



# credit card payment and purchase protection plan

# Index

Section	Page
Introduction	1
1. Definitions	2
2. Eligibility	6
3. Life Cover and Exclusions	6
4. Disability Cover and Exclusions	7
5. Unemployment Cover and Exclusions	8
6. Critical Illness Cover and Exclusions	10
7. Hospitalisation Cover and Exclusions	13
8. Purchase Protection Cover and Exclusions	13
9. How to Claim	15
10. When does Cover end?	15
11. Important Notes about your Policy	16
12. Our promise of service	18

## Introduction to the policy

This document sets out the cover **your** policy provides. Please read this document and **your schedule** so that **you** know exactly what **you** are covered for, and keep them in a safe place so that **you** can refer to them easily if **you** need to. If **you** find **you** are not covered for something that **you** feel **you** have asked for, if **your** circumstances change, or if **you** do not understand any part of the policy, please phone **us** on 0845 6040334.

If **you** decide **you** do not want the cover, please write to **Bank of Ireland Credit Card Services**, 1 Donegall Square South, Belfast, BT1 5LR quoting **your credit card** number within 30 days of the **start date**. **You** will receive a full refund of any **premium you** have paid as long as **you** have not made a claim under the policy.

If **you** want to make a claim against this policy, **you** or **your** personal representative should contact **us** as soon as possible after the date of death, **your disability, unemployment, hospitalisation**, diagnosis of a **critical illness** or **loss or damage** to the **insured property** (for Purchase Protection claims) to ask for a claim form. The details of how to claim are in Section 9.

# 1 Definitions

The words which appear in this document in **bold** type have specific meanings and these are explained below.

**agreement** means **your** credit agreement with **Bank of Ireland**.

**Bank of Ireland** means Bank of Ireland (NI) of 1 Donegall Square South, Belfast, BT1 5LR.

**calculation day** means the day each month that the **Bank of Ireland** works out the amount of interest (and any credit charges) and the **monthly premium you** must pay by the date shown on **your** statement.

**card** means the credit/charge card issued to **you** by the **Bank of Ireland** under the credit **agreement** and used by **you**.

**consultant** means a medical specialist practising in Ireland or the **UK** who is a member of a Royal College and is registered with the General Medical Council, and is not **you**, a relative or close friend.

**critical illness** means any one or more of the diseases or illness referred to in Section 6.

**date of purchase** means the date shown on either the **card** statement or **your** store receipt when **you** bought the **insured property**.

**disability** means any sickness, disease, condition or injury which stops **you** from doing any paid **work**. If **you** are **self-employed**, a **disability** must stop **you** from helping, managing or carrying out any part of the day-to-day running of a business.

**disabled** means having a **disability** (as per the above definition).

**doctor** means a medical practitioner registered with the General Medical Council and **working** in Ireland or the **UK**. A medical practitioner who confirms **your disability** when **you** are making a claim cannot be **you**, a relative or a close friend.

**elective surgical procedure** means a procedure which is not

medically necessary to maintain **your** quality of life and is carried out solely at **your** request, including beauty and cosmetic treatment.

**end date** means the insurance **end date** shown in the **schedule**.

**full-time employment** means **you** are **working** for at least 16 hours a week in the **UK**, or for at least 18 hours per week in the Republic of Ireland, either under a contract of employment or as a **self-employed** person. **You** must be receiving a salary or wages and be paying the appropriate class of Social Insurance contributions in the Republic of Ireland or National Insurance contributions in the **UK**.

**hospital** means an establishment (other than a convalescent, nursing or rest home) which has accommodation and facilities for residential patients and their treatment, including diagnosis and major surgery, and which provides 24-hour-a-day nursing by registered nurses.

**hospitalisation, hospitalised** means **you** go into a **hospital** as a result of a **disability** on the recommendation of a **doctor**.

**insured property** means all personal property **you** bought after the **start date** using the **card** either for **your** own use or as a gift for another person. However, it does not include:

- jewellery, watches, furs, all precious metals and precious stones;
- cameras, video equipment, camcorders and accessories;
- cash or its equivalent (including travellers cheques, tickets, vouchers, cheques, postal orders and so on);
- food that goes off quickly;
- second-hand goods;
- mail-order items or items being delivered to **you** while they are being transported;
- animals or living plants;
- motor vehicles, motorcycles, boats, private leisure craft, tents and caravans (including any fitted accessories);
- contact lenses;
- one-of-a-kind items, or items offered during a 'limited quantity', 'special purchase', 'going out of business' or 'close down' sale;
- special order items or custom and tailor-made items; or

- items sold as imperfect seconds or damaged.

**loss or damage** means the direct physical loss or damage to the **insured property** in the **UK** or Ireland.

**insured term** means the period during which cover under this policy is in force, being the period from the **start date** to the **end date** for which **you** have paid the **premium**.

**monthly benefit** means

- 10% of the **outstanding balance** or £10, whichever is the greater amount; or
- if the **outstanding balance** is less than £10, the **outstanding balance**

up to a maximum of £500 whether for one or more **agreements**.

**We** will pay this direct to **Bank of Ireland** on **your** behalf for the credit of **your agreement**.

**monthly premium, premium** means the amount **you** pay each month for this insurance.

**outstanding balance** means the amount needed to pay off the money **you** owe whether for one or more **agreements**. This does not include any arrears, which **you** must pay, unless **we** agree otherwise.

**pre-existing condition** means any condition, injury, disease or related condition or symptoms which **you** knew about or should reasonably have known about at the **start date**, or had seen or arranged to see a **doctor** about during the 12 months immediately before the **start date**. Claims will be accepted if **you** have not had any symptoms and have not consulted a **doctor** or received treatment for the condition in the 24 months before the claim (if **you** have had appointments to see a **doctor** within this period and these were not kept, the exclusion will apply unless **you** have been formally discharged).

**reasonable care** means **you**:

- are taking all reasonable precautions to protect the **insured property** from any foreseeable risks which may cause loss or **damage**; and
- have the **insured property** with **you** at all times (unless it is properly secured against theft and any other **loss or damage**).

**schedule** means the document **you** receive with this policy

which sets out the details of **your** cover.

**self-employed** means **working** for at least 16 hours a week in the **UK**, or at least 18 hours a week in the Republic of Ireland, for profit in a profession or business, either alone or with others and paying the appropriate class of Social Insurance contributions in the Republic of Ireland, or the appropriate class of National Insurance contributions in the **UK** and being liable to pay income tax.

**start date** means the date shown in **your schedule** which is the later of the following.

- The date **your** application for insurance is accepted
- The date on which **you** receive **your** policy document

**UK** means the United Kingdom, Channel Islands and Isle of Man.

**unemployed, unemployment** means:

- not being in **full-time employment** (which includes helping, managing or carrying out any part of the day-to-day running of a business);
- being available for and actively looking for **work**, and being able to provide evidence of this; and
- if **you** are resident in the **UK**, being credited with National Insurance contributions by reason of **unemployment** and having signed a jobseeker's agreement or similar official agreement and giving **us** a copy of it. If **you** break any condition of the agreement, **we** may suspend or stop **your** benefit.
- If **you** are resident in the Republic of Ireland, being credited with Social Insurance contributions by reason of **unemployment** and having written confirmation from the Department of Social and Family Affairs of registration for jobseeker benefits/allowance or similar official agreement and giving us a copy of it. If **you** break any condition of the agreement, **we** may suspend or stop **your** benefit.

**you, your, yours, yourself** means the person or people named in **your agreement** who are covered by the insurance.

**we, us, our** means Financial Insurance Company Limited for purchase protection, **disability, unemployment, critical illness** and **hospitalisation** cover, and Financial Assurance Company for life cover.

**work, working** means being in **full-time employment**.

## 2 Eligibility

To receive cover under this policy, **you** must meet the following conditions on the **start date**.

- **You** are aged between 18 and 65 for life, **disability, unemployment, critical illness** and **hospitalisation** cover.
- **You** are aged between 18 and 75 for purchase protection cover.
- **You** are in **full-time employment** and have been in **full time employment** for 6 months before **you** apply.

### Important information

- If **you** are aware of any **pre-existing condition** at the **start date we** may still insure **you**, however **we** will not pay any claims directly relating to any **pre-existing condition**.
- If **you** are aware of any impending **unemployment** at the **start date we** may still insure **you**, however **we** will not pay any claims relating to any **impending unemployment**.

Only the person or persons named on your **agreement** at the **start date** will be covered.

## 3 Life cover

If **you** die during the **insured term**, we will pay **Bank of Ireland** the **outstanding balance** (not including missed payments of more than 3 months or any interest on those missed payments) on your **agreement**, up to £6,000.

### Life cover exclusions

We will not pay the **outstanding balance** for any death caused by or resulting from suicide within 12 months of the **start date** (whether **you** are sane or insane), any self-inflicted injuries or any **pre-existing condition**.

## 4 Disability cover

If **you** are **working** or on statutory maternity leave and **you** become **disabled** during the **insured term** for 30 days in a row, **you** will be entitled to 1/30 of the **monthly benefit** for each day **you** are **disabled** until the earliest of the following.

- The **end date**
- **You** fail to provide evidence of **your disability**

- The **outstanding balance** has been paid
- **We** have paid no more than 12 **monthly benefits** for each claim

**We** will consider the first day of **disability** as the day a **doctor** confirms that **you** are **disabled** and are not able to **work**.

**We** will only pay **you disability** benefit if a **doctor** is regularly treating **you** for the condition causing **your disability**.

## New Deal for disabled people

Applicable in the **UK** only

If **you** have made a **disability** claim and then find part-time work of less than 16 hours a week in the **UK** through the government scheme 'New Deal for **disabled** people', **you** will still be able to claim the **monthly benefit** as long as **you** receive Incapacity Benefit and the part-time work is for fewer hours a week than those **you** worked before **your** claim.

## Further disability claims

If **you** have made a **disability** claim which ends for whatever reason, **you** will not be able to make another **disability** claim until **you** have been in continuous **work** (or, if **you** are on statutory maternity leave, **your doctor** confirms that **you** would be continuously fit to **work** if **you** were not on statutory maternity leave) for:

- 30 days if the **disability** is different; or
- 180 days if the **disability** is the same.

**You** cannot claim for more than one cover at one time. **We** will not pay **unemployment, hospitalisation** or **critical illness** benefit for any period that **you** are entitled to **disability** benefit, and vice versa.

## Disability cover exclusions

**We** will not pay **you monthly benefit** for any **disability** caused by or resulting from:

- any **pre-existing condition**;
- self-inflicted injuries caused while sane or insane;
- alcohol or drugs which are not taken under the advice or supervision of a **doctor** (this does not include drugs prescribed by a **doctor** for treating drug addiction);

- psychiatric illness or mental disorders, including stress and stress-related conditions unless certified by and under the care of an appropriate specialist;
- any **elective surgical procedure**; or
- backache or related conditions, unless there is supporting medical evidence. This evidence may be a report from a specialist **consultant**. In either case, an MRI, CT scan or equivalent will be needed.

## 5 Unemployment cover

If **you** are **working**, or on statutory maternity leave, and **you** become **unemployed** during the **insured term** for 30 days in a row, **you** will be entitled to 1/30 of the **monthly benefit** for each day **you** are **unemployed** until the earliest of the following.

- The **end date**
- **You** fail to provide evidence of **your unemployment**
- The **outstanding balance** has been paid
- **We** have paid no more than 12 **monthly benefits** for each claim

When paying **your** claim, **we** will consider **your** first day of **unemployment** as the day **you** are first registered as **unemployed** with the Benefits Agency in the **UK**, or the Department of Social and Family Affairs in the Republic of Ireland, or any other government office that may replace them. **You** will not be considered to be **unemployed** for days when **you** are receiving payment instead of **working your** notice.

### Carers

If **you** are **unemployed** as a result of becoming a carer, **we** will consider an **unemployment** claim if **you** provide evidence that **you** have to care for a member of **your** immediate family, **you** receive a Carer's Allowance and **you** were not aware of the situation before the **start date**.

### Temporary work

If **you** are receiving **unemployment** benefit and want to start temporary **work** for 6 months or less, please let **us** know before **you** start **work**. **We** will not pay while **you** are **working** temporarily, but when it finishes **we** will continue **your**

**unemployment** claim and will treat this as one continuous claim, up to 12 **monthly benefits** in total.

## Pregnancy and unemployment

If **you** are **unemployed** and become pregnant, **we** will continue to pay **your unemployment** claim during **your** pregnancy and immediately after **you** have given birth, as long as **you** continue to provide **us** with satisfactory evidence that **you** are **unemployed** and that **you** are actively looking for **work**.

## Further unemployment claims

If two or more periods of **unemployment** are separated by 3 months or less, **we** will treat this as one continuous claim but **we** will not pay for any time **you** were **working** between these periods. If the two periods of **unemployment** are separated by more than 3 months, **you** must return to **work** for six months in a row before **you** make another **unemployment** claim.

## Unemployment cover exclusions

**We** will not pay **you** **monthly benefit** for **unemployment** if:

- **you** were not in **full-time employment** for at least 6 months immediately before **you** were made **unemployed**;
- at the **start date** or within 30 days of the **start date** **you** knew **you** would be made **unemployed** or **you** had reason to believe that **you** might be made **unemployed**;
- **your work** was seasonal, casual or temporary, or **unemployment** is a regular feature of **your work**;
- **you** resigned or **you** accepted voluntary redundancy;
- **you** lost **your** job because of misconduct, fraud, dishonesty, an unofficial strike or lock-out, or any act **you** carried out; or
- **you** have taken retirement and **you** have no intention of getting another job.

## Self-employed

**You** are eligible to make an **unemployment** claim if **you** have involuntarily stopped trading because **your** business's assets cannot pay its debts, other liabilities and expenses, and **you** have told the HM Revenue & Customs in the **UK**, or told the Irish Revenue Commissioners in the Republic of Ireland about this. **You** will not be able to make an **unemployment** claim

unless **your** business:

- has stopped trading or is in the process of being wound up (or both); and
- is under the control of an insolvency practitioner; or
- is a partnership which has been or is in the process of being dissolved.

## Fixed-term contracts

If **your** fixed-term contract ends, whether **you** are **working** on a PAYE or **self-employed** basis, **you** will not be able to make a **unemployment** claim unless:

- **you** have been in continuous **work** with the same employer for at least 12 months and **your** contract has been renewed at least once; or
- **you** were originally employed permanently by the same employer but were transferred to a fixed-term contract by the employer without a break in employment and **you** had no reason to believe that it would not be renewed again.

## 6 Critical Illness Cover

If **you** are **working** or on statutory maternity leave and **you** suffer a **critical illness** during the **insured term**, we will pay off **your outstanding balance** (not including missed payments of more than 3 months or any interest on those missed payments) up to a maximum of £6,000.

**(a) Heart Attack**, being the death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction

- Typical clinical symptoms (for example, characteristic chest pain).
- New characteristic electro-cardiographic changes; and
- The characteristic rise in cardiac enzymes, troponins recorded at the following levels or higher;
  - o Troponin T > 1.0 ng/ml
  - o AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods.

The evidence must show a definite acute myocardial infarction.

**(b) Stroke**, being death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.

(c) **Major Organ Transplant**, the undergoing as a recipient of a transplant of bone marrow or a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official UK or Ireland waiting list for such a procedure;

(d) **Kidney failure**, being chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.

(e) **Cancer**, being any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma, sarcoma and Hodgkin's disease but the following are excluded:

- All cancers which are histologically classified as any of the following;
  - o Pre malignant, for example essential thrombocythaemia and polycythaemia rebra vera;
  - o Non-invasive;
  - o Cancer in situ;
  - o Having either borderline malignancy; or
  - o Having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of greater than 6 or having progressed to at least TNM classification T2N0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

(f) **Coronary Artery Disease** requiring the undergoing of surgery, requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

## Critical Illness exclusions

We will not pay critical illness benefits for any critical illness arising from or in consequence of the following;

- (a) Any pre-existing condition;
- (b) Transient ischaemic attacks;
- (c) Traumatic injury to the brain tissue or blood vessels;
- (d) Other acute coronary syndromes including but not limited to angina;
- (e) Transplant of any other organs, parts of organs, tissues or cells;
- (f) All cancers which are histologically classified as any of the following;
  - o Pre malignant, for example essential thrombocythaemia and polycythaemia rebrava vera;
  - o Non-invasive;
  - o Cancer in situ;
  - o Having either borderline malignancy; or
  - o Having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of greater than 6 or having progressed to at least TNM classification T2N0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
- (g) a condition that in the opinion of a consultant results either directly or indirectly from Human Immune Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS);
- (h) alcohol or drugs which are not taken under the advice or supervision of a doctor (this does not include drugs prescribed by a doctor for treating drug addiction);
- (i) if you are diagnosed with a critical illness within 30 days of the start date.

## 7 Hospitalisation Cover

If **you** become **hospitalised** during the **insured term** for 5 days in a row, **we** will pay the **monthly benefit**. After that, **we** will continue to pay **Bank of Ireland** the **monthly benefit** for each complete period of 30 continuous days of **hospitalisation**, until the earliest of the following.

- **You** fail to provide evidence of **your** continuing **hospitalisation**
- The **end date**
- **We** have paid no more than 12 **monthly benefits** for each claim

**You** cannot claim for **hospitalisation** benefit and **disability** benefit at the same time. **We** will only pay either a **disability** benefit or a **hospitalisation** benefit at any one time. **You** must return to **work** for at least 6 continuous months before **you** can make another claim for **hospitalisation** benefit.

### Hospitalisation cover exclusions

Please note that the exclusions for **hospitalisation** are the same as the exclusions for **disability** cover. Please see the **disability** cover exclusions in section 4 above.

## 8 Purchase Protection Cover

This cover is available if **you** are aged 18 or over but under 75. If **you** suffer a **loss or damage** in the **UK** or Ireland within 90 days of the **date of purchase** after the **start date** and before the end date, **we** will choose either to repair (or pay the cost of repair) or to replace the **insured property**. Or **we** will do one of the following;

- pay the full purchase price on the **card** statement;
- pay a percentage of the purchase price shown on the **card** statement if part of a set has suffered **loss or damage** and the other part can be used separately, or the other part cannot be used separately but can be replaced.

As a result, **we** will pay up to £500 for each **insured property**, less an excess of £25 for each claim. The most that **we** will pay

under this policy for more than one purchase protection claim is £2,500 in each 12-month period.

## Purchase Protection cover exclusions

We will not pay benefit for **loss or damage** resulting from:

- taking apart, maintaining, cleaning, restoring, dyeing, or repairing of the **insured property**;
- **loss or damage** which happens more than 90 days after the **date of purchase** (either the date on the store receipt or the date on the **card** statement, whichever is earliest);
- **loss or damage** outside the **UK** or Ireland;
- **you** or any person living in **your** household not taking **reasonable care** of the **insured property**;
- normal wear and tear;
- faults that were already part of the **insured property** when **you** bought it;
- atmospheric or weather conditions (including fading by light);
- an illegal act by **you** or a person living in **your** household;
- loss of the **insured property** which **you** cannot reasonably explain;
- the action of insects, vermin, fungus or rust;
- the action of pets belonging to **you** or a person living in **your** household;
- the electrical or mechanical breakdown of the **insured property**;
- theft, malicious damage or anything similar causing the **loss or damage**, unless it is reported to the police within 24 hours of **you** discovering the **loss or damage**;
- the **insured property** being used for business purposes;
- **you** or any person living in **your** household physically abusing the **insured property**;
- radiation and radioactive contamination, or any related event; or
- **insured property** left unattended in a vehicle, unless the items have been hidden from view and the vehicle is properly secured against theft.

## 9 How to claim

- **Ask for a claim form**

You (or your personal representative for a life claim) should contact us at Financial Insurance Company Limited, P.O. Box 602, Shannon, Co. Clare, Republic of Ireland or phone us on 0845 604 0334 to ask for a claim form. To help us assess our service, we record and monitor phone calls.

- **Fill in the claim form**

You or your personal representatives should fill in the claim form fully and accurately, and return it to us at Financial Insurance Company Limited, P.O. Box 602, Shannon, Co. Clare, Republic of Ireland. We will also ask you (or your personal representatives for a life claim) for other information and documents to help us process your claim.

- **What happens after you send us your claim form?**

We will process your claim and if we need more information from you or someone else, we will write and explain this to you. We will then write and tell you if we have accepted or rejected your claim.

- **Continuing claims**

For disability, unemployment and hospitalisation claims, you must fill in a continuing claim form for each month you are claiming. If you are late sending us your claim form, we may not be able to pay your claim.

- **How to change your claim**

Please contact us straightaway and we will send you a new claim form to fill in with details of your new claim. We will ignore the fact you have not been working because of your current claim. The most we will pay for both claims combined is 12 monthly benefits or the outstanding balance, whichever happens first.

## 10 When does cover end?

All cover under this policy will end and all monthly benefits will stop automatically:

- if you die; or
- for hospitalisation, disability, unemployment, critical

illness and life cover when **you** reach 65 or permanently retire before then (and **you** must tell **us** as soon as possible if **you** permanently retire before **you** reach 65); or

- for purchase protection cover when **you** reach 75; or
- when **you** no longer possess an active credit card; or
- when **your** cover is cancelled by **us** or by **you**.
- when **you** miss paying three continuous **monthly premiums**

## 11 Important notes about your policy

- To cancel **your** policy please write to; Customer Services - Clerical, Bank of Ireland, 3rd Floor, Ferry House, Lower Mount Street, Dublin 2 quoting **your** credit card number within 30 days of the **start date** and **you** will receive a refund of any **premium** **you** have paid, as long as **you** have not made a claim. After that **your** policy may only be cancelled by **you** or by **Bank of Ireland** giving 30 days notice in writing. **We** will not refund any of **your** **monthly premium** if notice to cancel is received after 30 days from the **start date**.
- **You** must pay **your** monthly premiums each month, even when making a claim, to be covered. If **your** last **monthly premium** has not been paid and **you** want to make a claim, **we** will not consider this claim until **your** **monthly premium** has been paid.
- The **monthly premium** is paid from **your** card account, and is for one month's cover. The first **monthly premium** covers the period from the **start date** for one month. After this, each **monthly premium** covers one month. The **monthly premium** is a percentage of the **outstanding balance** under **your** agreements on the **calculation day** in the previous month (59p for every £100 outstanding). Please contact **us** on 0845 604 0334 for further advice.
- **We** will only pay **you** one type of benefit (**life, critical illness, disability, hospitalisation or unemployment**) at any one time.

- The maximum combined benefit payable for **your death or critical illness** under this policy or any other of **our credit card** policies sold by the **Bank of Ireland** will not be more than £6,000.
- The maximum combined benefits payable for **disability, unemployment or hospitalisation** under this policy or any other of **our credit card** policies sold by **Bank of Ireland** will not be more than £500 each month.
- **We** may change the rate of **your monthly premium** by giving **you** notice in writing. However, if there is any change in insurance **premium tax**, the amount of **your monthly premium** will be changed automatically without notice. Any change to **your monthly premium** will apply when **you pay your next monthly premium**.
- **You** can choose which law will apply to the policy. If **you** are resident in the **UK** **we** propose that English law will apply. If **you** are resident in the Republic of Ireland **we** propose that Irish law will apply. English language will apply to **your** policy unless **we** make a written agreement with **you** saying otherwise.
- **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** financial responsibilities. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the rest of the claim. **You** can get more information about compensation scheme arrangements from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by phoning 0207 892 7300.
- If **we** pay a benefit, **you** must allow **us** to enforce **our** rights against any other parties which **we** are or may be entitled to.
- **You** cannot transfer **your** rights or interest in this policy to any other person. This policy will not have any value at the **end date** or if it is cancelled.
- **We** have a right to change the terms in this policy by giving **you** 30 days' notice in writing. If **you** are not happy with the change, **you** may cancel **your** cover from

the date of the change.

- No condition of this **agreement** will be enforceable under the Contract (Rights of Third Parties) Act 1999.
- If **you** make a claim for benefit that is in any way fraudulent, **your** cover under this policy will be treated as invalid from the **start date**. **We** will not refund any **premium** you have paid and **we** may take legal action against **you**.
- **Data protection**  
The information that **you** give **us** about **yourself**, including sensitive information, will be used by **us**, **our** associated companies and **our** agents to process this insurance and handle claims. This may involve transferring the information to other countries (including those which have limited or no data protection laws). **We** have taken steps to make sure that **your** information is held securely. **We** may be asked to give **your** information to the insurance regulator and public organisations (including the police) to help prevent fraud.

## 12 Our promise of service

Customer service is very important to **us** and **our** aim is to give a first-class service at all times. If **you** have any enquiry or complaint about **your** policy or claim, please contact:

**Consumer Affairs Department**  
**Building 11, Chiswick Park**  
**Chiswick High Road**  
**London**  
**W4 5XR.**  
**Phone: 0870 400 4870.**

If **you** have any other type of enquiry or complaint about the sale of this policy, please contact:

**Customer Care Manager**  
**Group Marketing NI**  
**1 Donegall Square South**  
**Belfast**  
**BT1 5LR**

If **you** are still not happy or the problem has not been sorted out to **your** satisfaction, **you** may refer it to:

**The Financial Ombudsman Service**

**South Quay Plaza**

**183 Marsh Wall**

**London**

**E14 9SR.**

**Phone: 0845 080 1800**

If **you** complain, it will not affect **your** legal rights.

This document confirms that **you** are insured for life, **disability, unemployment, critical illness, hospitalisation** and purchase protection cover under policy number 04011999 (dated April 1999).

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## Policy information

If you would like this policy in large print, in Braille or on audio tape, please phone the disability helpline 0870 400 4768 (textphone 0870 400 4769)