delivery and installation charges are not covered where an appliance is replaced;
 - v. Any costs you may incur to dispose of your original appliance;

- vi. Theft, attempted theft, malicious damage or damage caused by fire or explosion;
- vii. Repair call out costs if no fault is found with your appliance;
- viii. Costs arising from not being able to use your equipment;
- ix. Cosmetic damage.

For a full list of what is not covered by your Additional Cover plan is contained in the Terms and Conditions.

6. Duration of the Insurance Contract:

The 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period.

The accidental damage and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period. Additional Breakdown cover, accidental damage and food spoilage covers commence at the end of the Free Cover and continue until the appliance is up to 5 years old, provided Domestic & General receives the total premium payable.

7. Cancellation and Termination: Free Cover

You may cancel the plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel your plan, you can call us on 0870 607 0049 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domgen.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP.

Your plan will end automatically if we have provided you with a replacement appliance or monetary settlement. No refunds will be due.

Additional Cover

Your right to change your mind:

You may cancel the plan at any time before the end of your manufacturer's (parts and labour) guarantee period or until 14 days after you receive your plan document (whichever is later) and receive a full refund, unless your equipment has already been replaced or written-off. If you have already claimed we reserve the right to charge a £10 administrative fee.

Cancellation:

1) You may cancel the plan at any time after the "right to change your mind" period outlined above, and we will refund a proportion of your plan fee relating to the remaining full months outstanding, unless your equipment has already been repaired, replaced or written-off. No refund will be due if you have received a repair.

2) If we have provided you with replacement equipment or a write-off settlement at any point during the period of your plan then your plan will end and no refund will be due.

3) To cancel your plan, please call us on 0870 607 0049. You can also cancel by clicking on 'contact us' at www.domgen.com, or by writing to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP.

4) The plan can be cancelled by us by giving you 14 days' notice in writing to your last known address. A refund of the amount paid for the remaining full months of the plan will be given.

5) If you cancel the plan, and you are paying by Direct Debit, please tell your bank to cancel the Direct Debit instruction.

8. How to Arrange a Repair: You can find details of how to arrange a repair in section 7 of your plan document. If you have not yet received this, call us on 0870 607 0049.

9. How to Complain: If you wish to complain, then:

- Call the Customer Service Department on 0870 607 0049;
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- E-mail us by clicking on 'contact us' on our website (www.domgen.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Email: enquiries@financial-ombudsman.org.uk

10. The Financial Services Compensation Scheme:

We are covered by the Financial Services Compensation Scheme so, if we cannot meet our obligations to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyd's Chambers, 1 Portoken Street, London E1 8BN

EXTENDED WARRANTY

FREE COVER TERMS AND CONDITIONS

Significant Features and Benefits Explained

The following are definitions of the different benefits available under the plan.

Breakdown

The cost of repair to the equipment following a mechanical or electrical fault which stops the equipment working properly.

Accidental Damage

The cost of repair to the equipment following physical damage as a result of a sudden and unforeseen cause which stops the equipment working properly.

Food Spoilage (for freezing equipment only)

If the equipment breaks down or there is an accidental failure of the public electricity supply (except as a result of bad weather conditions) we will provide you the cost of:

- Food spoilt in the freezing compartment (up to the value of £300 for any one claim); or
- Hiring temporary freezer space (up to the cost of £50 per claim) to prevent the food from spoiling. The most we will pay in any one period of insurance is £500.

Duration of the Insurance Contract: The 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period. The accidental damage and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period.

Other Terms and Conditions

Terms of replacement

We will always, subject to the full terms, conditions and exclusions of your plan, repair your equipment unless:

- a) we cannot repair it; or
 - b) we cannot obtain the spare parts to repair it; or
 - c) we can replace it for less than the cost of the repair.
- We will only replace your equipment if we have agreed to do so before a repair is carried out. When we have replaced your equipment, your plan will end immediately and there will be no refund of the fee you have paid. When we have replaced your equipment you may dispose of the original equipment if it is in your possession.
 - If we do not repair your equipment we will replace it with equipment of the same or similar make and specification. You must pay us for our supplier's delivery and/or installation charges and any outstanding fee instalments.
 - If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment, usually this will be vouchers redeemable from a retailer chosen by us. We will calculate this contribution using the age of your equipment and the current retail price.
 - We will not be responsible for any costs that you may incur to dispose of your original equipment.

What is not provided by your plan

- a. Costs provided by any manufacturers, suppliers or repairer's guarantee or warranty.
- b. The equipment being recalled by the manufacturer.
- c. The cost of modifying the equipment.
- d. Claims arising from your failure to follow the manufacturer's instructions.
- e. Claims arising from using your equipment in a non-domestic or commercial environment unless we agree to the use in writing beforehand.
- f. Theft, attempted theft, malicious damage or damage caused by fire or explosion.
- g. Claims arising from floods, lightning, storms, frost or other bad weather conditions.
- h. Claims arising from any problem with the supply of electricity, gas or water (unless your claim is for food spoilage).

- i. Costs if no fault is found with your equipment.
- j. Routine maintenance, cleaning and servicing.
- k. Labour charges for work outside our repairer's normal working hours which are Monday – Friday 9am to 5pm.
- l. Repairs carried out outside the United Kingdom, unless we agree otherwise in writing.
- m. Costs arising from not being able to use your equipment or from damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment.
- n. Cosmetic damage such as damage to paintwork or dents or scratches to the equipment.
- o. The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers.
- p. Costs due to rust, corrosion or water damage.
- q. Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type.
- r. Delivery and installation charges if a replacement takes place as detailed in 'Terms of replacement'.
- s. Damage or failure of the equipment due to: a software virus; the configuration of user settings; or the process of backing up or recovery of data; Loss, corruption or damage to data or operating system;

Protection is also not provided for the following:

Cooking equipment

- Ceramic or glass surfaces (unless due to accidental damage)
- Oven liners

Vacuum cleaners and floor polishers

- Bags, brushes or belts

Shower equipment

- Scale damage

Audio visual equipment

- Tuning
- Styli or cartridges

Satellite equipment

- Realigning or re-siting the dish
- Rust
- Tuning
- Water damage

Computer equipment

- Software (applications or operating system)
- Damage caused by viruses
- Accessories which you have not told us about in writing, including joysticks
- Replaceable printer heads

In-car equipment

- Removing or re-installing the equipment

LCD and Plasma televisions

- Costs due to unusual physical or electrical stress, burned screen or software interface problems
- Claims arising due to a failure to install the display in line with the manufacturer's instructions
- Costs associated with gaining access to cables within the fabric of a building or wall
- Repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit
- Wall mounted units if not fitted as per manufacturer's recommendations
- Damage during delivery

Lawnmowers

- Belts, blades and/or blade sharpening, oil or petrol

Gas/Electric Fires

- Fuel lines to the equipment and the flue system from the equipment
- Difficulties in getting to the equipment
- Turning on or lighting up the equipment and adjusting the switches and controls, except following a repair provided by the plan
- Work caused by equipment which is not installed correctly
- Energy management systems or immersion heaters

This plan will not protect against claims arising from third party or personal injury.

How to arrange a repair

Please call 0870 607 0049 to arrange a repair.

You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay. In the unlikely event that we

advise you to pay the repairer yourself, we will tell you how to claim. If your claim is for Food Spoilage we may request that you keep the spoiled food for up to two working days to allow us or our agents to verify your claim.

How to Complain:

If you wish to complain, then:

- Call the Customer Service Department on 0870 607 0049;
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- E-mail us by clicking on 'contact us' on our website (www.domgen.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at:

South Quay Plaza,
183 Marsh Wall,
London E14 9SR.

Email: enquiries@financial-ombudsman.org.uk

Contacting us:

We want you to contact us so that we know what you think of us and the services we provide. If you wish to contact us, then please call the Customer Service Department on 0870 607 0049 or write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. We may monitor or record our communications with you to improve the quality of the service we provide.

Your right to change your mind/cancellations

You may cancel the plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel your plan, you can call us on 0870 607 0049 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domgen.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Your plan will end automatically if we have provided you with a replacement appliance or monetary settlement. No refunds will be due.

Renewing your plan

At the end of your period of protection, we will write to you about renewing. You will receive a renewal notice advising you of the renewal amount to pay. You will need to return this with payment for protection to continue.

Fraud

The plan will not be valid if a) any information you give us is false, exaggerated, or misleading; or b) any relevant information is omitted.

Governing law and your statutory rights

We will communicate in English and English Law will apply unless we have agreed otherwise with you. Nothing in these conditions will reduce your statutory rights relating to the quality of any purchase or the way it was described; for further information about your statutory rights contact your local authority Trading Standards Department or Citizens Advice Bureau.

Rights of third parties

This plan is for the benefit of you and anyone else we have agreed with you. No benefits will be given to anyone else.

Other plans or insurance

If, when you require breakdown protection, there is any other service agreement or an insurance policy under which you are entitled to claim, we will only pay an appropriate proportion.

OTHER IMPORTANT PRE-CONTRACT INFORMATION

Registering your appliance for cover

You can register up to six appliances per calendar year. To qualify for your Free Cover each and every appliance must be registered with the Extended Warranty Helpline on 0870 607 0049 within 90 days of purchase. Most common household items with a purchase price of between £75 and £2,000 can be registered. This includes laptops, LCD and plasma televisions. However iPods, iTunes and iPhones cannot be registered. You can check before purchasing the appliance by calling the Extended Warranty Helpline.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme so, if we cannot meet our obligations to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN.

Further information about us and our regulator

Domestic & General Insurance PLC (company number 485850), whose head office address is Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS, is authorised and regulated by the Financial Services Authority (FSA registration number 202111). Our address and details of our authorisation can be checked on the FSA web site (www.fsa.gov.uk) or contacting the FSA on 0845 606 1234.

Our product and our service

Domestic & General Insurance PLC only offers its own insurance products, which meet the demands and needs of those who wish to ensure that their domestic electrical appliance is protected against the costs of repair or replacement in the event of a breakdown. You will receive information about the details of the products and their terms from us, but will not receive advice from us on whether they are suitable for your needs – you should make your own choice whether they are suitable.

Direct Debit Guarantee

This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society. If the amount to be paid or the payment dates change, Domestic & General will notify you 14 days in advance of your account being debited or as otherwise agreed. If an error is made by Domestic & General or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Data protection

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC, and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. If you have given us permission, your details may also be used by us or third parties for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes and you have not already notified us please write to the Data Protection Officer at: Domestic & General, Freepost CV2560 BEDWORTH, Warwickshire CV12 8BR. To help keep your details accurate we may use information we receive from our partners. You can ask for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.

IMPORTANT INFORMATION

Over 18s only.

Information is correct as at 09 January 2012.

www.ulsterbank.com

This brochure is also available in Braille, large print, audio or on disk.
Please contact your branch for details, or Minicom 0870 154 1192.

Ulster Bank subscribes to the Lending Code.

The Code can be found at www.lendingstandardsboard.org.uk

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(Registration Number 122315) except in respect of our consumer credit products
for which Ulster Bank Ltd is licensed and regulated by the Office of Fair Trading.
Calls may be recorded.

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