

Sentinel[®] Gold

Important Policy Information

Sentinel[®] Gold is a trading name and registered trademark of Affinion International Limited. Registered in England No. 1008797. Registered address: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Our FSA registered number is 311584. Affinion International Limited acts as an intermediary for arranging and advising on the insurance and provides the administration of the associated services. This insurance is underwritten by Allianz Insurance plc: Registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB 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 6061234 or at www.fsa.gov.uk. Our FSA Registration Number is 121849. You may be entitled to compensation from the Financial Services Compensation Scheme if we are unable to meet our obligations.

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about our insurance services

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

Sentinel® Gold

1. The Financial Services Authority (FSA)

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

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer a product from Allianz Insurance plc for card protection and accidental loss or theft of keys insurance cover.

3. What will you have to pay us for our services?

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

4. Who regulates us?

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

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

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

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

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

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

... by phone Telephone 0800 023 4318

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

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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

Part 2 - Summary of Cover

keyfacts®

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

Sentinel® Gold is underwritten by Allianz Insurance plc

What is covered by Sentinel® Gold?

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

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

How does Sentinel® Gold work?

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

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

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

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

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

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

We will not pay for:

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

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

- the provision of a hire-car is subject to availability and the terms and conditions of the hire-car company.
- See Part B, **The Insurance Cover provided by Allianz Insurance plc** “General Conditions”

How do I make a claim under Sentinel® Gold?

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

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

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

How do I make a complaint?

Sales

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

Non sales

If you have a complaint about anything other than the sale of the policy, please contact our Customer Satisfaction Manager at: Allianz Insurance Plc, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent TN11 1EH, United Kingdom. Alternatively phone: 01892 703416

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

Part 3 - Sentinel® Gold Terms & Conditions

SECTION 1 – GENERAL SECTION

Your contract is made up of two parts - **your welcome letter** and these **Sentinel® Gold** Terms & Conditions (**your agreement**). Please keep **your welcome letter** and these **Sentinel® Gold** Terms & Conditions together and in a safe place for future reference.

You are entering into two contracts:

- The first is with Allianz Insurance plc, who underwrite the insured elements of **your policy**.
- The second is with **Sentinel® Gold** who administer the service elements of this product.

Sentinel® Gold is only available to residents living within the **territorial limits**.

Membership is automatically cancelled if **you** move outside the **territorial limits**. **You** cannot transfer **your agreement** to someone else without **our** written permission.

Sentinel® Gold membership meets the insurance requirements, demands and needs of those United Kingdom residents over 18 years of age who wish to ensure:

- their cards are protected against loss or theft,
- they are protected against the accidental loss or theft of their **keys**, and do not already have such cover.

So, for example, if **your registered cards** are lost or stolen, **Sentinel® Gold** will provide **you** with cover against their unauthorised or fraudulent use of up to £100,000. Similarly, if **your keys** are accidentally lost or stolen, **Sentinel® Gold** will provide **you** with cover for the reasonable costs of a repairer entering and making **your home, home office, or vehicle** secure, replacement of **your locks or keys**, recovery of **you** and **your vehicle**, and reasonable **hire-car** and transport costs of up to £600.

Please note however that the **policy** has not been provided to **you** based on a personal recommendation.

Definitions

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

Word	Meaning
advance(s)	A payment made by Sentinel® Gold to a member , in connection with an incident , which is interest free, provided it is repaid within one calendar month of the request.
communication costs	The costs which a member 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 .
fees	The amount payable by you for your Sentinel® Gold membership as set out in your welcome letter .
hire-car	A car hired by you from a bona fide hire company with an engine capacity of 1600 cc or less.
home	Your permanent residence within the territorial limits .
home office	An area located within the boundaries of your home , specifically designated as your day to day place of work.
incident	An event or series of connected events, which result in the loss or theft of a member's keys and/or registered cards .
key(s)	A device manufactured to open a specific lock , including electronic immobilisers.
lock(s)	Permanently fitted or built in, key-operated, security devices to external doors, garage doors and safes located within your home or home office . This also includes doors, immobilisers and/or alarms fitted to your vehicle .
members	Primary and/or secondary members
personal money	Cash owned by and used solely for a member's personal use.

policy	The policy for the insurance elements of your Sentinel® Gold membership, details of which are contained in section 2 of these terms and conditions
policy period	The period in which you are entitled to the policy and services . This is shown on your welcome letter . It also includes any further period, which you may pay for or agree to pay for and for which Sentinel® Gold agree to accept your application.
primary member, you, your	You being the person who pays for this agreement.
registered cards	The credit, debit and cheque guarantee cards, including Post Office, card accounts, charge cards, store cards and other similar payment cards (excluding fuel cards), which a member has registered with Sentinel® Gold . Membership and loyalty cards can also be registered and reported lost but Sentinel® Gold will not be able to inform the issuing company of your change of address, or treat the loss or theft of such a card as an incident .
secondary member(s)	The persons, registered with Sentinel® Gold who permanently reside at the primary member's permanent home address within the territorial limits .
Sentinel® Gold	Sentinel® Gold is a registered trademark of Affinion International Limited, registered in England number 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.
services	The services provided by Sentinel® Gold under your agreement as set out in section 2 of these terms and conditions.
tag(s)	A key fob with a unique identification number provided by Sentinel® Gold .
territorial limits	The United Kingdom, Channel Islands and the Isle of Man.
vehicle(s)	A private motor vehicle(s) and/or domestic towed caravan or trailer, taxed, M.O.T.'d, insured, as appropriate, and registered in a member's name at your permanent home address, details of which are registered with Sentinel® Gold .
we, us, our	Allianz Insurance plc, registered in England number 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 (ACS1299v3). 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 this can be checked by visiting the FSA website at www.fsa.gov.uk. Our FSA registration number is 121849.

website	means the website at www.sentinelgold.co.uk
welcome letter	The welcome letter containing important details including details of your fees and of the card or bank account which will be debited; and forms a part of your agreement
your agreement	Your welcome letter and these Sentinel® Gold terms and conditions.

Your right to cancel

You may cancel **your agreement** at any time in writing or by calling **us** on 0800 023 4907. The address is shown on **your welcome letter**. If **you** cancel within 14 days of the start of the **policy period**, **you** will be entitled to a refund of the **fee you** have paid provided no claim has been paid. On expiry of the 14 days, **you** will not be entitled to a refund, however no further periodic **fees** will be payable from that date. If **you** do not cancel, **your agreement** will run throughout the **policy period** and may be renewed. Under current United Kingdom law **you** are entitled to cancel **your agreement** within 14 days following each renewal of **your agreement** and receive a refund of any **fees** paid for such renewal period.

Termination of Cover

Your agreement will end automatically on whichever of the following happens first:

- the date **your agreement** is cancelled by **you** or **us**.
- the date **you** cease to be resident within the **territorial limits**.
- the date **you** submit a claim knowing it to be false, fraudulent or a misrepresentation.
- the **fee** for this product is not paid.

We/Sentinel® Gold may cancel **your agreement** at **our** discretion by giving **you** 30 days notice in writing. If this occurs **you** may be entitled to a pro rata return of the **fees**.

Fees

You will be charged the **fees** as set out in **your welcome letter** and periodically thereafter as described in **your welcome letter** unless **your agreement** is cancelled or terminated by **you** or by **us**. Amendments to **fees** for **your agreement** will be at the rate notified to **you** in advance in accordance with the section entitled “Changes to **Your agreement**”.

Changes to Your Agreement

Sentinel® Gold will notify **you** in writing regarding any changes to the terms and conditions of **your agreement** which might be to **your** detriment, any changes to the terms and conditions of **your agreement** concerning the **policy** and any changes to the **fees**. Wherever possible, **Sentinel® Gold** will endeavour to notify **you** of such changes at least 30 days in advance of them taking effect. In particular, **Sentinel® Gold** may notify **you** of a change of underwriters during the term of **your agreement** and provided the terms of the **policy** remain substantially similar, **you** agree to such change by accepting **your agreement**. In the event of such changes **your** attention is drawn to **your** general right of termination as set out above. These and any other such changes will be displayed on the **website** or you can call 0800 023 4318 for more information about the **services** currently offered.

Are There Any Other Terms and Conditions?

- 1) **You** must take all reasonable precautions to prevent any accidental loss or theft.
- 2) Cover excludes costs or payments recoverable from any party, under the terms of any other guarantee, warranty, or insurance.
- 3) **You** must report any theft to the police and obtain a crime reference number and police station details. **You** should report the theft within 24 hours of discovery.
- 4) **You** must report any loss to the police and obtain a lost property reference number and police station details. **You** should report the loss within 24 hours of discovery.
- 5) **You** must supply all information and evidence that **we** need at **your** own expense
- 6) **We** may ask **you** to submit any additional information. **You** must submit the requested information at **your** own expense, within six months of the loss. If **you** do not **we** may not be able to pay **your** claim.
- 7) If **you** make a claim under the **policy** for something which is also covered by any other insurance **policy**, **you** must provide **Sentinel® Gold** with full details of the other insurance **policy**. **We** will only pay for **our** share of any claim.
- 8) **We** have the right, if **we** choose, in **your** name but at **our** expense to:
 - a) start legal action to get compensation from anyone else, and
 - b) start legal action to get back from anyone else any payments that have already been made.**You** must provide **us** with all reasonable help to take legal action against anyone if **we** ask.
- 9) **You** must not settle, reject or negotiate any claim without **our** written permission.
- 10) **You** cannot transfer the insurance to someone else without **our** written permission.
- 11) This insurance may only be altered, varied or its conditions relaxed or premium changed by one of **our** authorised officials, giving **you** 30 days notice in writing.
- 12) **We** may cancel the **policy** by giving **you** 30 days notice in writing. If this occurs **you** may be entitled to a pro rata return of premium.
- 13) Neither **Sentinel® Gold** 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 **you** or anyone acting on behalf of **you** makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, **your agreement** shall be void and **you** will forfeit all rights under **your agreement**. In such circumstances, **we** and/or **Sentinel® Gold** retain the right to keep the **fees** and to recover any sums paid by way of benefit under **your agreement**.

If **we** and/or **Sentinel® Gold** receive a claim from a **member** under this agreement **we** may ask such **member** 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 a **member** gives such consent the **member** will be given the opportunity to receive a copy of the information and material the police release to **us**. Should the **member** 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 **secondary member(s)** to **you** without their consent.

Choice of Law

Unless **we** and/or **Sentinel® Gold** agree otherwise:

- a) the language of **your agreement** and all communications relating to it will be English; and
- b) all aspects of **your agreement**, including negotiation and performance, is subject to English law and the decisions of English courts.

How to make a complaint

If **you** have cause for dissatisfaction and wish to complain about the service elements of this product or about the way in which the **policy** was sold please contact **Sentinel® Gold** on 0800 023 4318 or write to: The Customer Services Department, **Sentinel® Gold**, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF quoting **your policy** number.

Sentinel® Gold aim to promptly solve most of their customers' complaints at the initial point of contact. **Sentinel® Gold's** staff are fully trained to deal with **your** complaint quickly and efficiently. However should **you** not be satisfied with the response **you** have received, **your** complaint will be responded to by the Customer Relations Team who will aim to resolve **your** complaint, if this is possible, by the end of the next working day following receipt of **your** complaint. If **Sentinel® Gold** cannot resolve **your** complaint within this time they will write to **you** within 5 working days, and do their best to resolve the problem within 4 weeks. If **Sentinel® Gold** cannot respond within these timescales they will write to **you** again within 4 weeks to provide **you** with a final response or to let **you** know when they will contact **you** again, which will be within 8 weeks from when **you** first contacted **Sentinel® Gold** about **your** complaint.

If **Sentinel® Gold** have not resolved **your** complaint to **your** satisfaction within eight weeks from when **you** first contacted them **you** may refer **your** complaint to the Financial Ombudsman Service for an independent review.

If you have a complaint about the details of the policy, its administration or a claim

Please contact **us** at:

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

Telephone: 01892 703416 Fax: 01892 517994 Email: schemescsm@allianz.co.uk

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

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.

Data Protection Act

The details **you** supply will be stored securely and used by **us** and **Sentinel® Gold** to administer **your Sentinel® Gold** membership. Information may be disclosed to regulatory bodies and/or **your** bank or card issuer and/or **our** subcontractors for the purposes of providing the **services**. These details will not be kept for longer than necessary.

You are entitled to a copy of all of the information held about **you** for which **Sentinel® Gold** may charge **you** £10. **Your** bank/card issuer will pass **your** name, address and card details to **Sentinel® Gold** for future renewals for the purpose of billing **your** account with the **Fees**. By entering into **your agreement**, **you** give **your** consent to the transfer of data outside of the EEA including to the USA for the purposes of data processing relating to the provision of **services**. Unless **you** have requested otherwise, **your** details may also be used by **Sentinel® Gold** or passed to carefully selected third parties so as to send **you** information about products and special offers that may be of interest to **you**. **Your** data may also be disclosed to third parties where required by law or in the event that **Sentinel® Gold** merges with or is bought by another company, or otherwise undergoes a corporate restructuring. For more information about **Sentinel® Gold's** data processing activities or to opt-out of receiving marketing communications at any time, please write to the Customer Services Manager, Sentinel® Gold, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

Security

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

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if Allianz Insurance plc or **Sentinel® Gold** cannot meet their liabilities under this agreement. 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 0207 892 7300 or at enquiries@fscs.org.uk

Notice to Customers – call recording

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

Sentinel® Gold Limitation of Liability:

This section (and any other clause excluding or restricting **our** liability) applies to **Sentinel® Gold's** directors, officers, employees, subcontractors, agents and affiliated companies as well as to **Sentinel® Gold**. Nothing in this agreement in any way limits or excludes **Sentinel® Gold's** liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited. Without prejudice to the rest of this agreement, **Sentinel® Gold's** liability of any kind in respect of any **services** or otherwise shall be limited to the amount of the **fees** payable by **you** in any 12 month period under **your agreement**. In no event will **Sentinel® Gold** be liable for any:

1. economic losses (including, without limit, loss of revenues, profits, contracts, business or anticipated savings)
2. loss of goodwill or reputation
3. special, indirect or consequential losses, or
4. damage to or loss of data,

to the extent that this was not in the contemplation of **Sentinel® Gold** and **you** at the commencement of the **policy period** and is not attributable to **Sentinel® Gold's** negligence or breach of **your agreement**.

Sentinel® Gold will not be liable for losses arising from their inability to provide the **policy** and/or **services** in the event of war, terrorism, invasion, an act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power or for any reason that is beyond **our** reasonable control.

General rights

Your agreement and any representations given to **you** during **your** application for **your agreement** constitute the entire agreement between **you** and **Sentinel® Gold**. Any failure by **Sentinel® Gold** to exercise or enforce any right or provision of **your agreement** shall not constitute a waiver of such right or provision. If any provision of **your agreement** is found by a competent jurisdiction to be invalid, then the remaining provisions shall remain in full force and effect.

SECTION 2- POLICY DOCUMENT & SERVICES AGREEMENT

This policy document is made up of two sections:

Part A – Payment Card Protection

Part B – Loss of Key Insurance

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

You must pay the **fee** for each **policy period** and comply with all of the terms and conditions set out in the **policy**. If **you** do not, **we/Sentinel® Gold** may turn down a claim or cancel **your** cover.

The following conditions must be met:

- All **members** must take all reasonable steps to avoid anything which may result in a claim under this **policy**.
- All **members** 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 cards**, disclosed or made known to anyone other than an authorised user.

PART A – PAYMENT CARD PROTECTION

i) The Insurance Cover provided by Allianz Insurance plc

This table sets out the insurance cover provided to a **member** following an **incident**:

What is Covered	The Limits	What is not Covered
a. Unauthorised and fraudulent use of registered cards for which the member is legally responsible	<ul style="list-style-type: none"> • Up to a total of: <ol style="list-style-type: none"> i) £5,000 per incident for losses which occur before a member reports the incident to Sentinel® Gold ii) £100,000 per incident for losses that occur after a member has told Sentinel® Gold that an incident has happened iii) £1,000,000 per policy in total for all incidents during any 12 month concurrent period iv) £50 per incident for losses that occur as a result of PIN misuse v) £50 per incident for losses that occur as a result of cards kept by an ATM. 	<ul style="list-style-type: none"> • Losses incurred if the incident is not reported to the police and Sentinel® Gold within 24 hours of its discovery • A member using a registered card in a way which is not authorised by the card issuer • More than £100,000 for any one incident • Loss due to fraudulent use by a member, including 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 Sentinel® Gold of an incident	<ul style="list-style-type: none"> • Up to a total of £100 per incident 	
c. Personal money lost or stolen in an incident whilst travelling outside of the territorial limits .	<ul style="list-style-type: none"> • Up to £250 per incident and in total for all incidents during any 12 month concurrent 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 a member's handbag, wallet, purse and/or briefcase containing the registered cards lost in an incident	<ul style="list-style-type: none"> Up to £200 per policy during any 12 month concurrent period 	<ul style="list-style-type: none"> • Claims which do not include the necessary supporting 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

ii) The services provided by Sentinel® Gold

This table sets out the **services** which are available to a **member** in the event of an **incident**:

Services	What is provided	What is not provided
Card loss reporting service	<ul style="list-style-type: none"> • Members can report any lost or stolen credit, debit or store cards that are charge cards and request for them to be cancelled and reissued by the card issuer 	<ul style="list-style-type: none"> • The service is not available for Store cards that are not charge cards • Sentinel® Gold does not accept any liability for the issuing card company's non receipt of or non action on notification
Protective Registration Service	<ul style="list-style-type: none"> • If you are at risk of identity theft we will place a protective registration warning with CIFAS, the UK's fraud protection service to help protect you. • Upon placing the warning, Sentinel® Gold will send you a form requesting your signed confirmation to keep this service. Unless you return the signed form within 21 days of the date the warning was placed, the warning will automatically be removed. 	<ul style="list-style-type: none"> • Entitlement to the Protective Registration Service if you have not lost personal documentation at the same time as suffering an incident

An emergency cash advance available whilst stranded away from the primary member's permanent place of residence, subject to status	<ul style="list-style-type: none"> • Up to £3,000 per incident, limited to one request per incident. • The minimum value for a United Kingdom cash advance is £100 and the maximum cash advance is £1000. 	<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 United Kingdom if the member is stranded within a 50 mile radius of the address registered with Sentinel® Gold.
An emergency advance to pay for replacement travel tickets, whilst stranded away from the United Kingdom, subject to status and availability	<ul style="list-style-type: none"> • Up to £5,000 per incident, limited to one request per incident 	<ul style="list-style-type: none"> • An advance for tickets of travelling companions who are not members or members' dependent children.
An emergency advance to pay for hotel bills or other accommodation charges whilst stranded away from the United Kingdom, subject to status and availability	Up to £3,000 per incident , limited to one request per incident	An advance for hotel bills and accommodation charges of travelling companions who are not members or members' dependent children
An emergency cash advance available whilst stranded away from the United Kingdom, to pay for transport charges that have to be paid to complete the journey. Advances are subject to status and availability.	Up to £750 per incident , limited to one request per incident	An advance for additional transport charges of travelling companions who are not members or members' dependent children

Advances

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

The **advance** is made on the basis that the **member** agrees to repay the **advance** to **Sentinel® Gold** within one calendar month. **Sentinel® Gold** may refuse to provide an **advance** to the **member** if there is reason to believe that the **member** 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 **member** will have to pay interest to **Sentinel® Gold** 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 a rate of two per cent (2%) per annum above the published Base Rate for National Westminster Bank.

You should be aware that if a **secondary member** 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 claim an Advance

In order to collect the money transfer the **member** 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 **member** 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.

Members will be advised by Western Union of the details required to complete the To Receive Money Form and the necessity for the **member** to provide satisfactory evidence of their identity. Typically, the information required will include that detailed below.

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

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

- Their full name and current/permanent address within the **territorial limits**;
- The full name of the sender of the money transfer e.g. Affinion International Limited, Hampshire, UK.
- The originating country of the transaction e.g. England
- The approximate amount of the money transfer
- Satisfactory documentary evidence of identity as determined by Western Union. Western Union will advise **members** which forms of identification will be acceptable

If a **member** 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 **member** would be able to receive in such circumstances would be £350.

This table sets out the **services** provided whether a **member** has suffered an **incident** or not.

What is Provided	The Limits	What is not Provided
• Communication costs a member has incurred in looking for or getting back lost or stolen keys	Up to £100 per claim, limited to one claim during any 12 month concurrent period	• Any costs that are not directly related to communication costs
• Communication costs a member 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 concurrent period	• Any costs that are not directly related to communication costs
• The costs that a member incurs in obtaining temporary travel documentation if a member's passport is lost or stolen whilst travelling outside of the United Kingdom. (including replacement and reissue costs)	Up to a total of £200 per claim, limited to one claim during any 12 month concurrent period	• The cost incurred in replacing any passport • Any costs incurred which have not been pre-authorised by Sentinel® Gold
• Communication costs that are incurred in locating medical assistance	Up to a total of £100 per claim	• Any costs that are not directly related to communication costs
• Communication costs which a member has incurred in: i) getting documents back ii) assisting the police with their enquires iii) making a claim on any personal insurance policy the member has which provides cover for loss or theft, in respect of documents registered with Sentinel® Gold	Up to a total of £100 per claim	Documents not registered with Sentinel® Gold

What is Provided	The Limits	What is not Provided
Key Retrieval Service	<ul style="list-style-type: none"> • Members can request up to 1 free key tag per registered adult. • Key-tags are preprinted with an identifying number which is unique to the policy which instructs anyone who finds it to drop it and the attached keys in a post-box. The keys are delivered to Sentinel® Gold, who will identify the owner from the tag's unique registration number and arrange for them to be returned to the member. 	
Card registration service	<ul style="list-style-type: none"> • Members can register all their payment cards (debit, credit and store cards). 	
Valuable document registration service	<ul style="list-style-type: none"> • Members can register details of important documents such as passport, driving and share certificate numbers 	<ul style="list-style-type: none"> • Safekeeping of original/copy certificates or documents
Luggage Retrieval Service	<ul style="list-style-type: none"> • Members can request 1 free luggage tag per registered adult. • Luggage tags are provided to the member preprinted with the Sentinel® Gold telephone number requesting finders to report luggage found to Sentinel® Gold. Sentinel® Gold will contact the member and help arrange for the luggage to be returned. 	<ul style="list-style-type: none"> • In the event luggage is found the cost of retrieving and delivering back to the member.
Security supplies	<ul style="list-style-type: none"> • Members are provided with a free Helpline card and security stickers to assist them in contacting Sentinel® Gold in the event of an emergency 	
Change of Address Service	<ul style="list-style-type: none"> • In the event that the primary member changes address, Sentinel® Gold can notify all the relevant card-issuers of the member's new address. 	

Communication costs

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

Keeping details up to date and changing address

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

To ensure that **you** receive the full benefits provided by this product, **you** must keep **Sentinel® Gold** informed of any changes, additions or deletions to **your registered cards**, as only **registered cards** are insured under the **policy**. **You** must inform **Sentinel® Gold** of any change to **your** permanent address. Only the **primary member** and **secondary members** at the new address will be covered under this agreement and be entitled to receive the **services**. **You** must inform **Sentinel® Gold** of any **secondary members** who no longer reside at **your** permanent address. **Secondary members** who no longer live with the **primary member** will need to apply for a new agreement if they wish their cover to continue.

Sentinel® Gold will inform **your** issuing card company of **your** new address upon request. **Sentinel® Gold** will ask **you** to provide the security details **you** have registered in order to verify **your** identity.

If **Sentinel® Gold** is not able to verify **your** identity **Sentinel® Gold** reserves the right to ask for further proof of identity or refuse **your** request. Please note that **Sentinel® Gold** 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.

Fraudulent Use Claims

Additional steps which should be taken in the event of fraudulent use.

The **member** 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 **member** 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 **Sentinel® Gold**.

Rates of Exchange

If a loss arises during the **policy** period under this product and such loss is incurred in a currency other than sterling, then the **member** will be reimbursed at the rate of exchange prevailing at the date that the claim was notified to **Sentinel® Gold**.

What to do in the event of a Payment Card Protection claim

If the **member** discovers that anything covered by the **policy** has been lost or stolen, the **member** should contact **Sentinel® Gold** immediately and in any event within 24 hours of discovery at Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF, Tel: 0800 023 4318. The **member** 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 **Sentinel® Gold** will be acting on **our** behalf. In all other cases, **Sentinel® Gold** will act on **your** behalf.

Any **personal money** lost or stolen and/or handbag, purse, wallet and/or briefcase lost or stolen should be reported at the same time as reporting the **incident**. A claim form will be sent to the **member** and should be returned within 60 days of the **incident**. Claim forms should 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 **member** 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 or stolen

The **member** must give **Sentinel® Gold** all the information they are able to if **Sentinel® Gold** asks.

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

We/Sentinel® Gold have the right, if **we** choose, in the **member's** name but at **our** expense to:

- i) start legal action to get compensation from anyone else, and
- ii) start legal action to get back from anyone else any payments that have already been made.

- The **member** must provide **us/ Sentinel® Gold** with all reasonable help to take legal action against anyone if **we** ask.
- The **member** must not settle, reject or negotiate any claim without **our/ Sentinel® Gold's** written permission.

PART B - LOSS OF KEYS INSURANCE

The Insurance Cover provided by Allianz Insurance plc

Cover Details

We will pay up to a maximum of £600 in total per claim, including:

- locksmith or motor assistance charges to gain access to, and make secure, **your home, home office** or **vehicle** if **you** are accidentally locked out or to gain access to duplicate **keys**;
- the cost of replacing **locks** and **keys**, including fitting, if the **keys to your home, home office** and/or **vehicle** are stolen or accidentally lost together with any details of **your home** address and/or **your vehicle** registration details;
- recovery for **you** and **your vehicle** to **your home** or suitable car dealer, whichever is the nearest, if the locksmith or motor assistance engineer cannot gain entry to **your vehicle**; and
- where agreed in advance by **us**, the cost of a **hire-car** and other reasonable transportation charges up to a maximum of 3 days.

Your vehicle details must be registered with **Sentinel® Gold** for this cover to apply to **your vehicle**. **You** may register up to 6 vehicles.

We will pay a maximum of 3 claims during any 12 month period. An excess of £25 applies to each and every **vehicle** claim.

Exclusions

We will not pay for:

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

General Conditions

- **You** should notify **us** of a claim in writing as soon as reasonably possible but within 30 days of the loss or theft of **your keys**;
- **You** must supply all information and evidence that **we** need at **your** own expense;
- **You** must take all reasonable precautions to avoid a theft or accidental loss;
- If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this **policy** may be void and **you** may forfeit all rights under the **policy**. In such circumstances, **we** retain the right to keep **fees** paid and to recover any sums paid by way of benefit under the **policy**;
- the provision of a **hire-car** is subject to availability and the terms and conditions of the car-hire company.

What to do in the Event of a Loss of Keys claim

If anything, which is covered by the **policy**, is accidentally lost or stolen, **you** must report it to the Police and **Sentinel® Gold** within 24 hours of discovering the loss or theft and obtain a report from the Police confirming the loss or theft. Details including the crime reference number, the address and telephone number of the police station will be required.

You must phone **Sentinel® Gold** to notify them of the **incident**. **Sentinel® Gold** will confirm that the item is eligible and send **you** a claim form and a pre-addressed return envelope within two business days. The address and telephone number for **Sentinel® Gold** is shown on **your welcome letter**.

You must complete and return the claim form, with any requested information including:

- Crime reference number and Police report
- All applicable receipts
- A copy of the **vehicle** registration document, where applicable.

You must give **Sentinel® Gold** all the information **you** are able to if **Sentinel® Gold** ask about any claim.

You must return the claim form as soon as possible, but no later than 90 days from the date the loss was reported.

We/Sentinel® Gold may ask **you** to submit any additional information. **You** must submit the requested information at **your** own expense, within six months of the loss. If **you** do not **we** may not be able to pay **your** claim.

If **you** make a claim under the **policy** for something which is also covered by any other insurance **policy**, **you** must provide **Sentinel® Gold** with full details of the other insurance **policy**. **We/Sentinel® Gold** will only pay for **our** share of any claim.

We/Sentinel® Gold have the right, if **we** choose, in **your** name but at **our** expense to:

- i) start legal action to get compensation from anyone else, and
 - ii) start legal action to get back from anyone else any payments that have already been made.
- You** must provide **us** with all reasonable help to take legal action against anyone if **we** ask.

You must not settle, reject or negotiate any claim without **our** written permission.

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