

Part 1 - Initial Disclosure Document

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about our insurance services

Sentinel[®] Gold

Affinion International Limited
Charter Court
50 Windsor Road
Slough
Berkshire
SL1 2EJ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer a product from Allianz Insurance plc for card protection and accidental loss or theft of keys insurance cover.
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3. What will you have to pay us for our services?

- A fee. Our fees for advising on and arranging your insurance cover are included in the overall annual fee of £30/£70 3 year fee which is payable in advance and of which an annual insurance element of £2.71 for the annual policy/ £5.86 for the 3 year policy (inclusive of insurance premium tax) is payable to Allianz. The remainder constitutes the fees payable to us in relation to any and all other services provided to you by Sentinel[®] Gold during such billing period. It is not possible to provide a specific breakdown of the fees we retain which are attributable to our advising and arranging services since the fee you pay is paid on a fixed price model which does not vary depending on how many or what services you decide to take up from Sentinel[®] Gold during the relevant billing cycle.
- No fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
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4. Who regulates us?

Affinion International Limited (trading as Sentinel[®] Gold) is authorised and regulated by the Financial Services Authority. Our FSA Register number is 311584.

Our permitted business is advising on and arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

5. What do you do if you have a complaint?

If you wish to register a complaint, please contact us:

... in writing Write to The Customer Services Manager, Sentinel[®] Gold, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

... by phone Telephone 0800 023 4318

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. 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 remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

Part 2 - Summary of Cover

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This is a policy summary only and does not detail the full terms and conditions of the insurance policy. For full details, please refer to the policy terms and conditions. The policy summary only provides details of the parts of Sentinel[®] Gold, which are insured.

Sentinel[®] Gold is underwritten by Allianz Insurance plc

What is covered by Sentinel[®] Gold?

Sentinel[®] Gold provides cover against unauthorised and fraudulent use of registered cards, accidental loss or theft of your keys

This insurance only applies to residents of the UK and will be automatically cancelled if you move permanently outside of the UK.

How does Sentinel[®] Gold work?

- Sentinel[®] Gold lasts until your agreement is cancelled or terminated under the terms of the policy. You may need to review this cover periodically to ensure it remains adequate to your needs.
- You have the right to cancel your policy within 30 days of the start of your policy period after which you will not be entitled to a refund.

What are the benefits provided by and significant exclusions and limitations of Sentinel[®] Gold?

Features and Benefits	Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)
Unauthorised and fraudulent use of registered cards for which the member is legally responsible	<p>The most we will pay for any one claim is:</p> <ul style="list-style-type: none"> • £5,000 for losses which occur before the incident is reported to Sentinel[®] Gold. • £100,000 for losses which occur after the incident is reported to Sentinel[®] Gold. • £1,000,000 per policy for all incidents in any 12 month concurrent period. <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc – “The Limits” section a)</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> • Losses incurred if the incident is not reported within 24 hours of discovery. • Use of the registered card in a way not authorised by the card issuer. • Loss due to fraudulent use by the member, including keeping the PIN with the card or revealing it to anyone. <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc “What is not covered” section a)</p>
Communication costs when notifying Sentinel [®] Gold of an incident	<p>The most we will pay is up to £100 per incident.</p> <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc – “The Limits” section b)</p>
Personal money lost or stolen at the same time as the registered cards	<p>The most we will pay is £250 per incident and in total for all incidents during any 12 month concurrent period.</p> <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc – “The Limits” section c)</p> <p>Cover is only offered while the cardholder is abroad.</p> <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc - “What is covered” section c)</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> • Personal Money claims not reported at the same time as reporting the incident. <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc - “What is not covered” section c)</p>
Costs for replacing the handbag, wallet, purse and or briefcase containing the registered cards lost in an incident	<p>The most we will pay is £200 per policy during any 12 month concurrent period.</p> <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc – “The Limits” section d)</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> • Claims where you cannot provide the necessary documentation. • The loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the police at the same time as reporting the incident. <p>See Part A, i), The Insurance Cover provided by Allianz Insurance plc – “What is not covered” section d)</p>

Locksmith or motor assistance charges to gain access to, and make secure, your home, home office or vehicle if you are accidentally locked out or to gain access to duplicate keys. The cost of replacing locks and keys, including fitting, if the keys to your home, home office and/or vehicle are stolen or accidentally lost together with any details of your home address and/or your vehicle registration details. Recovery for you and your vehicle to your home or suitable car dealer or garage, whichever is the nearest, if the locksmith or motor assistance engineer cannot gain entry to your vehicle. Where agreed in advance by us, the cost of a hire-car and other reasonable transportation charges.

The most we will pay is £600 in total per claim.

See Part B, **The Insurance Cover provided by Allianz Insurance plc** "Cover Details"

We will not pay for:

- the first £25 of each and every vehicle claim
- more than 3 claims within any 12 month concurrent period;
- any non-domestic locks or keys, other than for your home office;
- any claims where the keys, or key-ring holding your keys, that have been lost or stolen have your vehicle registration details, home or home office address details attached to them;
- claims as a result of loss or theft of vehicle keys which belong to vehicles not registered with Sentinel® Gold;
- any costs for gaining entry to your home, home office or vehicle other than locksmith or motor assistance charges;
- locks that were already damaged prior to the keys being lost or stolen.
- any costs other than the repair, replacement or fitting cost of the key(s) and lock(s), agreed hire-car and/or other transportation charges;
- alternative transportation costs or hire-car, incurred immediately after and as a direct result of the loss or theft of your vehicle keys, for any period exceeding 3-days;
- costs for a hire-car or other reasonable transportation charges unless you have first received our agreement to incur these costs;
- any costs or liabilities relating to the hire-car other than the rental fee, excluding, but not limited to, fuel, excesses, damages, or top-up rental fees;

See Part B, **The Insurance Cover provided by Allianz Insurance plc** "Exclusions"

- the provision of a hire-car is subject to availability and the terms and conditions of the hire-car company.

See Part B, **The Insurance Cover provided by Allianz Insurance plc** "General Conditions"

How do I make a claim under Sentinel® Gold?

You can notify a claim by calling 0800 023 4318 (lines are open 24 hours a day, 7 days a week) and providing your name, address or policy number.

Would I receive compensation if Allianz was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How do I make a complaint?

Sales

If you have a complaint about the way in which your policy was sold, you should write to our Customer Relations Manager at: Sentinel® Gold, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF, United Kingdom quoting your policy number.

Non sales

If you have a complaint about anything other than the sale of the policy, please contact our Customer Satisfaction Manager at: Allianz Insurance Plc, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH, United Kingdom. Alternatively phone: 01892 703416

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights. Full details of our complaints procedure may be found in the insurance policy terms and conditions.