

Key policy differences

The tables below provide a summary of the key differences between the cover provided as part of the Ultimate Reward Current Account and our standalone policies for Halifax Travel, Home and Motor Insurance.

To ensure you don't have more cover than you need, you may wish to review the terms and conditions of any similar policies you hold with either us or any other provider.

Halifax Travel Insurance – 08457 23 33 43		
Cover provided with your	Ultimate Reward Current Account	Halifax Travel Insurance policy
Travel maximum age limit	<ul style="list-style-type: none"> Cover ceases on your 71st birthday. 	<ul style="list-style-type: none"> Cover ceases on your 75th birthday. USA cover maximum age 65.
Policy excess	<ul style="list-style-type: none"> £50 per person, per incident (£250 legal expenses excess) 	<ul style="list-style-type: none"> £50 per person, per incident (£250 legal expenses excess). With the option to remove or increase policy excess (applies to all sections except legal expenses)
Cancellation limits	<ul style="list-style-type: none"> £5,000 	<ul style="list-style-type: none"> £5,000 as standard, with option to increase to £10,000
Policy cover	<ul style="list-style-type: none"> Personal baggage, personal money, winter sports and golf cover inclusive 	<ul style="list-style-type: none"> Option to include personal baggage, personal money, winter sports and golf cover

Halifax Home Insurance – 08456 00 60 01		
	Cover provided with your Ultimate Reward Current Account	Cover provided with your Halifax Home Insurance
Home Emergency cover We will pay for: <ul style="list-style-type: none"> A qualified person chosen by us to deal with an emergency in your home Overnight accommodation if your home is uninhabitable 	<ul style="list-style-type: none"> Up to £250 Up to £100 	<ul style="list-style-type: none"> Up to £500 Up to £100
Card protection/Credit card cover	<ul style="list-style-type: none"> Fraud in first 24 hours before notification £2,500 Fraud following notification £75,000 Covers the account holders (maximum of 2 people) 	<ul style="list-style-type: none"> Fraud up to £500, covering you and your family living at the property
Mobile phone cover	<ul style="list-style-type: none"> Phone up to £2,000 Phone accessories up to £250 Covers the account holders (maximum of 2 people) 	<ul style="list-style-type: none"> Phone up to £500, covering you and your family living at the property Airtime up to £25 Informing costs £25

Halifax Motor Insurance – 08009 17 17 91		
	Cover provided with your Ultimate Reward Current Account	Cover provided with your Halifax Motor Insurance
Breakdown cover	URCA account holders are covered as a driver or passenger in any car within the specified limits	Policy holders are covered and anyone driving or riding as a passenger in the insured vehicle with the permission of the policy holder

If you believe you have more cover than you need with us and wish to discuss our travel, home or motor insurance please contact us on the numbers provided in the tables above. If you have cover with another provider which you wish to discuss please contact them directly.