

The **co-operative** bank

Privilege and Privilege Premier current accounts

Welcome to your Credit Report
Monitoring, Airport Lounge Passes
and Gadget Confirmation Pack



Welcome to your Credit Report Monitoring, Airport Lounge Passes and Gadget benefit Confirmation Pack

This terms and conditions booklet contains the full information for the Credit Report Monitoring, Airport Lounge Passes and Gadget benefits. Please refer to the relevant section for your chosen benefit.

If you haven't chosen a benefit, you will have been allocated the Credit Report Monitoring benefit so that you don't miss out.

Please take the time to read through the relevant section of this document so you know what you need to do to get the most out of your chosen benefit.



Contents

Welcome to Credit Report Monitoring	3	Welcome to Gadget	19
Quick guide	4	Quick guide	20
Service Document	5 - 8	Gadget Insurance	
<hr/>		Policy Document	22
Welcome to Airport Lounge Passes	9	Sections	
Quick guide	10	Registering your gadget	22
Airport Lounge Access		Who is this cover designed for?	22
Service Document		The cover you receive	23
Definitions	13	What you are not covered for	24
Terms and Conditions - Introduction	13	Actions you will need to take on theft, breakdown or damage to your gadget	27
The Scheme	14 - 15	How to make a claim	28
Membership	15 - 16	What you need to know about the claims process	28
Airport Lounge Access & Pre-Booking	16 - 17	What if your claim is rejected?	29
Additional Products & Services	17	Tell us when your details change	29
General Terms	17	Fraud	29
Data Privacy Notice	18	Price of your insurance	30
		Duration of this Policy	30
		Cancelling your insurance	30
		Got a question? Need to make a complaint?	30
		Choice of law	30
		If we need to change the terms of the policy	30
		Financial Services Compensation Scheme (FSCS)	31
		Status disclosure	31
		Data Privacy Policy	31

Welcome to Credit Report Monitoring

Providing unlimited access to credit report services that help you stay one step ahead of the fraudsters.

The 'Quick guide' gives you an overview of the benefit you will receive and how to use it. In this booklet you'll also find the terms and conditions of your benefit; please make sure you take the time to read through these carefully.

The Privilege and Privilege Premier current account Credit Report Monitoring benefit is provided on behalf of The Co-operative Bank by Lifestyle Services Group Limited.



Quick guide

Online access to your Credit Report

Checking your credit report on a regular basis is one of the most effective ways to proactively safeguard your personal details from identity theft crime.

As well as having easy online access to your credit report, you'll set up a monthly monitoring service, which will alert you by text or email of any significant changes to your credit history, giving you the opportunity to act before any serious damage is done.

We also provide you with some useful templates which can be downloaded from the benefits website to contact companies or organisations about any fraudulent activity found on your credit file.

What do you need to do next?

To enjoy unlimited Credit Report Monitoring, you should register via the benefits website at **co-operativebank.co.uk/benefits** or by calling the Benefits Helpline on **0344 249 9981**

Monday - Friday 8.00am - 8.00pm

Saturday - Sunday 9.00am - 6.00pm

As part of the registration process, you will also need to register your details with Equifax (the agency we work with who provide access to your Credit Report) at **co-operativebank.co.uk/benefits**.

This is to ensure that your personal details remain absolutely secure.

Credit Report Monitoring Service Document

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Service Document

The Airport Lounge benefits are provided to You by Assurant and DragonPass. Please read the following text carefully as this will provide You with information about what is provided within the Service. Airport Lounge access is available to Co-operative Bank Privilege and Privilege Premier account holders who have validly selected the Airport Lounge Passes option.

This service provides the following:

Access to your online credit reporting while you receive this benefit, to enable you to access your credit report from our chosen credit reference agency. You will be able to receive monthly alerts of any significant changes to your credit history by email or SMS text messaging.

Price

This service is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder where you have selected the Credit Report Monitoring option and that option remains valid. This cost is an inclusive part of your Privilege or Privilege Premier current account monthly subscription.

Registration and day to day usage

As a Co-operative Bank Privilege or Privilege Premier current account holder you are eligible for the service. You must register your details with us online at **co-operativebank.co.uk/benefits** providing:

- your name and address
- part of your Co-operative Bank debit card number (please have your debit card to hand)
- your date of birth.

You must keep your secure log-in details confidential.

You can use the website to access the Credit Report Monitoring Service area of the website and:

- view your credit file and receive monitoring alerts
- access templates which can be used to contact organisations about any fraudulent activity found on your credit file.

Or call our Benefits Helpline on **0344 249 9981**.

Benefits Customer Services are available:

Monday - Friday 8.00am - 8.00pm
Saturday - Sunday 9.00am - 6.00pm.

You will be asked security questions to verify your identity. Calls may be recorded or monitored for Training/Customer Services purposes and/or for the prevention/detection of crime. If you prefer, you may write to:

Benefits Customer Services
Lifestyle Services Group Limited
PO Box 98
BLYTH
NE24 9DL

Please ensure that you quote your full name and address.

Credit reports and monitoring

You will be able to access your online credit report from our chosen credit reference agency. You will be able to receive monthly alerts of any significant changes to your credit file by email or by SMS text messaging. To obtain your credit report, please access **co-operativebank.co.uk/benefits**. Your report will be viewable securely online.

Using our website will provide real-time access. If you cancel this benefit or close your account, access to your credit report will end immediately. No warranty is offered or given in relation to the accuracy of information contained in your credit report. If you notice entries which you consider may be inaccurate please contact the credit reference agency directly to discuss these entries.

Cancellation rights

1. You have the right to cancel this service at any time, which will have immediate effect. However, no alternative selection will be available until your bundle renewal option is offered to you by The Co-operative Bank (your current selection will be valid for up to 12 months from the date you select the bundle). As the service is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder who has selected the Credit Report Monitoring option, if the connected Co-operative Bank Privilege or Privilege Premier current account is cancelled or you take another option, access to these benefits ends.

If the additional benefit option does not meet your requirements, please telephone the Benefits Helpline immediately on **0344 249 9981** or write to:

Benefits Customer Services
Lifestyle Services Group Limited
PO Box 98
BLYTH
NE24 9DL

2. Access to this additional benefit will remain in force for as long as you have a Co-operative Bank Privilege or Privilege Premier current account, and this benefit continues to be provided as part of the account benefits.
3. In the event that you do not wish to continue this benefit, please telephone our Benefits Helpline on **0344 249 9981**.

Enquiries/Complaints

Should there ever be an occasion when you feel that we have not provided you with a satisfactory level of service, we would like you to inform us so that we can do our best to solve the problem.

We will do everything possible to ensure that your query is dealt with promptly. The easiest way to contact us is to call our Customer Relations team on **0344 249 9981**. Alternatively, you can write to us at the following address, quoting the relevant Co-operative Bank account number in all correspondence:

Customer Relations
Lifestyle Services Group Limited
PO Box 98
BLYTH
NE24 9DL

Data Privacy Policy

Lifestyle Services Group Limited are part of the Assurant, Inc. group of companies. The details here provide a summary of how we collect, use, share, transfer and store your information. For our full Data Privacy Policy please visit our website by logging into the Credit Report Monitoring section of your account benefits at co-operativebank.co.uk/benefits or contact our Data Protection Officer PO Box 98, Blyth, NE24 9DL or by emailing dataprotectionofficer@assurant.com

Information that we collect from you

We collect a variety of personal information about you including your name, address, contact details and date of birth in order that we can provide the benefits of this service.

Using your information

The main reason we collect your personal information is to enable you to use the benefits of the service and in order that we can advise you of any changes to it. You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide the benefits under this service agreement.

We will also use your information where we feel there is a justifiable reason for doing so for example: carrying out research and analysis to improve our services; and recording and monitoring calls.

Sharing your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal obligations, where required.

Where we send your personal information

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the company has suitable standards in place to protect your information.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable law or regulation.

Your rights

You have a number of rights in relation to the information we hold about you, these rights include but are not limited to: the right to a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information.

For a full list of your rights please refer to the full Data Privacy Policy.

Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we are unable to fulfil a request, we will always let you know our reasons.

Welcome to Airport Lounge Passes

Sit back, relax and enjoy the benefit of access to hundreds of airport lounges around the world.

The 'Quick guide' gives you an overview of the benefit you will receive and how to use it. In this booklet you'll also find the terms and conditions of your benefit, so please make sure you take the time to read through these carefully.

The Privilege and Privilege Premier current account Airport Lounge Passes benefit is provided on behalf of The Co-operative Bank by Assurant, a trading name of Lifestyle Services Group Limited.



Quick guide

Airport Lounge Access

You will receive 12 months' DragonPass membership, which includes four free airport lounge visits per bank account to enjoy. Additional lounge visits and lounge visits for guests can be purchased at £18.50 per person, per visit.

Please note: Free lounge visits are for the account holders only to enjoy.

DragonPass is the world's largest airport lounge access programme with over 800 lounges worldwide. With a variety of facilities ranging from; complimentary refreshments, Wi-Fi and space to relax away from the chaos of the departure hall, airport lounges are an oasis of calm.

The important stuff

Your first four airport lounge visits per year are free, after which you will be charged £18.50 per lounge visit. All guest lounge visits are chargeable.

Airport Lounge Benefits

You can use your airport lounge benefits from your smartphone. Just visit the relevant app store, search for DragonPass Premier+ and download the free app.



Once you have registered with the app you can search and locate lounges and use the digital pass to gain access, plus much more as described below.

Pre-Booking available within the app

If the lounge is open, has availability and you are eligible, you can take advantage of what the airport lounge has to offer with no pre-booking required.

Just show your physical or digital membership card, along with your passport and boarding pass to gain access. However, if you want to guarantee access into the lounge, there is an option to pre-book at certain lounges, for £5 per person per visit. Please see section 4 (Airport Lounge Access & Pre-Booking) for more information.

Relax...

airport lounges
are an **oasis**
of **calm**

Airport Lounge Passes Service Document

Service Document

The Airport Lounge benefits are provided to You by Assurant and DragonPass. Please read the following text carefully as this will provide You with information about what is provided within the Service. Airport Lounge access is available to Co-operative Bank Privilege and Privilege Premier account holders who have validly selected the Airport Lounge Passes option.

Benefits Included with this Membership:

- 4 Free Passes per account to enjoy access into 800+ Airport Lounges across the DragonPass network.
- Pre-Book into certain Airport Lounges via the App or Website for £5 per person per visit. Please see section 4 (Airport Lounge Access & Pre-Booking) for more information.
- Purchase additional airport lounge passes for You and Your guest's entry at £18.50 per pass. Please see section 3 (Membership) below for more information.
- 24/7 Customer support via 0344 249 9981* or via Support@dragonpasspremier.com, which can also be found on the DragonPass Premier+ App and cooperativebank.dragonpasspremierplus.com Website.

How to Access Your benefits

To make the most of Your Airport Lounge Services benefit, We would recommend that You register via the DragonPass Premier+ App or, online at co-operativebank.dragonpasspremierplus.com. There You can view all of the benefits listed above, get the most up to date information as well as manage Your Membership online. The DragonPass Premier+ can be downloaded from the Google Play or Apple App Stores.

Additionally, a physical Membership card will also be provided within 5-7 days of You adding the Airport Lounge Access benefit to Your Privilege or Privilege Premier account. We will send this out to You automatically upon receiving Your information from the Co-operative Bank, and it can also be used for accessing the Airport Lounges.

Key App Features

- Access to a digital Membership card.
- Ability to search for Lounges, where they are located and what they have to offer.
- 'My Membership' provides information on how many passes You have available, where passes have been used, when Your renewal date is and also, the ability to purchase additional passes for You and Your guests.
- Capability to pre-book lounge entry for £5 per person per visit.
- Biometric login for ease of access to Your online account. Utilise the FaceID or TouchID functionality after first time login for a simpler sign in process in the future.
- Geo-location functionality in order to discover the lounges 'near me'.

Assurant is a trading name of Lifestyle Services Group Limited (Company registration number 5114385) whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN
DragonPass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire WA15 9SD

*03 numbers cost no more than a national rate call and are included in 'inclusive minutes' for mobiles. Call charges will vary depending on Your phone provider. If You are unsure of Your call charges, We recommend contacting Your provider before calling us. To maintain a quality service, We may monitor and record phone calls.

Definitions

Words or expressions that have a particular meaning, (as defined in this section) shall have the same meaning wherever they may appear in the Terms & Conditions.

“Additional Passes” means any passes You buy over and above Your Free Passes.

“Airport Services” means the airport lounge access benefits made available by Assurant.

“App” means the DragonPass Premier+ App.

“Co-operative Bank” means The Co-operative Bank p.l.c., unless stated.

“DragonPass” means Assurant’s partner company who provide these Airport Services under this Scheme.

“Free Pass(es)” means the allowance You get on Your renewal date for entry to the airport lounges.

“Membership” means having access to DragonPass by adding the Airport Lounge Access product through Your Privilege or Privilege Premier account with The Co-operative Bank, which provides the benefits listed above and allows access to Airport Services.

“Scheme” means the Airport Services Scheme which gives You access to the Airport Services for the duration of Your Membership as part of Your Privilege or Privilege Premier account.

“Third-Party Organisations” means the third parties who operate the Airport Lounges which You have access to under the Scheme.

“We”, “Us”, “Our” or “Assurant” means Lifestyle Services Group Limited (trading as Assurant), unless stated.

“Website” means co-operativebank.dragonpasspremierplus.com

“You”, “Your” means the account holder(s).

Terms and Conditions

1. Introduction

- 1.1 In this introduction We have set out the conditions which deal with those features of the Scheme that We would particularly like to bring to Your attention. Please read all of the Terms and Conditions carefully because We will rely on all of them in Our dealings with You.
- 1.2 The Scheme applies to participating airport lounges and access to the benefits and facilities is at all times subject to availability. We reserve the right to include and withdraw airport lounges from the Scheme entirely at Our discretion and without notice. We cannot accept any liability in the event that an airport lounge is full or already reserved/allocated and can't provide You with access.
- 1.3 To gain access to participating airport lounges available under the Scheme You must show Your passport and/or boarding pass and Your valid Membership card, either the virtual card via the App or Your physical card.
- 1.4 The number of guests permitted varies from lounge to lounge as does the policy of individual lounges regarding access for children. Please check the App or Website for information on the individual lounges You plan to use prior to travelling to determine their policy on guests and children.
- 1.5 At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate a limited amount of space for pre-booked entry, this means that unless You have pre-booked the lounge (if the option is available on the App or Website) for £5 per person and arrive at the correct time, You may be refused access on the basis of a lack of capacity even if the lounge doesn't look full. We don't have any control over the decision of individual airport lounges whether to admit any individual.
- 1.6 If You or any member of Your party has any

medical problem or disability which may affect Your access to an airport lounge, We recommend that You check with the individual lounge prior to travelling to see whether they can facilitate any special requirements You may have. We regret that We can't accept liability in the event an airport lounge is unable to facilitate special requirements.

2. The Scheme

- 2.1. The Scheme is provided by Assurant in conjunction with DragonPass. The Co-operative Bank is not responsible for the operation and running of the Scheme and the participating airport lounges.
- 2.2 These Terms and Conditions govern Your use of the Scheme and the relationship between You, Us and DragonPass. However, they are separate from the Terms and Conditions that apply to Your Privilege or Privilege Premier current account.
- 2.3 To activate Your Membership online, You must register via the DragonPass Premier+ App on Your smartphone or online via the co-operativebank.dragonpasspremierplus.com Website. The name which You use to register must match Your bank details and Your passport for travel purposes. If the name on Your passport is different from the name which is registered on Your bank account, please contact Us before You use Your Membership card. You can contact Us on 0344 249 9981* or via email at Support@dragonpasspremierplus.com.
- 2.4 When You use the App or Website, You will also be subject to their Terms of Use and Privacy, Accessibility and Cookie Notices all of which can be found on the Website or App, as applicable. Please note, the Scheme is designed to be a digital service via the App or Website, but can also be used in conjunction with the physical card to access the benefits of the Airport Services via Your Membership. If You choose

to only use the physical card, You won't have access to lounge information and other benefits which are available to You in the App or on the Website. If You are unable to access the App and/or Website, Our contact centre will be able to assist You as much as they can.

- 2.5 If You register via the App or the Website, this will give You access to Your online Membership card. However, We will also automatically send You a physical Membership card within 5-7 days of You adding the Airport Lounge Access benefit to Your Privilege or Privilege Premier account for Your convenience.
- 2.6. As a member of the Scheme You'll have access to the Airport Services and Free Passes as part of Your Privilege or Privilege Premier account. Section 3 (Membership) below explains how many Free Passes You are entitled to, when Your Membership starts and when it ends.
- 2.7. The Airport Services are operated by Third-Party Organisations and it's Your responsibility to check a Third-Party Organisation's conditions of use and/or opening hours and access restrictions before You use the Airport Service. We cannot be liable for any loss or damage You suffer if You fail to comply with the Third-Party Organisations' conditions of use.
- 2.8 All users of the Airport Services are expected to conduct themselves in an orderly and acceptable manner and should not disrupt the enjoyment of other users. If in the opinion of any member of staff or other representative of a Third-Party Organisation, Your behaviour or that of any member of Your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask You to leave. In those circumstances We will have no liability to You, and You won't be entitled to any reimbursement of Your Free Pass allowance and any monetary value incurred under the Scheme.

- 2.9 Our responsibility to You is to use reasonable skill and care in selecting Our Third-Party Organisations. Assurant, DragonPass and the Co-operative Bank are not liable to You or any Third-Party Organisations for any losses of any nature incurred by You/them in relation to the standard, quality or provision of service or products by the Third-Party Organisations or their employees or agents; Your own acts or omissions or the acts of other users of the Airport Services.
- 2.10 Nothing in these Terms and Conditions does, nor is intended to, exclude or limit Our liability for death or personal injury resulting from Our negligence; fraudulent misrepresentation; or any other liability which can't be excluded under applicable law.
- 2.11 If You have any complaints or feedback about the standard, quality or provision of any of the Airport Services, You should contact the relevant Third-Party Organisation directly. If they can't satisfactorily resolve Your complaint, You can contact Us on 0344 249 9981* (lines open 24 hours a day, 7 days a week), by email to Support@dragonpasspremierplus.com, or You can write to Us at:
DragonPass Premier+ Airport Lounge Access
c/o Assurant
PO Box 98 Blyth
NE24 9DL
and We'll liaise between You, DragonPass and any Third-Party Organisations to try to assist You in reaching a resolution. If You have a complaint about any other aspect of the Scheme, please contact Us.

3. Membership

- 3.1. Your Membership of the Scheme commences on the date that is stated on Your Statement of Benefits letter for the Privilege or Privilege Premier account and continues until the Airport Lounge Access benefit is removed or

the account is closed. Membership will be automatically renewed provided You continue to have the qualifying account. Your renewal date will coincide with the date that is stated on Your renewal letter each year.

- 3.2 Each Privilege or Privilege Premier account holder will be issued with a physical Membership card and welcome email. This will display Your unique Membership number that can be used to create Your online Membership via the DragonPass Premier+ App or co-operativebank.dragonpasspremierplus.com Website. The account holder(s) will have an allowance of 4 Free Passes with the account, which is shared between the two if on a joint account. Your allowance is renewed each year as stated above, and unused visits have no cash or monetary value and cannot be carried over into another Membership year.
- 3.3 The 4 Free Passes can be used only by the account holder(s). If You have any accompanying guests travelling with You, their entry can only be allowed via purchasing Additional Passes at £18.50 per pass through the App or Website. For example, both account holders and a guest are travelling; the two account holders would use 2 passes from their 4 and they would need to purchase an additional pass for their guest's access.
- 3.4 You can purchase additional passes, over and above Your annual allowance of 4, for £18.50 per pass via the App (DragonPass Premier+), the Website (co-operativebank.dragonpasspremierplus.com).
- 3.5 Should You close Your Privilege or Privilege Premier account, or remove the Airport Lounge Access benefit, Your Membership will be immediately cancelled, and You'll no longer be entitled to any remaining passes. Any additional passes which You have purchased and any pre-booking fee which You may have paid will be

cancelled and refund automatically and You will receive email confirmation of when this has been done, but if You want to check the progress, You can do so by contacting Our customer service team on 0344 249 9981* or Support@dragonpasspremierplus.com. Section 4 (Airport Lounge Access + Pre Booking) below explains the conditions that need to be met in order to be eligible for a refund on Pre-Bookings.

- 3.6 The Scheme forms part of Your Privilege or Privilege Premier account and Your Membership of the Scheme continues until You close the account or remove the Airport Lounge Access benefit. If You choose to cancel Your Airport Lounge Pass benefit or switch to a non-qualifying benefit, Your Membership will be immediately cancelled and Your free allocation removed. If You stop being a Privilege or Privilege Premier account holder, You will not be entitled to any cash equivalents. If You cancel Your Membership of this scheme, You will not be entitled to a refund, reduction or cancellation in the monthly fee for Your qualifying account.
- 3.7 If You change Your name, You must tell the Co-operative Bank as soon as possible and before You next use Your Membership card. Please allow up to 72 working hours for name changes to take effect with Us. The name on Your passport must match the name on Your Privilege or Privilege Premier account and the name on Your Membership card for travel purposes. If the name on Your passport is different from the name which is registered for Your Privilege or Privilege Premier account, please contact us before You use Your Membership card. You can contact Us on 0344 249 9981* or via email at Support@dragonpasspremierplus.com.
- 3.8 You must tell Us as soon as possible if Your physical Membership card is lost, stolen or damaged, or You cannot access Your online Membership via the App or Website, You can

do this by contacting Us on 0344 249 9981*. Replacement cards will take 5-7 working days to be delivered.

4. Airport Lounge Access & Pre-Booking

- 4.1. Participating airport lounge staff will record Your details and communicate them to DragonPass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.
- 4.2 Please note that any food and drink, including alcoholic drinks, provided as part of Your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge.
- 4.3 It's Your responsibility to ensure You arrive at the departure gate on time and board Your flight in good time. There is no obligation on the lounges to provide flight information or announcements.
- 4.4 Pre-Booking is not required, if the lounge is open, has availability and You have a valid Membership, You can gain access on the day. However, certain airport lounges can be pre-booked for a cost of £5 per person per visit via the DragonPass Premier+ App or the co-operativebank.dragonpasspremierplus.com Website.
- 4.5 To check if the airport lounge You intend to visit can be pre-booked in advance, please check the App or the Website, where You'll be able to select the lounge that You intend to visit and check if pre-booking is available at Your desired time of travel.
- 4.6 If You wish to pre-book Your lounge access, You must do so at least 72 hours before You intend to visit. To pre-book, visit our App or the Website, follow the steps online and the selected number of passes (free & additional) will be removed from Your account at the time You make the booking.
- 4.7 If You need to amend the location, date or time of Your pre-booking, You must give at least 72 hours' notice and You can do so by contacting our Customer Service Team via email

at Support@dragonpasspremierplus.com or, on 0344 249 9981* and they'll be able to do this once for You. If You need to cancel Your booking entirely, You can do this either using the App, visiting Our Website, contacting us via email Support@dragonpasspremierplus.com, or on 0344 249 9981*. As long as You cancel any pre-bookings no later than 72 hours before the visits, passes (Free or Additional) will be credited back to Your account and the booking fee will be refunded into the account where payment was taken. For cancellations made with less than 72 hours' notice, clause 4.9 below will apply.

4.8 When arriving at the airport lounge it's important that You arrive on time; if You arrive later than the pre-booked time then it will be at the discretion of the lounge as to whether they can still allow You access and for how long.

4.9 If You don't attend the lounge, are refused access to the lounge because You have arrived later than Your pre-booked time, or You cancel Your pre-booking less than 72 hours in advance of the visit You will not receive a refund of Your pre-booking fee and You'll be deemed to have used Your pass(es). Where You've purchased additional passes over and above Your annual allowance and pre-booked that visit, neither Your additional passes fee nor Your pre-booking fee will be refunded.

4.10 Facilities and amenities in lounges will vary, and at certain times may be limited. We nor DragonPass have no responsibility and are not able to control the provision of facilities within individual lounges. If You require more information, please refer to the terms set by each individual lounge.

5. Additional Products/Services

5.1. We are always working to bring You discounts and benefits as part of our Service. You can find out what the latest discounts and benefits available to You are, by visiting the App or Website. So, we can keep You informed on any

new discounts or benefits, please check we have a valid email address for You.

6. General Terms

6.1. We do not give any warranty for any goods or services accessed through, or displayed on, the App or the Website.

6.2 **Severability.** If any court or competent authority decides that any of the provisions of these Conditions of Use are invalid, unlawful or unenforceable to any extent, the term will, to that extent only, be severed from the remaining terms, which will continue to be valid to the fullest extent permitted by law.

6.3 **Force majeure.** We will not be liable or pay You compensation if Our contractual obligations to You are affected by any event which We or DragonPass or a Third-Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to war, threat of war, civil strife, terrorist activity and its consequences or the threat of such activity, riot, the act of any government or other national or local authority, including industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster and adverse weather conditions and all similar events outside Our or their control.

6.4 **Third-Party Rights.** A person who is not party to these Terms and Conditions shall not have any rights under or in connection with it under the Contracts (Rights of Third Parties) Act 1999.

6.5 **Law and jurisdiction.** These Terms and Conditions shall be interpreted in accordance with and governed by English law and You and We both agree that the English courts will have exclusive jurisdiction in the event of any dispute or claim except that if You are a resident of Northern Ireland, You may also bring proceedings in Northern Ireland and if You are a resident of Scotland, You may also bring proceedings in Scotland.

Data Privacy Notice

Lifestyle Services Group Limited are part of the Assurant, Inc. group of companies. The details here provide a summary of how We collect, use, share, transfer and store Your information. For Our full Data Privacy Notice please visit Our Website by visiting co-operativebank.dragonpasspremierplus.com or contact Our Data Protection Officer PO Box 98, Blyth, NE24 9DL or by emailing dataprotectionofficer@assurant.com

Information that We collect from You

We collect a variety of personal information about You including Your name, address, contact details and date of birth in order that We can provide the benefits of this service.

Using Your information

The main reason We collect Your personal information is to enable You to use the benefits of the service and in order that We can advise You of any changes to it. You can choose whether or not You provide this information to Us, but if You decide not to do so, We will be unable to provide the benefits under the 'Terms and Conditions'.

We will also use Your information where We feel there is a justifiable reason for doing so for example: carrying out research and analysis to improve Our services; and recording and monitoring calls.

Sharing Your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to Us for the purpose of performing tasks that directly relate to the above-described purposes. Your personal information will also be disclosed to public bodies and organisations in order to satisfy Our legal obligations, where required.

Where We send Your personal information

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer Your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or We have taken all reasonable steps to ensure the company has suitable standards in place to protect Your information.

How long We keep Your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable law or regulation.

Your rights

You have a number of rights in relation to the information We hold about You, these rights include but are not limited to: the right to a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information.

For a full list of your rights please refer to the full Data Privacy Policy.

Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we are unable to fulfil a request, we will always let you know our reasons.

Welcome to Gadget

**Worldwide cover against theft,
breakdown and damage (including
faults) for those everyday devices
you just can't do without!**

The 'Quick guide' gives you an overview of the cover you receive and how you can register your gadgets. The booklet also includes the terms and conditions, so please make sure you take the time to read through these carefully.

The Privilege and Privilege Premier current account Gadget Benefit is provided on behalf of The Co-operative Bank by Assurant General Insurance Limited (and administered by Lifestyle Services Group Limited)



Quick guide

Gadget Insurance

Worldwide insurance against theft, breakdown and damage (including faults) for your favourite gadgets. Eligible items include: MP3 players, laptops, tablets, smartwatches, wearable technology, handheld digital cameras, satellite navigation systems, game consoles and camcorders. For further details on items that can be covered, please refer to the terms and conditions on page 20.

The important stuff

You can register gadgets up to a combined value of £1,200, including VAT per account holder. The maximum value for any individual item is £1,200 including VAT, per account holder, and must be no more than five years old (from the original purchase date of the gadget when new) at the time you make the claim. Proof of ownership will be required when making a claim.

What do you need to do next?

You don't need to register your gadgets to be covered but it may help to simplify the claims process if you do. To register visit **co-operativebank.co.uk/benefits** or call the Benefits Helpline on **0344 249 9981**.

Monday - Friday	8.00am - 8.00pm
Saturday - Sunday	9.00am - 6.00pm

When registering your gadget(s), you will need to have the make, model and serial number details to hand. The serial number can usually be found on the item itself or in the accompanying packaging.

Terms and Conditions apply.

Relax...

your favourite
gadgets can be
covered **worldwide**

Gadget Insurance Policy Document

Your Co-operative Bank Privilege or Privilege Premier Pack Gadget Cover

This is your gadget cover Insurance Policy. In this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you. If you have any questions, then visit co-operativebank.co.uk/benefits or call us on 0344 249 9981. This Policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group to administer the Policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group.

Statement of Demands and Needs

This gadget insurance has been designed for customers who wish to cover their gadgets with a combined value up to £1,200, in the event of being stolen, damaged or mechanical or electrical failure, and do not wish to cover the cost of repair or replacement themselves. By selecting The Co-operative Bank gadget insurance and protection you will have come to your own decision as to whether this product meets your particular demands and needs for insuring your gadgets against theft, damage, breakdown and you are aware that the replacement of your gadget may be from refurbished stock. You have therefore decided to proceed with insurance cover that is for theft, damage and breakdown under the terms and conditions indicated on a non-advised sales basis, which means that no advice on the suitability of this insurance has been given by The Co-operative Bank.

Registering your gadget

You don't need to register your gadgets to be covered but it may help to simplify the claims process. To register visit co-operativebank.co.uk/benefits or call 0344 249 9981 and follow the procedure. You will need to provide the following information:

- your name and address
- the make, model, and serial number of the gadget(s)
- your Co-operative Bank Privilege or Privilege Premier current account number and sort code
- your date of birth.

Who is this cover designed for?

For many of us, gadgets are playing more of a role in our everyday lives and it is important to us that we ensure that we can continue to use them as frequently as we do.

This Policy is for when you have any gadget(s) that is not already covered under an Insurance Policy and you want to cover the cost of repairing or replacing your gadget(s) against theft, damage and breakdown (subject to an excess payment for every accepted claim). It does not cover the loss of your gadget under any circumstance.

The term gadget applies to a self-contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content, with the exception of mobile phones and drones.

More information on gadgets can be found in the 'What you are NOT covered for' section.

Please contact us if you are unsure as to whether your gadget(s) can be covered.

It is important to note that gadget insurance is offered on the understanding that you will take care of your gadget.

Having insurance does not mean that you can take risks with your gadget which you would not take if your gadget was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

The cover you receive

Your gadget(s) are covered up to a maximum combined value of £1,200 per account holder (including VAT) against:

- Theft
- Damage
- Breakdown (including faults)

occurring anywhere in the world.

Insurance cover for gadgets which must be owned by the account holder or their family members; a family member is a relative living at the same address.

The maximum value for any individual item is £1,200 including VAT, and each gadget must be no more than five years old (from the original purchase date of the gadget when new) at any point during the period of insurance.

If your gadget is damaged or breaks down we will either:

1. Repair the gadget (where possible) or
2. Replace it with a gadget of the same make, model and memory size (where relevant). If we cannot do this, you will be given a choice of models with an equivalent specification.

If you are unable to provide the damaged gadget to support your claim for a damage or breakdown incident, then this will be classified as a lost gadget and you would not be covered under this insurance policy.

If your gadget is stolen, we will replace it with a gadget of the same make, model and memory size (where relevant). If we cannot do this, you will be given a choice of models with an equivalent specification.

Replacements

1. Where we replace the gadget the replacement may be a remanufactured (not brand new) device.
2. Where we send you a replacement or repaired item, this will only be sent to a UK address.

If we are unable to replace your gadget with the same make, model and memory size (where relevant), we will contact you to discuss an alternative claim settlement.

If any accessories for your gadget are stolen or damaged at the same time as your gadget, you are covered for these up to a value of £50 (including VAT). That's a case, headphones and similar.

If your accessories are stolen or damaged at the same time as your gadget, we will replace them with accessories of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.

What you are NOT covered for

Loss

This policy does not cover the loss of your gadget(s) or accessories under any circumstances.

Excess

You need to pay a contribution every time you make a successful claim:

- Laptops and tablets — £50
- All other gadgets — £25

This is the excess. **Your excess is payable for every accepted claim and must be paid before your claim will be settled.**

Theft, damage or breakdown as a result of not taking care of your gadget

We know how important your gadget is to you and we expect that you will take care of your gadget. If you don't take care of your gadget then we may not pay your claim.

Taking care of your gadget means –

- Not knowingly leaving your gadget somewhere it is likely to be stolen or damaged.
- If you need to leave your gadget somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away, then you must leave it with someone you trust or keep it concealed out of sight in a safe place.
- Making reasonable enquiries to find your gadget if you think it may have been stolen.

If you knowingly leave your gadget where others can see it but you cannot and your gadget is then stolen, we may not pay your claim.

We will always take into account where you are and what you are doing when we assess whether you have taken care of your gadget. If we believe you have not taken care of your gadget, and have knowingly taken a risk with it, we may decline your claim.

If you knowingly leave your gadget somewhere you can't see but others can, we may decline your claim for not taking care of your gadget - for example:

- in a cafe or pub you leave your gadget on the table when you go to the bar to pick up your drink instead of taking it with you
- leaving your gadget on display in your car
- leaving your gadget in the care of someone you don't know well
- if you are at the gym and you leave your gadget on a bench in the changing rooms rather than taking it with you or locking it in a locker
- if you intentionally damage your gadget.

All of these examples increase the risk of it being stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.

Cosmetic damage

We only cover damage if it stops the normal functioning of your gadget. If it is just a scratch or dent, and your gadget still works as expected, then we will not repair or replace it.

We know scratches and scrapes to your gadget aren't nice but we are here to fix your gadget when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your gadget

We only cover the gadget, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly. This also means that if any of the data or information stored on your device is used to access any existing accounts or open new accounts through fraud, we do not cover any financial losses as a result.

There are lots of ways to back up the contents of your gadget and we suggest you do this regularly so if you have a claim and you lose your gadget's contents as a result, you can load it on to your new gadget and be up and running again in no time.

More than two accepted claims in any 12 months (per account holder)

We insure your gadget for up to two accepted claims in any 12 month period. If you make two accepted claims in any 12 month period your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim. This is applicable for each account holder separately.

For example, if you make a claim on 1st January and another on 1st May, you will not be able to make any further claims against this policy for incidents that happen prior to 1st January of the following year.

Other losses

Any cost or losses that can't be resolved by the repair or replacement of your gadget.

We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the gadget and accessories.

Any device that is not a gadget

This policy is only for gadgets and accessories.

A gadget is a self-contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content with the exception of mobile phones and drones.

This Policy is designed to cover the following or similar devices:

- PDAs (Personal Digital Assistant), digital cameras, satellite navigation systems, laptops, tablets, smartwatches / wearable technology, portable camcorders (digital or otherwise), portable games consoles (e.g. PSP, Nintendo Gameboy, GP2X), portable sound and vision devices.

or

- A games console (e.g. Wii, Xbox, Playstation). Please note we do not cover the screen used to view or play the content.

It does not cover:

- Televisions, monitors, mobile phones/telephones, fax machines, modems and karaoke machines, or similar items.

If you are unsure as to whether your gadget is covered, please contact us so we can let you know.

Modifications

If your gadget has been modified in any way, we will only replace the gadget, we do not cover the modifications that have been made.

Modifications are anything that changes the way your gadget looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes.

Counterfeit Devices

We are unable to cover any devices that are manufactured in a way to resemble devices made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different devices.

Where we receive a claim for any device that falls into this category, we will return the device to you unrepairs and the claim will be declined.

If we discover the device to be counterfeit after we have supplied a replacement as settlement for a successful claim, we will take steps to disable and recover the device and return the counterfeit to you.

Devices passed into the care of a business or individual for the purpose of providing a service

Where your device is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your device and are not covered under the terms of this policy.

You must therefore be satisfied that your device is suitably covered for any damage that may occur while in their care. For example:

- delivery service such as a postal or courier service (this includes when sending the device to us)
- device repair service (other than our repair centre)
- device customisation service.

Actions you will need to take on theft, breakdown or damage to your gadget

If your gadget is stolen, report it to the police

Tell the police about any stolen gadget as soon as you can; we will ask you to provide the police reference number before we will pay any claim for theft.

If you have difficulty reporting your incident to the police please contact us and we can help to guide you.

Report your claim to us as soon as you can

Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the theft, breakdown or damage.

If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your gadget if it is stolen or stop any further damage to your gadget.

You can log your claim online or by telephone, it is really simple.

Report any theft to the place you believe it has been stolen from

We expect you to report your gadget as stolen to the place you think it has been stolen from.

Often gadgets are found and handed in to the place they were found. We expect you to report the theft of your gadget to the place you think it was stolen from or is most likely to be handed back to. We may ask you to provide the details of where your gadget was stolen from and any actions you have taken to try to recover it.

Proof of ownership

We need to know that the gadget and accessories you are claiming for are yours. Therefore you will need to provide some form of proof of ownership.

You will need to be able to tell us the make and model of your gadget. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, serial number and memory size (where relevant) of your gadget.

Proof of ownership could include a till receipt or documentation from any online purchase. If you don't have any proof of ownership, we may decline your claim.

How to make a claim

Step One:

Please make sure you have read the 'Actions you will need to take on theft, breakdown or damage to your gadget' section as this tells you what we may need from you in order to settle your claim.

Step Two:

You should tell us about your claim as soon as you can after discovering the incident. You can do this by contacting us at www.co-operativebank.co.uk/benefits or by calling 0344 249 9981.

Step Three:

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.

Step Four:

You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, Mastercard and debit cards (We do not accept American Express or Diners Club cards.)

Step Five:

We will either repair your gadget or send you a replacement. If you are sending your damaged device to us for repair you must remove any locking mechanism (e.g. 'Find My iPhone') before we receive it. If this is not done it will delay your claim and your device may be returned to you unrepaired in order to remove any locking mechanism. We will not be able to complete a claim until we can confirm the security features have been removed.

What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your gadget ('applicable manufacturer's warranty'). Nothing in this Policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your gadget, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- The cost of sending your gadget to us for repair is not covered under this policy.
- If we are unable to replace your gadget with the same make and model, we will contact you to discuss an alternative claim settlement.
- When sending in your device, please DO NOT send in your SIM or memory card, any other accessories or any other items that do not relate to the claim such as the manual or box as these will be destroyed. We are unable to recover and return these items.
- When your device is received at the repair centre, all remaining data will be erased as part of the repair process.
- If any stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged gadgets and accessories, parts and materials replaced by us shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer.

What if your claim is rejected?

If you are not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your gadget, please tell us so we can keep our records up to date and to ensure they are covered; this can be done quickly and easily online via www.co-operativebank.co.uk/benefits.

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will

- Not honour the claim and we will give you notice to cancel your policy from the time of the fraudulent act.
- If an excess has been paid, this will not be returned, this is not a penalty, this is to cover administration costs.

- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under the insurance 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 fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.
- Pass the 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 prevent fraud and money laundering, for example, when –
 - Checking details on applications for credit and credit related accounts or 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.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0344 249 9981 if you want to receive details of the relevant fraud prevention agencies.

Price of your insurance

This policy is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder. The cost is an inclusive part of your Privilege or Privilege Premier current account monthly subscription.

Duration of this Policy

Your Policy will remain in place until it is either cancelled by you, or if you close your Co-operative Bank Privilege or Privilege Premier current account.

Cancelling your insurance

You have the right to cancel your insurance at any time. No refund is due upon cancellation.

Got a question? Need to make a complaint?

We want to make sure you're happy. Should you need to talk to us, contact us by calling **0344 249 9981** or email **LSG.Customerrelations@lifestylegroup.co.uk**

If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom.

Or you can phone **0800 023 4567** or

0300 123 9 123 from a mobile.

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



If you purchased your account online you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide

an online tool for consumers to resolve disputes about goods and services purchased online.

The platform can be found at <http://ec.europa.eu/consumers/odr>

These procedures do not affect your right to take legal action.

Choice of law

English law applies to this Policy. It's written in English and all communication with you will be in English.

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:

- To respond proportionately to changes in the law.
- To respond to decisions of the Financial Ombudsman Service.
- To meet regulatory requirements, industry guidance or codes of practice.
- To proportionately reflect other increases or reductions associated with providing the cover.
- To change the level of cover to reflect any changes in the gadget market.

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited and Lifestyle Services Group are 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

Status disclosure

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' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

Data Privacy Policy - How we handle your personal information

Assurant General Insurance Limited (part of the Assurant, Inc. group companies), registered in England No. 2341082, with mailing address at P.O. Box 98, Blyth, NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you ('Policyholder' or 'you') provide to us for purposes of providing the insurance policy ('Policy') to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.)
- Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.)
- Claims information (e.g., claim number, date of loss and reason, call history, loss details, police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.)
- Records of any correspondence regarding any specific enquiry
- Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you. This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us
- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes)
- Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due)
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with

the manufacturer. For example, if you have an iPhone, then we will share your device IMEI with Apple, and will also share your name and contact details as necessary.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases – if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International – or ADI – that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on 0344 249 9981 or in writing to: Lifestyle Services Group Limited, P.O. Box 98, Blyth NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, P.O. Box 98, Blyth NE24 9DL. You may also submit your request in writing to Data Protection Officer, P.O. Box 98, Blyth NE24 9DL, or by sending an email to DataProtectionOfficer@assurant.com.

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

Please call 0344 249 9981 if you would like to receive this information in an alternative format such as large print or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.

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LSG customer correspondence address: Benefits Customer Services, Lifestyle Services Group Limited, PO Box 98, BLYTH NE24 9DL.

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