



Lloyds TSB | for the journey...

Select account

Terms and conditions

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Important information

Terms and conditions of your Select account, policy documents and details of our third party partners.

Your Select account

If your account is with a branch in Scotland your agreement is with Lloyds TSB Scotland plc, otherwise your agreement is with Lloyds TSB Bank plc.

Our Personal Banking Terms and Conditions apply to this account and gives you important information about your relationship with us. It covers things like:

- how long it takes for payments in and out of your account
- how we use your personal information
- how we can change our rates and charges or other terms
- how we deal with things if there's a problem
- how we can act on instructions on a joint account given by one of you
- how you can close your account.

If you need another copy of the Personal Banking Terms and Conditions please contact your local branch or visit www.lloydstsb.com

About account opening:

The opening of a Select account is subject to our assessment of your personal circumstances and you must be 18 or over to apply.

About charges:

We charge a monthly fee for this Select account which is currently £7. You can print off details about the current interest rates associated with this account (including any overdraft rates) at www.lloydstsb.com, call **0845 3000 032** or you can visit any branch of Lloyds TSB.

We don't charge for savings accounts.

Overdrafts, Loans and Credit Cards:

How much we lend, if any, and the issue of a credit card depends on our assessment of your personal circumstances. You must be 18 or over to apply.

Cooling off

If you're not happy with your choice of current account within 30 days of opening your account, we'll help you to move to another of our accounts or return any deposits you have made with any earned interest to you.

Your Select account is worth up to £199 a year.

This is based on the following:

Mobile Phone Insurance

Value is based on the cost of the Carphone Warehouse's Lifeline Lite Policy (Band 4) at £100 per year as at 1 May 2007.

AA Breakdown Cover

Value of up to £69 per year is based on the cost of joint personal AA Breakdown Cover including Roadside Assistance (payment by Direct Debit February 2007 rate), plus Accident Management. Comparison price excludes any online or other discounts.

Sentinel® Card Protection

£20 value based on the cost of Sentinel® Card Protection for one year.

Overdraft

£10 overdraft value is based on a Select account overdraft of £173 for one year. The first £50 is interest-free (subject to status) with a rate of 18.9% EAR (Equivalent Annual Rate) applying to the rest of the overdraft which is compared to our Classic account rate. Correct as at 1 August 2007.

Lloyds TSB Select Travel Service

Terms and conditions

All travel services are provided by Travelcare (a fully licensed and bonded travel agency) on our behalf. Travelcare is a retail member of the Association of British Travel Agents (ABTA) (A1926), holds an Air Travel Organiser's Licence (ATOL) (1595) and is accredited by International Air Transport Association (IATA). Your Select Travel Service is a telephone and Internet travel booking service that lets you book a complete selection of holiday packages, tours and cruises, tickets for scheduled airline flights, tickets for any charter airline flights offered to the public, hotel accommodation and car hire. Many special, short-notice, late deal holidays are available and we'll endeavour to offer the lowest official IATA scheduled airfare available at the time of booking. Select Travel Service customers will receive 6.5% discount off the Base Price of the travel at the time of booking (excluding scheduled airline flights, low cost and direct-sell operators).

We reserve the right to add or withdraw operators and/or products from this service at our own discretion. Discounts can't be combined with any other offer or promotion. To obtain the discount, you must be resident in the UK and be in the travelling party that the travel costs are related to and the travel must be booked through the Lloyds TSB Select Travel Service.

Travelcare simply act as your agent to arrange your travel. Any contract for the purchase of travel is between you and your chosen tour operator/holiday provider.

However, should you have any disputes or complaints with the tour operator, Travelcare will liaise with them on your behalf to attempt to resolve the situation. Tour operator terms and conditions will apply in the event of a cancellation. Relevant tour operator terms and conditions will be forwarded to you with your booking confirmation and invoice. Cancellations must be made in writing.

Your booking can usually be confirmed instantly when you pay for your holiday arrangements by credit or debit card. **Please note a 2% handling fee will be levied on all credit card transactions.**

If you choose to pay by cheque, your holiday arrangements will be confirmed once the payment has cleared. When you are ready to make a booking, you'll be advised of the deposit needed. However, if there are less than 12 weeks before the departure date, full payment will be required at the time of booking. Please note that payment in full may also be required on certain restricted scheduled flight deals where cancellation charges apply. After you have made a booking, you'll receive an official confirmation and an invoice for the remaining balance a few days after.

Tickets and itineraries are sent to you approximately 7-10 days before departure. However, for last minute holidays and flights you'll have to collect your tickets at the departure airport. There's no limit to the number of times you can book travel through our Select Travel Service.

Booking exclusions

Any reservations that must be booked privately, i.e. that can't be booked through any Travel Agency (and isn't going through our Select Travel Service) are excluded from the service. These include:

- hotel stays and car-hire bookings of 31 days or longer
- tickets for domestic ferry journeys not originating in the home country
- accommodation such as:
 - rental properties (for example, privately owned apartments, flats etc)
 - time-shares
 - non-sleeping rooms (such as conference or meeting rooms)
 - health spas and health farms that don't accept bookings through any travel agency
 - hotels that don't accept bookings through any travel agency
 - rooms that are part of a block held by another company for conventions, special groups and/or incentive programmes
 - rooms held by companies on a semi-permanent basis for use by their employees
- certain luxury and commercial hire-vehicles
- direct sell holidays and flight operators, for example, holidays that can't be booked through any Travel Agency
- Ceefax/Teletext holidays.

Discount exclusions

- All bookings where the customer isn't included in the travelling party that the travel costs attach to.
- Low cost airlines.
- Scheduled air fares.
- Any amount in excess of the published base price of the eligible travel, including:
 - air passengers' duty

- fuel duty
- airport tax
- any products purchased in the resort directly with the tour operator
- ferry tickets
- seaport taxes
- pre-bookable ski packs and lift passes.

Booking surcharge

A booking surcharge is applied to all bookings for low cost airlines and scheduled flights.

Glossary

Base price

Holiday packages/charter flights: the cost of the package/flight, as taken from the tour operator's or travel agent's system/on screen price. Brochure prices are usually the same as the on screen/system price, where there is a difference the discount will be taken from on screen/system price. This doesn't include any discounts that are funded by the travel agent.

Travel

For the purpose of this document, this encompasses all bookings that may be made through the Lloyds TSB Select Travel Service, i.e. holiday packages (whether off-the-shelf or tailored), tours and cruises, scheduled airline tickets and charter airline tickets offered to the general public, hotels and car hire.

Travel consultant

Employee of Travelcare, providers of the Lloyds TSB Select Travel Service who deal with enquiries and bookings.

Holiday and charter flight price match

Terms and conditions

Price match proposition

If you find exactly the same holiday, cruise or charter flight at a cheaper price from an independent high street ABTA bonded travel agent, with the same operator and booking conditions, within 48 hours of receiving a quote from, or making a booking with our Select Travel Service, we'll match the price, or refund the difference when you've already made your booking with the Select Travel Service.

Holiday price match conditions

The price match offer applies to the basic holiday prices excluding insurance. We reserve the right to require reasonable proof from the customer that the cheaper holiday, cruise or charter flight is available (for example, a quotation slip) before the price match offer will apply. Where evidence can be shown we'll match the price or refund the difference (if you've paid it) between the price actually paid and the cheaper deal.

Exclusions

The price match won't apply if the airline or holiday company has changed the details of the flight or holiday. This includes changes to the price or booking class between the date of the booking and departure date. The price match also won't apply if the terms of the price match aren't met.

Lloyds TSB Select Home Shopping service

Terms and conditions

The Select Home Shopping service for electrical appliances is operated by Quality Electrical Direct Limited (QED) on our behalf. The Select Home Shopping service can be accessed online at www.lloydstsb.com/homeshoppingselect or by contacting Select Membership Services.

Our price promise

If you find an electrical product for immediate sale at a lower price at the high street stores we promise to beat and let us know before purchase, the price will be matched and then reduced by an additional 10%. We'll also match and beat online prices of selected high street stores by the lower of £10 or 10% of the price difference.

The high street stores we promise to beat on price

The Lloyds TSB Select Home Shopping price promise will accept price challenges against the following specific high street stores and their same branded online stores: Currys, Comet and John Lewis.

Our price promise applies to individual items where the price of the product is at least £50 in value. The product must be identical to the product we can offer so that comparisons can be made on a 'like for like' basis.

Price promise criteria

A price promise item must be of at least £50 in value and identical so comparisons are made on a like-for-like basis. A price match will be refused if the product is:

- a) not from one of the listed high street stores
- b) a display item
- c) a grey import
- d) not available to the general public
- e) not carrying a manufacturer's guarantee or one which is not of matching terms and duration
- f) not in stock
- g) a discontinued item
- h) duty-free goods
- i) returned stock
- j) sold as part of a liquidated sale or closing down sale
- k) discounted to a lower price only available to the member and not to the general public

l) from an online retailer other than those named high street online retailers

m) in any way damaged, incomplete or substandard.

PC products, products manufactured by PC manufacturers, and mobile phones are excluded from the price promise.

In order for price challenges to be confirmed, you'll be expected to provide us with information on the location of the retail outlet or online store where you've seen the discounted item along with other relevant information.

We will contact the retailer to confirm the claim.

All product information and prices are based on latest available information on the product database, which is updated continually with information obtained from manufacturers and suppliers.

All product prices include VAT but exclude delivery, installation or assembly. Delivery charges will apply.

You can get a full list of the terms and conditions from our website at www.lloydstsb.com/homeshoppingselect or by contacting Select Membership services on **08457 16 11 16**.

CarSelect

Offer available to Lloyds TSB Group customers aged 18 years or over, who are based in the UK (excluding Northern Ireland, Channel Islands and Isle of Man). The offer is not available to Lloyds TSB Group staff. The savings described in this brochure for new cars are based on CarSelect's prices compared to the manufacturer's recommended 'on the road' retail price or when compared to the prices in Glass's Consumer Valuation for used cars.

Savings vary by vehicle selected and are only available on selected makes and models. Savings are correct at the time of going to print. We reserve the right to withdraw an offer at anytime. Offers are subject to availability. Free delivery and part-exchange with free collection available only on new cars in UK mainland. Delivery is available for a modest fee on used cars in the mainland UK only. To receive a refund of £75, please call **08457 16 11 16** and quote your membership account number when ordering. Your refund will be provided 14 days after delivery of your car (refund is not available to Lloyds TSB Group staff), from Lloyds TSB CarSelect Limited, PO Box 250, Cardiff CF10 5UD.

Mobile Phone Insurance

Demands and needs statement

This Mobile Phone Insurance policy has been provided to meet the demands and needs of mobile phone users covering a **phone** against theft, loss, accidental damage and airtime abuse in the UK.

keyfacts[®]

Summary of Cover

Policy Summary

As a benefit of being a Lloyds TSB Select account holder, **you** can choose to register for exclusive insurance to cover a **mobile phone** with Lifestyle Services Group Limited. This section gives a summary of the cover provided. Full terms, conditions and exceptions are detailed within the Policy Document.

This policy covers:

- The cost of repairing or replacing the **phone** in the event of:
 - Loss
 - Theft
 - Accidental damage
 - Water and liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown.**
- **Unauthorised calls** up to £1,500 including VAT per claim for airtime contract **phones**, and up to £300 including VAT per claim for pay-as-you-go **phones**.
- **Accessories** up to the value of £250 including VAT per claim, including replacement of **accessories** incompatible with a **phone** replaced as a result of a valid claim.
- **Phones** up to a maximum original retail cost or value of £450 including VAT.
- One **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account. The **phone** must be **your** property or responsibility.
- A maximum of two successful claims per account in any 12-month period.

Full details can be found in section D of the Policy document section.

This Policy does not provide cover for:

- The Policy **excess** of £30 for each claim, payable by **you**.
- Theft of the **phone** and **accessories** from an unattended motor vehicle, unless it is stored in a closed glovebox or locked boot.
- Theft of the **phone** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to or exit from the premises.
- Theft or loss of the **phone** where it has been left negligently or deliberately in a public place or a place to which people, other than only **your** immediate **family**, have access.
- Theft of, loss of, or damage to, the **phone** and **accessories** where they have been passed to someone else.
- Any **incident** which occurs within the first 15 days after **you** register the details of the **phone** and/or **SIM card**.

Full details can be found in sections I, J and K of the Policy Document section.

Price

This policy is provided as a benefit of **you** being a Select account holder. The cost is an inclusive part of **your** standard monthly fee.

To register the mobile phone

To take advantage of this Mobile Phone Insurance, **you** can:

1. Complete the registration form at the time of taking out **your** Select account
 2. Log on to the website at any time:
www.lifestylegroup.co.uk/lloydstsb
- or
3. Phone Lloyds TSB Select Membership Services on **08457 16 11 16**, selecting the mobile phone option:

Monday to Friday 8am-8pm

Saturday and Sunday 9am-6pm

You will need to provide the following details:

- **your** name and address.
- **your** Select account number.
- the make and model of the **phone**.
- the **mobile phone** number.
- the **phone's IMEI number** (this can be identified by keying in * # 0 6 # on the keypad of the **phone**).

Once registered you will be sent a **Certificate** or an SMS message. **Your** cover will commence 15 days after **you** register for **mobile phone** insurance. **You** will not be able to make a claim for any **incident** which occurs within the first 15 days after registration. In the event that **you** do not receive **your** Mobile Phone Insurance **Certificate** or an acknowledgement by text message within 15 days of registering the **mobile phone**, please call 08458 50 53 00.

Cancellation

You have the right to cancel this policy at any time, which will have immediate effect, as the cover is provided as a benefit of being a Lloyds TSB Select account holder.

If the connected Lloyds TSB Select account is cancelled this policy ends.

Please refer to section L of the policy document.

To make a claim

When making a claim in respect of the **mobile phone**, please follow these simple steps:

1. **You** must inform the Police within 24 hours of discovering any loss, theft or malicious damage for which **you** wish to make a claim, obtaining an appropriate loss or theft reference number.
2. **You** must call the airtime provider within 24 hours of discovering any **incident** to bar the **SIM card**. Doing this will prevent any further **unauthorised calls** being made.
3. **You** must register a claim by contacting Select membership services on **08457 16 11 16** within 48 hours of discovering any **incident** for which **you** wish to claim.
4. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to sections E and F of the Policy document section.

Enquiries

Should **you** have an enquiry or complaint you can contact Lifestyle Services Group Limited by telephoning Select Membership Services on **08457 16 11 16**, selecting the mobile phone option. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to section N of the Policy document section.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation Scheme

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on 020 7892 7300 or by visiting their website at **www.fscs.org.uk**

Status Disclosure

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website **www.fsa.gov.uk/register** or by phoning **08456 606 1234**.

If **you** need to register a complaint please contact:

Customer Relations Department
Lifestyle Services Group Limited
PO Box 390
CREWE CW1 6ZP

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if **we** cannot meet **our** obligations.

Calls received by or made from Lifestyle Services Group Limited may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

Mobile Phone Insurance – Full terms and conditions

Policy Document

These are the terms and conditions of **your Mobile Phone** Insurance available to **you** as part of **your** Select account benefits. Lifestyle Services Group Limited provides the **services** under this agreement and have arranged the insurance cover with London General Insurance Company Limited.

The policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

Your Policy is based on the information **you** gave **us** verbally or otherwise about **you** and **your** personal details when **you** registered for the insurance. The terms detail what is covered and what is not covered, how claims are settled and other important policy information.

Lifestyle Services Group Limited deals with the administration of this insurance and the handling of claims.

We will handle claims and hold money on behalf of the **Insurer**

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

You can request another copy of this document. The document is available in large print, audio and Braille. If **you** would like a copy in any of these formats please call Select Membership Services on **08457 16 11 16**, selecting the mobile phone option.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

A) Registration Process

To enjoy the benefits of this Policy, **you** must have registered **your** details and **mobile phone** with **us**. Please call Lloyds TSB Select Membership Services on **08457 16 11 16**, selecting the mobile phone option.

You must inform **us** if **you** have changed the **phone** already registered, or **you** wish to cover a different phone. The **phone** will not be covered for the period of 15 days after **you** register it. If **you** would like to cover an alternative phone, **you** must advise **us** of the change as soon as possible. **You** can register one **phone** per account holder, up to a maximum of two **phones** for a joint account. The **phone** must be **your** property or responsibility.

B) Definitions

Accessories

All accessories up to a combined retail price of £250 including VAT (**proof of purchase** must be provided with **your** claim). The retail price will be retailer's standard selling price applicable on the original day of purchase.

Administrator

Lifestyle Services Group Limited. Contact details can be found in section P.

Certificate

Certificate of Mobile Phone Insurance (applicable where issued).

Electrical or mechanical breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical, or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Excess

The first £30 of a claim which **you** have to pay.

Family

A family member must reside at the same permanent address as **you**, be either **your** spouse, **your** partner with whom **you** have resided with for at least six months, or a child of which **you**, or **your** partner, are the legal guardian. A student who is living away during term time only is considered to be living at the same permanent address.

IMEI Number

International Mobile Equipment Identity Number – The unique serial or identification number that **we** will use to identify the **phone**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the Police. **You** must obtain an appropriate loss or theft reference number.

Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in section P.

Mobile Phone/Phone

The handset and **SIM card** specifically identified by the **IMEI number** and mobile phone number. The phone must be the property or responsibility of an account holder. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone.

Proof of Purchase

The till receipt provided at the point of sale that details the **phone** and/or **accessories** purchased, or similar documentation that provides proof that **you** own or are responsible for the **phone** such as a **mobile phone** statement which shows the **IMEI Number**.

Services

The work **we** undertake for the benefit of Select account holders, in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM Card

Subscriber Identity Module Card – The card carrying the subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** or the **phone** owner's account. The SIM card will not be covered unless it has been inserted into the SIM card slot of the **phone**.

Unauthorised Calls

Unauthorised calls, messages and downloads made from the **phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales. To make a claim for loss of call credit that cannot be transferred to the new pay-as-you-go **phone**, **you** must provide a letter from the airtime provider to confirm they will not transfer the credit.

We/Us/Our

The **administrator**.

You/Your

The Lloyds TSB Select account holder or both account holders where a joint account exists.

C) Price

This policy is provided as a benefit of **you** being a Select account holder. The cost is an inclusive part of **your** standard monthly fee.

D) Cover

The policy covers:

1. **Phones** up to a maximum original retail cost or value of £450 including VAT. The **mobile phone** is identified by the **IMEI number** and **mobile phone** number.
2. The cost of replacing the **phone** as a direct result of loss or theft.
3. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.
4. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage has been caused by **electrical or mechanical breakdown**.

5. The cost of **unauthorised calls** made, up to a maximum of £1,500 per claim, including VAT, for airtime contract **phones** and up to £300 per claim, including VAT, for pay-as-you-go **phones**.
6. The replacement of **accessories**, up to a combined retail price of £250 per claim, including VAT if:
 - They are stolen or damaged at the same time as the **phone**, or
 - **We** have replaced the **phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the new phone.
7. One **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account. The **phone** must be **your** property or responsibility.
8. A maximum of two successful claims per account in any 12-month period.

E) How to make a claim

If the **phone** is lost or stolen, please follow these simple steps:

1. Call the airtime provider to bar the **SIM Card**. Doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police and ask for a loss or theft reference number.
3. The airtime provider and the Police must be contacted within 24 hours of **you** discovering the **incident**.
4. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by phoning Select Membership Services on **08457 16 11 16**, selecting the mobile phone option:

To make a claim:

1. Visit **our** website at www.lifestylegroup.co.uk/lloydstsb to register **your** claim online or
2. Contact Select Membership Services on **08457 16 11 16**, selecting the mobile phone option:

Monday to Friday 8am-8pm

Saturday and Sunday 9am-6pm

Please be ready to confirm the **mobile phone** number.

Airtime providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	08705 214 000
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin Mobile	08456 000 789
Vodafone	07836 191191

F) Conditions on making your claim

1. **You** must contact **us** to make a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by contacting Select Membership Services on **08457 16 11 16**.
2. **You** must inform the airtime provider and the Police within 24 hours of discovering any loss, theft, or malicious damage for which **you** wish to make a claim, obtaining the appropriate loss or theft reference number.
3. **You** must complete and return the claim form to **us** within 14 days of receipt, ensuring that **you** have followed the procedure detailed on the claim documentation.
4. **You** must return the damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. **You** must send the **phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
5. **You** must ensure that no one but **our** approved agents carries out repairs to, or maintenance of, the **phone** or **accessories**.
6. **You** must provide **proof of purchase** for the **phone** and **accessories**.
7. To support **your** claim for **unauthorised calls** incurred on an airtime contract, **you** must provide the monthly **mobile phone** bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**.
8. To support **your** claim for **unauthorised calls** or loss of call credit on a pay-as-you-go **phone**, **you** must provide proof of the outstanding call credit from the airtime provider, or proof of the last three top-ups to the **phone**.
9. To assess **your** claim for damage to the **phone**, **we** will need to inspect the **phone** in its damaged state. **Your** claim may not be dealt with if the **phone** is repaired by anyone other than **us**.
10. **You** must pay the £30 Policy **excess** when **you** make a claim.

G) What will happen when your claim is approved

1. **We** may settle **your** claim, at **our** option, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
2. Replacement phones and accessories will come from new or refurbished stock. In the event that the same model/colour is not available, the replacement will be of a similar specification and quality, **you** will be contacted by **us** to confirm the phones that are available. It may not be possible to connect **you** to the same **mobile phone** number.

3. If the **SIM card** has been lost, stolen or damaged, **you** will need to contact the airtime provider to request a replacement. If **you** are charged for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
4. If the **phone** is lost or stolen, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to the airtime-provider for the cost of **unauthorised calls** to a maximum of £1,500, including VAT, per claim for airtime contract **phones** and £300, including VAT, per claim for pay-as-you-go **phones**. **We** will advise **you** of the method of reimbursement when the claim is authorised.
5. If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
6. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
7. The details of **phones** that are reported lost or stolen will be submitted to the Central Equipment Identity Register to prevent further use.
8. The replacement phone will automatically be covered under **your** policy unless **you** have asked for it not to be covered. There will be no registration period in these circumstances and the **phone** will automatically be covered.

H) Important things that you must do

1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft of, loss of, or damage to, the **phone** and **accessories**. If it is considered **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change, **you** change the **phone** **you** wish to be insured, or the **mobile phone** number changes. **You** will not be covered for the period of 15 days after **you** register the details of the **phone** and/or **SIM card**.
4. Inform **us** of any loss, theft, or damage covered under **your** Policy within the given timescales.

I) Loss, theft and damage

Cover will not be provided for:

1. Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in a closed glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must have been caused by the thief and evidence of this must be provided with **your** claim. Cover will not be provided where the vehicle cannot be secured against unauthorised entry.

2. Theft of the **phone** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to or exit from the premises.
3. Theft or loss of the **phone** where it has been left negligently or deliberately in a public place or a place to which people, other than only **your** immediate **family**, have access.
4. Theft of, loss of, or damage to, the **phone** and **accessories** where they have been passed to someone else.
5. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody, where the theft or loss of the **phone** has not been reported to the airtime provider and the Police within 24 hours, and to **us** within 48 hours, of **you** discovering the **incident**.
6. The cost of **unauthorised calls** if the **phone** has not been lost or stolen and an appropriate loss or theft reference number has not been obtained from the Police.
7. Theft of, loss of, or damage to, **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as the **phone**.

J) Electrical or mechanical breakdown

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

K) General Exclusions

Cover will not be provided for:

1. Any **incident** which occurs within the first 15 days of **you** registering the **phone** and/or **SIM card**.
2. The Policy **excess** of £30 for each successful claim, payable by **you**.
3. Where the **IMEI number** cannot be determined from the **phone**, or **proof of purchase** cannot be provided to prove ownership of the **phone**.
4. Loss or damage due to wear and tear, depreciation or gradual deterioration.
5. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.

6. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
7. A third or subsequent claim per account during any 12-month period.
8. Any loss (business or personal) resulting from loss of use of the **phone**.
9. The cost of cosmetic repairs.
10. Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
11. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
12. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
13. Any claim from **you** where **you** do not live in the United Kingdom for at least 6 months during each 12 month period following the opening of **your** Select account.
14. Any consequential loss incurred by **you** during the administration of the Policy or at the time of a claim.
15. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, or damage to, the **phone**, or damage caused by a virus. It is recommended a backup copy of all data is kept.

L) Cancelling the policy

1. **We** may cancel this Policy with immediate effect by sending a registered letter to **you** at **your** last known address if **you** submit any information which is fraudulent or **you** know to be inaccurate, or for any other valid reason.
2. Subject to clause 1 above and the registration requirements, this cover will remain in force for as long as **you** have a Select account, and this insurance continues to be provided as part of the account benefits.
3. In the event that **you** do not wish to continue **your** cover, please contact Select Membership Services on **08457 16 11 16**, selecting the mobile phone option.
4. If the connected Lloyds TSB Select account is cancelled this policy ends.

M) Fraud

Identity fraud is a serious problem in the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**.

If **you** receive information that the **mobile phone** details have been used for fraudulent purposes, please call Select Membership Services on **08457 16 11 16**, selecting the mobile phone option, and ask to be transferred to the Security and Risk Management team.

Alternatively, **you** can write to:

**Security and Risk Management
Lifestyle Services Group Ltd
PO Box 390
Crewe
CW1 6ZP**

The personal details **you** supply to **us** during the registration process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after **your** policy expires, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect
- make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**; then:
 - **we** shall not honour the claim;
 - **we** shall not honour any other claim which has been or will be made under any Policy held by **you**;
 - **we** may, at **our** option, cancel the policy;
 - **we** may be entitled to recover from **you** the cost of any claim already paid under this Policy (if necessary the cost may be recovered through the instigation of court proceedings);
 - **we** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this Policy (if necessary the cost may be recovered through the instigation of court proceedings); and
 - **we** may inform the Police, Government, or regulatory bodies of the circumstances.

Details of claims may be put 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.

N) Enquiries/Complaints

We will always be fair and reasonable when handling **your** Policy or claim. Should there ever be an occasion when **you** feel **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.

We will deal with all queries on behalf of the **insurer** and Lloyds TSB Bank plc. The easiest way to contact **us** is to call **our** Customer Relations team by telephoning Select Membership Services on **08457 16 11 16**, selecting the mobile phone option.

Alternatively, **you** can write to us at the following address:

**Customer Relations Department
Lifestyle Services Group Ltd
PO Box 390
Crewe
CW1 6ZP**

Please quote the **mobile phone** number in all correspondence.

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within five working days of receiving it. In the unlikely event that **your** query has not been resolved within four weeks of **us** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing.

If **you** are not satisfied with **our** decision, please contact **our** Customer Relations Manager on the number provided above.

If **you** have a complaint relating to the policy wording or contract then please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within six months of **our** final decision, refer **your** query for an independent assessment to:

**The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR**

You are entitled to contact Lloyds TSB Bank plc and the **insurer** if **you** wish. Doing so will not affect **your** statutory rights.

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will then inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained from their website at www.financial-ombudsman.co.uk

The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities, **you** may be entitled to compensation. The scheme covers 100% of the first £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website at www.fscs.org.uk

O) Status Disclosure

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website www.fsa.gov.uk/register or by phoning **08456 606 1234**.

If **you** need to register a complaint please contact:

**Customer Relations Department
Lifestyle Services Group Limited
PO Box 390
CREWE CW1 6ZP**

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if **we** cannot meet **our** obligations.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited.

Calls may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

P) Other Information

Lifestyle Services Group Limited. Registered in England No. 5114385. Registered Office: Phones 4U House, Ore Close, Lymedale Business Park, Newcastle under Lyme, Staffordshire ST5 9QD. Authorised and regulated by the Financial Services Authority, FRN 315245.

London General Insurance Company Limited. Registered in England No: 1865673. Registered office: Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA. Authorised and regulated by the Financial Services Authority, FRN 202689.

How we will deal with your personal information

We are committed to preserving the privacy of **our** customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**. By registering with **us**, **you** consent to the collection and use of **your** information under the terms of this privacy policy. The information **you** provide will be used by **us** to supply **you** with the **services** for which **you** have registered and **we** may use the information to contact **you** to obtain **your** views on **our services** and to let **you** know about important changes to the **services** which **we** offer. The information **you** provide to **us** about **you** and the **mobile phone** will be shared with Lloyds TSB Bank plc, and the **insurer**. **We** may contact **you** by post, telephone, fax, or e-mail. **You** will only be contacted by the methods **you** have asked to be contacted by. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law.

If **you** would prefer **us** not to contact **you** to obtain **your** views and/or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to:

**Customer Relations Department
Lifestyle Services Group Ltd
PO Box 390
Crewe
CW1 6ZP**

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the **services** provided by **us** or other telecommunications services provided by any member of **our** group of companies. If necessary, **we** may divulge information about **you** for this purpose.

You have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please contact **us** on ***08456 031 839**, selecting the mobile phone option. **We** are entitled by law to charge **you** a fee of £10.00 to meet **our** costs in providing **you** with details of the information **we** hold about **you**.

We employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires. Any changes to **our** privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to **our** use of **your** information are welcomed and should be addressed as specified above.

Welcome to AA Breakdown Cover

You are now covered by AA Breakdown Cover (Roadside Assistance) as part of your Select account with Lloyds TSB. This means that if you break down, you can call on the UK's number one breakdown organisation and recovery service – 24 hours a day, every day of the year.

This Policy Booklet contains full details of the service, including what is covered and what's not. Please read it through so you know exactly what you're covered for. Then keep it somewhere safe, such as in your car.

Your AA Breakdown Cover runs concurrently with your Select account so you'll be covered as long as you keep it open. You're welcome to buy upgrades to your Select AA Breakdown Cover by the year, as it suits you.

What to do if you need help

If you break down on the road, call the AA direct on **0800 328 8700**

If you are hard of hearing you can call the AA's Textphone service on **0800 328 2810** or their SMS service on **07900 444 999**

You will be asked for your Select membership number (that's your branch sort code and your Select account number). Also, please remember to carry your Select membership card with you as the patrol may ask to see it. If you have an accident, call AA Accident Management on **0800 374 347**

If you have any questions about your breakdown cover or want to upgrade your cover, call Select Membership Services on **08457 16 11 16** or the AA on **0800 328 9630**.

Please remember to give your Select membership number whenever you call.

AA Breakdown Cover Upgrade Prices – Select customers

Information on all the current upgrade prices is included in the following table, which is correct at time of going to print (please note prices are subject to change).

Roadside Single	N/A
Joint	N/A
Relay Single	£45.00
Joint	£47.00
Stay Mobile (formerly Relay Plus) Single	£35.00
Joint	£35.00
Home Start Single	£44.00
Joint	£46.00
Breakdown Repair Cover per eligible vehicle	£65.00

To upgrade your cover, please call Select Membership Services on 08457 16 11 16, or the AA on 0800 328 9630

Demands and needs statement

This AA Breakdown Cover policy has been provided to you in order to meet your breakdown needs.

keyfacts[®]

Summary of Cover

This summary gives you basic details of your AA Breakdown Cover and Accident Management Cover which provides assistance in connection with your Lloyds TSB Select account. The AA Breakdown Cover detailed here is available in the United Kingdom only (excluding the Channel Islands and the Isle of Man) and is provided by the Automobile Association Limited (the "AA") unless otherwise stated. This is not a statement of the full terms and conditions of your policy, which can be found in the 'AA Breakdown Cover Policy' section of this booklet, and which should be read in conjunction with this summary. Your complimentary cover runs concurrently with, subject always to the terms of, your Lloyds TSB Select account. If your Select account is terminated your rights to complimentary service from the AA also cease immediately.

1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover?

- **Roadside Assistance** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to a local garage for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.
- **Accident Management (underwritten by Automobile Association Underwriting Services Limited)** – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.

2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Management Cover?

Key restrictions of your cover are noted below (refer to the 'AA Breakdown Cover policy' section of this booklet for full details of these and other restrictions):

Where cover is available

- Service is only available within the UK.

Vehicle specifications (see page A14):

- Service is only available to customers travelling in a car, van, minibus or motorcycle which comply with the stated weight and width restrictions.

General Terms and Conditions (see pages A15-A17):

- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost of this must be met by you.
- No recovery (including a local tow) is available following an accident. The AA can arrange, but will not pay for, such a recovery.
- Transport of any animal is discretionary, and horses or livestock will not be recovered.
- Routine maintenance, running repairs, the cost of spare parts, fuel, oil, keys, service requiring specialist lifting equipment, garage or other labour required to repair your vehicle are excluded as is the provision of service on private property without the relevant permission. Service is discretionary where it is requested to deal with the same or a similar fault or cause of breakdown to that attended in regard to the same vehicle within the preceding 28 days.
- The customer must be with the vehicle at the times of breakdown and assistance.
- A debit card and some other form of identification must be produced. Service will be refused if anyone behaves in an abusive or threatening manner, or if the AA is owed money by you.

Replacement vehicle

- Any car hire that may be arranged for a customer will be subject to the hirer's terms and conditions.

Service control policy (see pages A17-A18):

- Please note that further premiums may be requested if the maximum number of call-outs is exceeded.

3. What if I want to cancel my AA Breakdown Cover/Accident Management Cover?

You have the right to cancel your cover but please note that as this cover has been provided as an integral part of your Lloyds TSB Select account no refund is available. Cancellation/closure of your Lloyds TSB Select account will mean that your rights to complimentary service from the AA will cease immediately.

4. What if I need to make a call-out?

If you require Breakdown Assistance in the UK, call: **0800 328 8700**

For Accident Management, call: **0800 374 347**

You will need to quote your Select sort code and account number as well as your vehicle registration and details of the breakdown.

5. What if I need to make a complaint?

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

By phone: **0845 607 6727**

In writing: **Customer Care, AA, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.**

By e-mail: **customersupport@theAA.com**

If your complaint is about cover underwritten by the Automobile Association Underwriting Services Limited (AAUS) and it is not settled, you may be entitled to refer it to the Financial Ombudsman Service.

6. Is AA Breakdown Cover covered by the Financial Services Compensation Scheme (FSCS)?

AAUS, only, is covered by the FSCS. You may be entitled to compensation from the scheme if AAUS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **020 7892 7300**.

AA Breakdown Cover policy

Your cover at a glance

Your AA Breakdown Cover includes:

- breakdowns more than a quarter of a mile from your home address
- recovery for you and your vehicle to the nearest garage or other local destination of your choice provided it is no further
- cover for you in any vehicle (within the specified limits), as driver or passenger
- if you have a joint Select account, both you and the person you hold your account with are covered as a driver or passenger in any vehicle
- AA Accident Management – a service that helps you deal with the inconvenience that can follow any accident or act of vandalism.

Vehicle specifications

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below. Please note that "car, van, minibus or motorcycle" does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle.

- Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight.
- Maximum Vehicle Width: 7ft 6in (2.3m).

Assistance will also be provided for a caravan or trailer which was on tow at the time of the breakdown, provided that it falls within the above limits.

Roadside Assistance

Provided by The Automobile Association Limited

What is covered

- Roadside Assistance is available if your vehicle is stranded on the highway more than a quarter of a mile from your home address following a breakdown or accident.
- If, following a breakdown, a patrol or appointed agent cannot fix your vehicle within a reasonable time, it will be taken to the AA's choice of appropriate local repairer or to a local destination of your choice, provided it is no further.
- The AA will make a telephone call at your request following a breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under your AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to an appropriate local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at your request by any third party repairer.

What is not covered

- The cost of spare parts, petrol, oil, keys or other materials required to repair your vehicle or any supplier delivery or call out charges related to these items;
- The cost of any labour, other than that provided by the AA or its agents under your AA cover at the scene of the breakdown or accident;
- Any additional transport or other costs that you might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany the vehicle while it is being recovered;

- Routine maintenance and running repairs e.g. radios, interior light bulbs, heated rear windows;
- Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page A16);
- Assistance following a breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by you;
- A second or subsequent recovery, after your vehicle has been recovered following a breakdown;
- All things excluded under General Terms and Conditions (see pages A15-A17).

General Terms and Conditions – AA Breakdown Cover

General exclusions

- AA Breakdown Cover does not provide for :
 - vehicle servicing or re-assembly e.g. where this is required as a result of neglect or unsuccessful work on the vehicle other than on the part of the AA or its agents;
 - the cost of garage or other labour required to repair your vehicle, other than that provided by the AA or its agents at the scene of the breakdown or accident;
 - any costs of draining or removing fuel, lubricants or other fluids as a result of the introduction of an inappropriate substance. The AA will arrange for your vehicle to be taken to a local garage or another appropriate location but you will have to pay for any work carried out;
 - any additional charges resulting from your failure to carry a legal and serviceable spare wheel(s) or tyre(s), except where this is not provided as manufacturers standard equipment. The AA will endeavour to arrange on your behalf, but will not pay for, assistance from a third party;
 - having your vehicle stored or guarded in your absence;
 - the provision of service when your vehicle is on private property e.g. garage premises, unless you can establish that you have the permission of the owner or occupier;
 - the provision of service to any persons in excess of the number of seats fitted in the vehicle at the time of breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;
- any ferry, toll or congestion charges incurred in connection with your vehicle as a result of it being recovered;
- the recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;
- the transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;
- the cost (including any call-out charge) of any locksmith, body-glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on your behalf, however it will not pay for these specialist services and any contract for services provided will be between you and the relevant specialist. If, in the AA's reasonable opinion, your vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA patrols is required, the AA will arrange the recovery but at your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the breakdown in question;
- the cost of any specialist lifting equipment (not normally carried by AA patrols), if this is, in the view of the AA, required to provide assistance e.g. when a vehicle has left the highway, is standing on soft ground or is stuck in snow or floodwater. In these instances, the AA will arrange recovery but at your cost. Once the vehicle has been recovered to a suitable location, normal AA service will be provided in keeping with your Lloyds TSB Select account cover;
- the transportation or arrangement of the transportation of any animal. The AA will not recover horses or livestock. If the AA does at its absolute discretion, agree to transport any animal, then this will be at your own risk. It is your responsibility to secure any animal being transported or to make alternative arrangements for its transportation;
- assistance for vehicles broken down as a result of taking part in any "Motor Sport Event", including, without limitation, racing, rallying, trials or timetrials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'elegance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.

2. AA Breakdown Cover does not provide for any vehicle recovery following an accident. The AA may, if you request, be prepared to provide recovery following an accident but, if so, you will be responsible for paying the AA's charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used). If following an accident, you require one of the Stay Mobile (formerly Relay Plus) services (and you have Stay Mobile (formerly Relay Plus), the AA may, again, be prepared to arrange this for you but will not be responsible for any costs involved. You must pay, on request, any applicable charges. You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains your responsibility to ensure that you properly comply with any requirements of your motor insurer in making a claim under your motor insurance policy.

General rights to refuse service

3. The AA reserves the right to refuse to provide or arrange breakdown assistance where:
- service is requested to deal with the same or similar cause of breakdown to that which the AA attended within the preceding 28 days. It is your responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights you may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents
 - you are not with your vehicle at the time of the breakdown and you are unable to be present at the time assistance arrives
 - in its reasonable opinion, your vehicle was, immediately before breakdown or accident, dangerous, overloaded or unroadworthy or could not otherwise have been lawfully used on the public highway
 - in its reasonable opinion, the giving of service would involve any breach of the law
 - in its reasonable opinion, there has been an unreasonable delay in reporting the breakdown
 - you cannot produce a valid AA debit card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate entitlement is held, the AA reserves the right to refuse service. However, if you are unable to prove entitlement to service or you are aware that you do not hold entitlement to an AA service, the AA may, at its discretion, offer service

on the immediate payment (by credit, debit or Switch card) of the usual premium for the relevant cover required, plus a supplementary premium for joining while already requiring assistance. The premium paid will be fully refunded if it can be established to the AA's reasonable satisfaction that the relevant level of service entitlement was held at the time of the breakdown. Any services provided under Stay Mobile (formerly Relay Plus) must be paid for in advance by you and will be fully refunded if it can be established to the AA's reasonable satisfaction that entitlement to Stay Mobile (formerly Relay Plus) was held at the time of the breakdown.

Without prejudice to your statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because your vehicle cannot be fixed at the roadside;

- g. the AA reasonably considers that you:
- or anyone accompanying you, is behaving or has behaved in a threatening or abusive manner to AA employees, patrols or agents, or to any third party contractor; or
 - have falsely represented that you are entitled to services that you are not entitled to; or
 - have assisted another person in accessing AA services to which they are not entitled; or
 - owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

If a customer is refused service by the AA the customer has the right to an explanation in writing (see Compliments and complaints page A14 for Customer Care contact details).

Additional services

4. Any additional services made available by the AA which are not described in these Terms & Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

5. Service from dedicated AA patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

Requests for assistance

6. All requests for assistance must be made to the AA using the contact instructions provided by Lloyds TSB from time to time. If you contact a garage direct, you will have to settle its bill and the AA will be under no obligation to reimburse you.

Emergency nature of breakdown service

7. AA patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation of Cover

8. You have the right to cancel your complimentary AA Breakdown Cover but please note that as this cover has been provided as an integral part of your Lloyds TSB Select account no refund is available. Cancellation/closure of your Lloyds TSB Select account will mean that your rights to complimentary service from the AA will cease immediately. The AA shall have the right to cancel any cover if:
 - a) the AA has been entitled to refuse service under clause 3g
 - b) the maximum number of call outs, as set out in the AA's Service Control policy, has been reached or exceeded in any two consecutive subscription years.

Changes to Terms and Conditions

10. Lloyds TSB and/or the AA reserve the right to make changes to the terms and conditions of cover, on the giving of at least 30 days' written notice.

Matters outside the AA's reasonable control

11. While the AA seeks to meet the service needs of customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

12. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for any increased costs or expenses, for any loss of profit, business, contracts, revenue or anticipated savings or for any special, indirect or consequential losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), breach of agreement or otherwise. For the avoidance of

doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions of Cover

13. Failure to enforce or non-reliance on any of these Terms and Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
14. None of the Terms and Conditions, or benefits, of the cover agreement with the AA are enforceable by anyone else other than the customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.
15. You will not become members of the AA by virtue of only being entitled to any benefits. The AA and the bank may from time to time agree that specified customers may be entitled to certain offers available to AA members.

Use of headings

16. The headings used in this booklet are for convenience only and shall not affect the interpretation of its contents.

Interpretation: use of English law & language

17. Your AA cover and these Terms & Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of cover is the United Kingdom. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

Service Control – Call-Out Limits

Important: Please read the following carefully

Outlined below are the call out limits that apply to AA Breakdown Cover. Service Control is designed to keep cover affordable by making sure that high use by a minority of customers is avoided. This policy applies to all persons requesting AA Breakdown Assistance under a Select account:

Further Premiums during 12 Month Reference Period

The AA has limits on the number of call-outs that can be made in any 12 month period starting from the date you open your Lloyds TSB Select account and, thereafter, from each subsequent anniversary of that date (the "12-month reference period"). If the relevant current annual call-out limit relating to your cover is approached in any 12-month reference period, the AA will write and point this out so you have the opportunity to explain the high level of use of the service, before the AA takes further action. If, within a 12 month reference period, the relevant permitted maximum total of call-outs is reached, the AA will be entitled to charge a premium for each and every subsequent call out for the rest of the relevant 12 month period.

Further the AA will have the right to refuse service once you have exceeded the relevant call-out limit in two consecutive 12 month periods (see section 9b of the General Terms and Conditions).

Service Limit for Select accounts:

- Single cover – maximum of 5 call-outs.
- Joint cover – maximum of 6 call-outs.
- Any call-outs made by either party to a joint account will be counted when calculating whether the service limit has been reached on any Select account.
- If cover is upgraded with the AA this will not increase in the number of callouts permitted with regard to the relevant account. For more information please call 0800 328 9630.

AA Accident Management Service

What is included

- Accident Management Service is a 24 hour helpline for you to call in the event of a motor road traffic accident, or act of vandalism, however minor provided you're claiming on your motor insurance. If your road traffic accident happens during normal office hours (Monday-Friday 9am to 5pm) a Personal Incident Manager is available to help you through your motor insurance claim process. This includes:
 - arranging for your vehicle to be repaired by an AA Accident Management approved repairer
 - facilitating the provision of a replacement vehicle
 - providing assistance with any associated correspondence. If your motor road traffic accident happens outside of normal office hours, the AA can arrange recovery of your vehicle to a safe location until it can be delivered to a repairer. Where the damage to your vehicle is restricted to windscreen damage, Accident Management can provide you with the telephone number of a windscreen supplier. Accident Management Service applies to motor road traffic accidents which occur in the UK only.

What is not included

- Assistance in relation to motor road traffic accidents which occur outside the UK.
- The cost of any recovery either in or out of normal office hours following a road traffic accident (any recovery will be at your expense although the cost of this may be recovered under the terms of your motor insurance policy).

- Any costs associated with the repair of your vehicle, which are subject to the terms and conditions of your motor insurance policy.
- The provision of any courtesy car unless agreed to by an approved repairer, at their sole discretion. If a courtesy car is provided, the driver will be responsible for meeting the cost of insuring it.
- Any assistance where the vehicle has suffered only mechanical breakdown, component failure or vandalism damage.
- Any assistance in relation to personal injuries resulting from a motor road traffic accident. In particular, Accident Management will not pay for, or arrange, any hospital treatment.

Please note:

To qualify for Accident Management Service you will need to:

- agree to have your vehicle repaired within the AA Accident Management approved repairer network
- tell us your Select account number and sort code so that the AA can identify you
- contact us to obtain all necessary authorisations before any work is started
- make a claim through your insurers – if you are claiming directly from a third party the AA cannot provide assistance.

AA Accident Management Service – General Terms and Conditions

1. The Accident Management Service's Personal Incident Managers only operate during normal working hours (Monday to Friday 9am to 5pm), although, messages can be left at any time. If you have a motor road traffic accident out of working hours and your vehicle is mobile, you should call the Accident Management helpline and leave your contact details on the voicemail. A Personal Incident Manager will then contact you during normal working hours. If you have a motor road traffic accident out of office hours and your vehicle is immobile, you should contact the Accident Management helpline and the AA can arrange to have your vehicle recovered to a place of safety overnight. The Accident Management helpline will also arrange for a Personal Incident Manager to contact you during normal working hours.
2. The use by you of any of the other AA services (for example Roadside Assistance, Home Start, Relay) is subject to the relevant terms and conditions.

3. The AA reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with you.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of your vehicle damaged as a result of a road traffic accident, the AA and Lloyds TSB give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to your vehicle. The contract for repair will be between you (or, if appropriate, your insurer) and the relevant repairer. Under no circumstances will the AA or Lloyds TSB be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.
6. It is your responsibility (or, if appropriate, your insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on your vehicle following a motor road traffic accident. Neither the AA nor Lloyds TSB will be responsible for any failure to pay the repairer for any work undertaken.
7. You (or, if appropriate, your insurer) will be charged the current market price for any additional services you require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.
8. Sections 1n, 2, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 of UK Breakdown Cover General Terms and Conditions shall apply to this cover and any reference therein to breakdown or breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Management.

Compliments and Complaints

If you have a compliment or complaint we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and to improve AA service.

Please phone us on: **0845 607 6727**

Textphone users can ring: **0800 328 2810**

Or write to: **Customer Care, AA, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.**

E-mail: **customersupport@theAA.com**

It is our policy to acknowledge any complaint within five working days. We will advise you of who is dealing with your concerns and, where possible, provide a response. For complaints relating to the Accident Management service, you can contact the Managing Director of Automobile Association Underwriting Services Limited (which underwrites this cover) using the address given above. If, in regard to Accident Management complaints only, you are still not satisfied, you can contact the Financial Ombudsman at Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800 or e-mail: enquiries@financialombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

Automobile Association Underwriting Services Limited (AAUS), only, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if AAUS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. General Insurance such as the Accident Management provided by AAUS under this policy is covered by 100% for the first £2,000, and 90% of the balance of the claim. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **020 7892 7300**.

AA Company Details

The Automobile Association Limited is incorporated with limited liability in Jersey number 73356. Registered Office: 22 Grenville Street, St Helier, Jersey JE4 8PX, Channel Islands. It is an insurer that is exempt from authorisation under the Financial Services and Markets Act 2000. Head Office (Registered Branch Office): Fanum House, Basingstoke, Hampshire, RG21 4EA. Branch registered in England and Wales number BR004875

Automobile Association Underwriting Services Limited is an insurer of general business which is authorised and regulated by the Financial Services Authority (FSA). Registered Office: Fanum House, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 1674675.

Association Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). Registered Office: Fanum House, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

Sentinel® Card Protection

Demands and needs statement

Sentinel® Card Protection meets the insurance requirements, demands and needs of UK residents who wish to ensure their cards are protected against loss or theft and do not already have such cover.

keyfacts®

Summary of Cover

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® Card Protection (SCP) which are insured. Sentinel® Card Protection is underwritten by Allianz Insurance plc.

What is covered by Sentinel® Card Protection?

Sentinel® Card Protection provides:

- Cover against unauthorised and fraudulent use of registered cards.
- Communication costs incurred to notify the administrator of an incident involving the registered cards.
- Personal money lost or stolen abroad at the same time as the registered cards.
- Cover against loss or theft of the handbag, wallet, purse or briefcase containing the registered cards lost in an incident.

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® Card Protection work?

1. Sentinel® Card Protection covers credit, debit and cheque guarantee cards, including Post Office™ card accounts, charge cards, storecards and other similar payment cards, registered with the administrator.
2. Your policy of cover will remain active for as long as your Lloyds TSB Select account remains active. Closure of your account will result in immediate cancellation of your policy. To cancel your account, please contact your Lloyds TSB branch. We will only cancel this policy if instructed to do so by Lloyds TSB. In this instance Lloyds TSB will notify you.
3. You may need to review this cover periodically to ensure it remains adequate to your needs.

How do I make a claim under Sentinel® Card Protection?

You can notify a claim by calling Select Membership Services on 08457 16 11 16 (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® Card Protection
Sentinel House, Airspeed Road
Portsmouth, Hampshire PO3 5RF

quoting your policy number.

Non-sales

If you have a complaint about anything other than the sale of the policy, please contact the Customer Satisfaction Manager at:

Allianz Schemes
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. Full details of our complaints procedure may be found in the insurance policy terms and conditions.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

What are the benefits provided by and significant exclusions and limitations of Sentinel® Card Protection?

Features and Benefits	Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)
<p>Unauthorised and fraudulent use of registered card(s) for which the cardholder is legally responsible</p>	<p>The most we will pay for any one claim is:</p> <ul style="list-style-type: none"> • £1,500 for losses which occur before the incident is reported to the administrator • £75,000 for losses which occur after the incident is reported to the administrator • £1,000,000 per policy for all incidents in any 12 month period. <p>See 'The Insurance Cover provided by Allianz Insurance plc – The Limits' section a). 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 • more than £75,000 for any one incident • loss due to fraudulent use occurring as a result of the cardholder, keeping the PIN with the card and revealing it to anyone. <p>See 'The Insurance Cover provided by Allianz Insurance plc – What is not covered' section a).</p>
<p>Communication costs when notifying the administrator of an incident</p>	<p>The most we will pay is up to £100 per incident. See 'The Insurance Cover provided by Allianz Insurance plc – section b).</p>
<p>Personal money lost or stolen at the same time as the registered cards</p>	<p>The most we will pay is £200 per incident. See 'The Insurance Cover provided by Allianz Insurance plc – The Limits' section c). Cover is only offered while the cardholder is abroad. See 'The Insurance Cover provided by Allianz Insurance plc – What is covered' section c). Cover does not apply to: Personal Money claims not reported at the same time as reporting the incident. See 'The Insurance Cover provided by Allianz Insurance plc – What is not covered' section c).</p>
<p>Cost for replacing the handbag, wallet, purse or briefcase containing the registered card(s) lost in an incident</p>	<p>The most we will pay is up to £100 per policy during any 12-month period. You will have to pay the first £15 of any claim. See 'The Insurance Cover provided by Allianz Insurance plc – The limits section d). Cover does not apply to: Claims which do not include 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. See 'The Insurance Cover provided by Allianz Insurance plc – What is not covered' section d).</p>

Sentinel® Card Protection – Full terms and conditions

Policy Document

This policy is made up of two parts – **your** schedule (which will be sent to **you** once **you** have registered **your** cards with Select Membership Services) and this policy wording. Please keep **your** schedule and this wording together and in a safe place. This policy is provided at no additional cost to **you**.

You are entering into two contracts:

- a) The first is with Allianz Insurance plc, who underwrite the insured elements of **your** policy.
- b) The second is with Sentinel® Card Protection who administers the service elements of this product.

The Insurance only applies to residents of the **UK**. This insurance is automatically cancelled if **you** move outside of the **UK**.

Definitions

When a word has a special meaning, it will be shown in **bold** type and will have the same meaning wherever it appears.

Advance(s) – A payment made by **SCP** to a **cardholder**, in connection with an incident, which is interest-free, provided it is repaid within one calendar month of the request.

SCP – Sentinel® Card Protection (**SCP**) is a registered trademark and trading name of Affinion International Limited, Registered in England No. 1008797. Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ, United Kingdom. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Our FSA registration number is 311584. Our authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk

Cardholder(s) – The persons, including the **policyholder**, registered with **SCP** who permanently reside at the **policyholder's** permanent **UK** home address.

Communication Costs – The costs which a **cardholder** necessarily incurs and has to pay in respect of telephone calls, faxes or similar types of communication in relation to an **incident** or retrieval of lost or stolen luggage or keys.

Incident – An event or series of connected events, which result in the loss or theft of a **cardholder's** registered card(s).

Our/Us/We – Allianz Insurance plc. Registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Branch address: Allianz Schemes, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH, United Kingdom. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). **Our** authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk **Our** FSA registration number is 121849.

You/Your – The **policyholder**.

Personal Money – Cash owned by and used solely for a **cardholder's** personal use.

Registered Card(s) – The credit, debit, and cheque guarantee cards, including Post Office™ card accounts, charge cards, store cards and other similar payment cards, which a **cardholder** has registered with **SCP**. Membership and loyalty cards can also be registered and reported lost but **SCP** will not be able to inform the issuing company of **your** change of address, or treat the loss or theft of this card as an **incident**.

Policyholder – **You** being the person who receives this policy as a benefit of **your** account.

Policy Period – The period in which **you** are entitled to the insurance and services, which will be as long as **your** account is open.

UK – The United Kingdom, Channel Islands and Isle of Man.

The Insurance Cover provided by Allianz Insurance plc

This policy is based on information **you** supplied on **your** application form, over the telephone, and on information subsequently provided.

You must comply with all of the terms and conditions set out in the policy. If **you** do not, **we** may turn down a claim or cancel **your** cover.

The following conditions must be met:

- All **cardholders** must take all reasonable steps to avoid anything which may result in a claim under this policy.
- All **cardholders** must comply with the conditions of issue as stated by the issuing card company.
- Personal Identification Numbers (PINs) must not be kept with the **registered** card(s), disclosed or made known to anyone other than an authorised user.

This part of the policy sets out the insurance cover provided following an incident:

What is covered	The limits	What is not covered
a) Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible.	Up to a total of: i) £1,500 per incident for losses which occur before a cardholder reports the incident to SCP ii) £75,000 per incident for losses that occur after a cardholder has told SCP that an incident has happened iii) £1,000,000 per policy in total for all incidents during any 12-month period.	<ul style="list-style-type: none"> Losses incurred if the incident is not reported to the police and SCP within 24 hours of its discovery A cardholder using a registered card in a way which is not authorised by the card issuer More than £75,000 for any one incident Loss due to fraudulent use occurring as a result of you or a cardholder disclosing the Personal Identification Number (PIN) to anyone, or keeping it, even in a coded format, with the registered card.
b) Communication costs when notifying SCP of an incident .	Up to a total of £100 per incident .	
c) Personal money lost or stolen in an incident whilst travelling outside of the UK .	Up to £200 per incident and in total for all incidents during any 12-month period.	<ul style="list-style-type: none"> Any personal money not reported lost at the same time as reporting the incident.
d) Costs for replacing your or a cardholder's handbag, wallet, purse and/or briefcase containing the registered card(s) lost in an incident .	Up to £100 per policy during any 12-month period. A £15 excess per incident applies.	<ul style="list-style-type: none"> Claims which do not include the necessary documentation. 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.

Advances

Advances will only be made to a **cardholder** when a **cardholder** has no other means of paying for services or obtaining cash following an **incident**.

The **advance** is made on the basis that the **cardholder** agrees to repay the **advance** to **SCP** within one calendar month. **SCP** may refuse to provide an **advance** to the **cardholder** if there is reason to believe that the **cardholder** may not be able to repay the **advance** within one calendar month.

All **advances** will remain interest-free provided they are repaid within one calendar month. Should repayment of an **advance** be made after one calendar month the **cardholder** will have to pay interest to **SCP** from the day the amount was advanced until repayment in full. The interest shall be calculated on the amount due and not repaid, on a daily basis at the rate of two per cent (2%) per annum above the published Base Rate for NatWest Bank.

You should be aware that if a **cardholder** does not repay the **advance** in full **you** are liable for the repayment of the **advance** in full (including any interest that may be payable).

How to make a claim

In order to collect the money transfer the **cardholder** will need to comply with such terms and conditions and procedures of the Western Union Money Transfer Service as are applicable at the relevant time. Copies of the relevant terms and conditions are available on the reverse of the To Receive Money form, which the **cardholder** will need to complete when seeking to collect the money transfer. Please note that Western Union and its agents reserve the right not to process or pay any money transfer if they think it may violate any applicable law or Western Union policy or procedure.

Cardholders will be advised by Western Union of the details required to complete the To Receive Money Form and the necessity for the **cardholder** to provide satisfactory evidence of their identity.

Subject to Western Union's current terms and conditions **cardholders** will need to confirm:

- their full name and current/permanent address in the **UK**
- the full name of the sender of the money transfer e.g. Affinion International, Hampshire, **UK**
- the originating country of the transaction e.g. Ireland
- the approximate amount of the money transfer
- satisfactory documentary evidence of identity as determined by Western Union. Western Union will advise **cardholders** which forms of identification will be acceptable.

However, please note that the information provided is only a guideline and **cardholders** will need to check and comply with the relevant Western Union requirements and procedures applicable at the relevant time.

If a **cardholder** has no identification due to it being lost or stolen they can collect a money transfer by providing a police report, not more than a month old, stating the identification that had been lost or stolen. The maximum amount that a **cardholder** would be able to receive in such circumstances would be £350.

The services provided by SCP

This policy is based on information **you** supplied in **your** application form or on the phone and on information subsequently provided. This part of the policy sets out the services which are available to a **cardholder** in the event of an **incident**:

What is provided	The limits	What is not provided
<ul style="list-style-type: none"> • An emergency cash advance available whilst stranded away from the policyholder's permanent place of residence, subject to status and availability. 	<p>Up to £1,000 per incident, limited to one request per incident.</p> <p>The minimum value for a UK cash advance is £100.</p>	<ul style="list-style-type: none"> • Entitlement to an advance if the conditions relating to advances are not complied with. See Advances. • Entitlement to an advance in the UK if the cardholder is stranded within a 50-mile radius of the address registered with SCP.
<ul style="list-style-type: none"> • An emergency advance to pay for replacement travel tickets, whilst stranded away from the UK, subject to status and availability. 	<p>Up to £3,000 per incident, limited to one request per incident.</p>	<ul style="list-style-type: none"> • An advance for tickets of travelling companions who are not cardholders or cardholders' dependent children.
<ul style="list-style-type: none"> • An emergency advance to pay for hotel bills or other accommodation charges whilst stranded away from the UK, subject to status and availability. 	<p>Up to £3,000 per incident, limited to one request per incident.</p>	<ul style="list-style-type: none"> • An advance for hotel bills and accommodation charges of travelling companions who are not cardholders or cardholders' dependent children.
<ul style="list-style-type: none"> • An emergency cash advance available whilst stranded away from the UK, to pay for transport charges that have to be paid to complete the journey. Advances are subject to status and availability. 	<p>Up to £750 per incident, limited to one request per incident.</p>	<ul style="list-style-type: none"> • An advance for additional transport charges of travelling companions who are not cardholders or cardholders' dependent children.

This part of the policy sets out the benefits provided whether a cardholder has suffered an **incident** or not:

What is provided	The limits	What is not provided
<ul style="list-style-type: none"> • Communication costs a cardholder has incurred in looking for or getting back lost or stolen keys. 	Up to £50 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • Any costs that are not directly related to communication costs.
<ul style="list-style-type: none"> • Communication costs a cardholder has incurred in looking for or getting back lost or stolen luggage. 	Up to £100 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • Any costs that are not directly related to communication costs.
<ul style="list-style-type: none"> • The costs that a cardholder incurs in obtaining temporary travel documentation if a cardholder's passport is lost or stolen whilst travelling outside of the UK. 	Up to a total of £100 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • The cost incurred in replacing any passport. • Any costs incurred which have not been pre-authorised by SCP.
<ul style="list-style-type: none"> • Communication costs that are incurred in locating medical assistance. 	Up to a total of £100 per claim.	
<ul style="list-style-type: none"> • Communication costs which a cardholder has incurred in: <ol style="list-style-type: none"> i) getting documents back ii) assisting the police with their enquires iii) making a claim on any personal insurance policy the cardholder has which provides cover for loss or theft, in respect of documents registered with SCP. 	Up to a total of £100 per claim.	<ul style="list-style-type: none"> • Documents not registered with SCP.

Communication costs

Any claim for telecommunication costs must be supported by reasonable evidence (showing the telephone number of **SCP** where appropriate) e.g. telephone, telex/fax bills. Claims for postage must be supported by postal receipts.

Additional information

Your schedule and covering letter

Your schedule contains important details including:

- details of the **registered cards**
- details of the **cardholders**.

When **you** receive **your** schedule, **you** should check that the details are correct and that the **registered card** numbers are valid.

Keeping details up to date and changing address

To ensure that **you** receive the full benefits provided by this product, **you** must keep **SCP** informed of any changes, additions or deletions to **your registered cards**, as only **registered cards** are insured under

the policy. **You** are responsible for informing Lloyds TSB of any change of **your** permanent address. Lloyds TSB will inform **SCP** of **your** new address. **SCP** will not accept change of address requests directly from **you** unless previously notified by Lloyds TSB.

Only the **Policyholder** and **cardholders** at the new address will be covered under this policy and be entitled to receive the services. **You** must inform **SCP** of any **cardholders** who no longer reside at **your** permanent address. **Cardholders** who no longer live with the **policyholder** will need to apply for a new policy if they wish their cover to continue.

SCP will inform **your** issuing card company of **your** new address upon request. **SCP** will ask **you** to provide the security details **you** have registered in order to verify **your** identity. If **SCP** is not able to verify **your** identity **SCP** reserves the right to ask for further proof of identity or refuse **your** request.

Copies of this document are available in Braille, audio cassette or large print on request.

Please note that **SCP** will require at least three weeks' notice and do not accept any liability for the issuing card company's non-receipt of or non-action on notification.

Security

You may be required to validate any request **you** make to **SCP** by providing the security details **you** have registered. Failure to provide such security details or other suitable validation will result in **SCP** refusing to act upon such a request. If **you** have not registered security details with **SCP** **you** should contact **SCP** as soon as possible to ensure **SCP** is able to provide **you** with the service to which **you** are entitled.

Notice to customers

You are advised that any telephone calls made to both **SCP** and **our** administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information exchanged between **SCP** customers, and **our** own staff. They may also be used to allow additional training to be provided to both **SCP** and **our** own staff or to prove that **SCP** and **our** own procedures comply with legal requirements. The staff are aware that conversations are monitored and recorded.

Exclusions

These exclusions apply to the policy and the services. Neither **SCP** nor **we** will pay for losses arising from:

- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
- **Fraud** – If the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

If we received a claim under **your** policy **we** may ask **you** or any person covered under the policy to give written consent, during the claims process, for **us** to obtain specified information and material from the policy and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the policy release to **us**. Should **you** or any covered person decline to give such consent **we** may in return decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **you** without their consent.

Data Protection Act

The details **you** and/or a **cardholder** supply will be stored securely and used by **SCP** and **us** to administer **your** product. **Your** details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all the principles of **UK** law. Information may be disclosed to regulatory bodies and/or **your** bank or card issuer. These details will not be kept for longer than necessary.

Your right to cancel

Your policy of cover will remain active for as long as **your** Lloyds TSB Select account remains active. Should **you** decide, within 30 days of opening **your** account that for any reason **you** don't want **your** account, Lloyds TSB will refund the fee **you** have had to pay. Closure of **your** account will result in immediate cancellation of **your** policy. To cancel **your** account, please contact **your** Lloyds TSB branch.

We will only cancel this policy if instructed to do so by Lloyds TSB.

This insurance will not be honoured if:

- **you** submit a claim knowing it to be false, fraudulent or a misrepresentation
- **you** are no longer entitled to this product
- **you** move outside of the **UK**.

This product may only be altered, varied or its conditions relaxed or fee changed by Lloyds TSB, giving **you** 30-days' notice in writing.

What to do in the event of a claim

If the **cardholder** discovers that anything covered by the policy has been lost or stolen, the **cardholder** should contact **SCP** immediately and in any event within 24 hours of discovery at Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF. Telephone **08457 16 11 16**. The **cardholder** must also report it to the police within 24 hours of discovering the loss and obtain a report from the police confirming the loss. Details including the crime reference number, the address and telephone number of the police station will be required to make a claim. If **you** make a claim under the insurance cover, in dealing with the claim **SCP** will be acting on behalf of Allianz Insurance plc. In all other cases, **SCP** will act on **your** behalf. Any **personal money** lost and/or handbag, purse, wallet and/or briefcase lost must be reported at the same time as reporting the **incident**. A claim form will be sent to the **cardholder** and should be returned within 60 days of the **incident**. Claim forms must be returned with official documentation to prove prior possession of the money lost e.g. bank/building society statement.

For handbags, wallets, purses and/or briefcases, the **cardholder** will need to supply:

- a description of the item(s)
- the receipt(s) for the replacement item(s)
- the police report detailing the item(s) lost.

The **cardholder** must give **SCP** all the information they are able to if **SCP** asks.

If the **cardholder** makes a claim under the policy for something, which is also covered by any other insurance policy, the **cardholder** must provide **SCP** with full details of the other insurance policy. **We** will only pay for **our** share of any claim.

We have the right, if **we** choose, in the **cardholder's** name but at **our** expense to:

- start legal action to get compensation from anyone else, and
 - start legal action to get back from anyone else any payments that have already been made
- The **cardholder** must provide **us** with all reasonable help to take legal action against anyone if **we** ask.
 - The **Cardholder** must not settle, reject or negotiate any claim without **our** written permission.

If **we** receive a claim under **your** policy **we** may ask **you** or any person covered under the policy to give written consent, during the claims process, for **us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the police release to **us**. Should **you** or any covered person decline to give such consent **we** may in turn decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **you** without their consent.

Choice of Law

Unless **we** agree otherwise:

- the language of the policy and all communications relating to it will be English; and
- all aspects of the policy, including negotiation and performance, is subject to English law and the decisions of English courts.

Fraudulent Use Claims

Additional steps, which should be taken in the event of fraudulent use. The **cardholder** should:

1. Identify the suspected fraudulent charges on their **registered card** statement.

2. Send the statement to the Fraud Department of the issuing card company concerned, requesting that the suspected fraudulent charges be removed.
3. Should the card company be unable to remove the suspected fraudulent charges, the **cardholder** should obtain a letter from them which confirms the date, times and amount of the suspected fraudulent charges and an explanation of why they cannot be removed.
4. Attach the letter to the police report, along with any other evidence which can be supplied and send it by registered post to **SCP**.

Rates of Exchange

If a loss arises under this product and such loss is incurred in a currency other than sterling, then the **cardholder** should be reimbursed at the rate of exchange prevailing at the date that the claim was notified to **SCP**.

How to make a complaint regarding the services provided by SCP

If **you** have a complaint about the service elements of this product or the way in which it was sold, please contact Select Membership Services on **08457 16 11 16** or write to:

The Customer Relations Manager
Sentinel® Card Protection
Sentinel House
Airspeed Road
Portsmouth
Hampshire P03 5RF

quoting **your** policy number.

SCP will always respond to any written complaints within two working days and do their best to resolve the problem within 28 days. **SCP** will acknowledge and do their best to resolve all telephone complaints at the time of calling, otherwise within three weeks.

If **SCP** cannot respond within these timescales they will let **you** know when an answer may be expected.

If **SCP** are unable to resolve **your** complaint within eight weeks from when **you** first contacted us or, **you** remain dissatisfied with the final response, then **you** may refer the matter to the Financial Ombudsman Service for an independent review of **your** complaint.

How to make a complaint regarding the insurance provided by Allianz Insurance plc

Our aim is to get it right, first time every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do our best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Please contact us at:

Customer Satisfaction Manager
Allianz Schemes
Allianz House
6 Vale Avenue
Tunbridge Wells
Kent TN1 1EH

Tel: 01892 703416

Fax: 01892 517994

E-mail: schemesesm@allianz.co.uk

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if Allianz Insurance plc or **SCP** cannot meet their liabilities under this policy. The level of compensation provided by FSCS is that the first £2,000 of a claim or policy is protected in full, above this threshold, 90% of the rest of the claim or value of unused premiums will be met. Further information is available from the FSCS on 020 7892 7300 or at enquiries@fscs.org.uk

Underwriter

Allianz Schemes, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent, TN1 1EH, United Kingdom. csc@allianz.co.uk

Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Their FSA registration number is ACS1195-3. Authorisation can be confirmed by the FSA by calling 0845 606 1234 or this can be checked by visiting the FSA website at www.fsa.gov.uk/register.

Please contact any of our branches if you'd like this in Braille, large print or on audio. If you have a hearing or speech impairment and would prefer to use a Textphone, please feel free to contact us on **0845 300 2281** or via RNID Typetalk.

www.lloydstsb.com

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065.

Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. 95237.

Authorised and regulated by the Financial Services Authority and signatories to the Banking Codes.

We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

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All information correct as at 1 October 2007.