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Sentinel[®] Card Protection Terms & Conditions

Please read this document carefully and keep it in a safe place as it describes the cover provided and what you need to do to obtain its full benefits.



Sentinel® Card Protection.

The policy is administered by Sentinel® Card Protection. 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. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.

Protecting Your Card

Losing **Your** debit and credit **Card** could be costly and inconvenient. That's why **We've** got together with Sentinel® Card Protection to offer **You** comprehensive assistance for **You** and other members of **Your** household.

Sentinel® Card Protection provides cover against accidental loss or theft of **Your** handbag, wallet, purse and/or briefcase and **Personal Money** lost or stolen with cards, and communication costs – the costs incurred in notifying an incident to the police, Sentinel® Card Protection and other insurers, as well as the costs of making a claim with Sentinel® Card Protection.

You do not need to register **Your** cards to access these benefits, however if we already have **Your** details on file we will be able to help **You** more quickly. To register **Your** cards please call **Your** membership services number or visit the Account Benefits tab in Internet Banking at www.lloydstsb.com/IB

Benefit Summary.

Sentinel® Card Protection

- **Card** registration.
- 24-hour helpline for reporting the loss of **Cards** and ordering replacements.

Emergency Cash Advances

- Up to £3,000 to replace tickets (for **Policyholder** and eligible household members).
- Up to £3,000 to pay hotel bills. • Up to £750 transport charges
- Up to £1,000 (minimum £100) in the **UK**.

Lost Cash Cover

- Up to £200.

Security Protected Key and Luggage Tags

- Linked to **Our** secure address registration service to get lost items safely back to **You**.

Communications Costs

- Up to £100 per **Incident**.

Handbag, Wallet, Purse and Briefcase Cover

- Up to £200 in any 12-month period (contents not included – see terms and conditions).

Demands and needs statement

Sentinel® Card Protection agreement meets the demands and needs of residents of the United Kingdom, Channel Islands and Isle of Man who are over 18 years of age and wish to ensure they:

- are covered against the accidental loss or theft of their personal belongings (handbag, wallet, purse or briefcase) and **Personal Money**;
- are covered for communication costs incurred in dealing with an incident – notifying Sentinel® Card Protection, the police or another insurer of the loss or theft of cards, personal belongings and **Personal Money**.

Please note however the insurance covers included in this agreement have not been provided to you based on a personal recommendation.

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Policy Summary.

This is a policy summary only and does not detail the full terms and conditions of the insurance policy. Full details of the insurance policy terms and conditions can be found on pages 21-28. The policy summary only provides details of the parts of **Sentinel[®] Card Protection (SCP)** which are insured.

The insurance benefits provided by **Sentinel[®] Card Protection** are underwritten by Allianz Insurance plc. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA).

What is covered by Sentinel[®] Card Protection?

Sentinel[®] Card Protection provides:

- **Communication costs** incurred to notify the administrator of an **incident*** involving the **Cards**
- **Personal Money** lost or stolen at the same time as the **Cards**
- cover against loss or theft of the handbag, wallet, purse or briefcase containing the **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?

- Sentinel[®] Card Protection is provided through **Your** Lloyds TSB Account. If you close **Your** account cover automatically terminates otherwise it continues automatically until the insurance is cancelled by **You** or is cancelled 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 this policy at any time. As this policy cannot be cancelled in isolation you will also have to cancel your Lloyds TSB Account. This cancellation period exceeds the 14 day post-sale period required by the Financial Services Authority's rules.

Your right to cancel/cancellation of the policy.

Your policy of cover will remain active for as long as **Your** Lloyds TSB Added Value Account remains active. Should **You** decide, within 30 days of opening **Your** account that for any reason **You** don't want it, Lloyds TSB will refund the fee **You** have had to pay. Closure of **Your** account at any time will result in immediate cancellation of **Your** policy. To cancel **Your** account, please contact **Your** Lloyds TSB branch. **SCP** will only cancel this policy if instructed to do so by Lloyds TSB.

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

You can notify a claim by calling **Your** membership services number **08458 50 50 56** (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 obligations?

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

How do I make a complaint?

If **You** have a complaint about Sentinel[®] Card Protection, write to the Customer Relations Manager at: Sentinel[®] Card Protection, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF, United Kingdom quoting **Your** agreement number. If Sentinel[®] is unable to resolve the problem they will provide **You** with information about the Financial Ombudsman Service. Using the Sentinel[®] Card Protection complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights. Full details of the Sentinel[®] Card Protection complaints procedure may be found in the terms and conditions.

*Please refer to the Definitions within the terms and conditions.

What are the insurance 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>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 – The Limits' section a).</p>
<p>Personal Money lost or stolen at the same time as the Cards</p>	<p>The most We will pay is up to £200 per Incident. See 'The Insurance Cover provided by Allianz Insurance plc – The Limits' section b). 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 b).</p>
<p>Cost for replacing the handbag, wallet, purse or briefcase containing the Cards lost in an Incident</p>	<p>The most We will pay is up to £200 per policy during any 12-month period. See 'The Insurance Cover provided by Allianz Insurance plc – The Limits' section c). Cover does not apply to: 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. See 'The Insurance Cover provided by Allianz Insurance plc – What is not covered' section c).</p>

Terms and Conditions.

This policy is made up of two parts – **Your** schedule (which will be sent to **You** once **You** have registered Cards with Sentinel® Card Protection) 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 underwrites the insured elements of **Your** policy.
- b) The second is with Sentinel® Card Protection who administers the service elements of this product.

This insurance only applies to residents in the **UK**. This insurance is automatically cancelled if **You** move outside the **UK**.

Your Cards do not have to be registered with Sentinel® Card Protection in order to benefit from the cover provided, however **We** recommend registering to speed up any future claims.

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 must be repaid within 30 days of receipt.

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

Cards – The credit and debit cards, including Post Office™ card accounts, charge cards, store cards and other similar payment cards, which a **Cardholder** is legally responsible for. Membership and loyalty cards can be registered and reported lost or stolen.

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 Card(s)**.

Our/Us/We – 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 606 1234** or at www.fsa.gov.uk **Our** FSA registration number is 121849.

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

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 for as long as **Your** account is open.

SCP – Sentinel® Card Protection 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. Affinion International Limited's FSA registration number is 311584. 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/pages/register

UK – The United Kingdom, Channel Islands and Isle of Man. **You/Your** – The **Policyholder**.

The Insurance cover provided by Allianz Insurance plc.

This policy is based on information **You** supplied on **Your** application form, over the phone, 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.

This part of the policy sets out the insurance cover provided following an **Incident**.

What is covered	The limits	What is not covered
<p>a) Communication Costs when notifying SCP of an Incident.</p> <p>b) Personal Money lost or stolen in an Incident.</p> <p>c) Costs for replacing a Cardholder's handbag, wallet, purse and/or briefcase containing the Cards lost in an Incident.</p>	<p>Up to a total of £100 per Incident.</p> <p>Up to £200 per Incident and in total for all Incidents during any 12-month period.</p> <p>Up to £200 per policy during any 12-month period.</p>	<ul style="list-style-type: none">• Any Personal Money not reported lost at the same time as reporting the Incident.• 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.

The services provided by SCP.

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.

Advances.

Advances can only be made to **Cardholder(s)** when, as a result of an **Incident**, the **Cardholder(s)** have no other reasonable means of paying for services or obtaining cash following an **Incident** and the **Cardholder(s)** have reported the loss or theft of their **Cards** to the police.

How to claim an advance.

The full amount of any **Advance** is repayable within 30 days of receipt.

A request for an **Advance** must be made to **SCP** in connection with an **Incident**. **Cardholder(s)** should contact **SCP** and provide details of the **Advance** required. **Cardholder(s)** can claim an **Advance** by:

1. Providing **SCP** with alternative **Card** details and authorisation to allow the **SCP** to debit the amount of the **Advance**. Where the **Cardholder(s)** are unable to provide a method of payment for the **Advance** at the time of claiming the **Cardholder(s)** can provide alternative payment details to **SCP**, for example, payment from a friend/relative. **SCP** will accept payment details of a **Cardholder(s)** friend or relative, if that person has agreed to pay for the **Cardholder(s) Advance**. **SCP** will contact the friend or relative directly to gain authorisation for the payment.
2. If an alternative payment **Card** cannot be provided, **SCP** will ask the **Cardholder(s)** to consent to either a credit check be undertaken, or for consent and details, in order that a reference can be obtained from an employer.
3. If the **Cardholder(s)**, passes credit reference checks, **SCP** will provide the **Advance** to the **Cardholder(s)**. **SCP** will invoice the **Cardholder(s)** for the **Advance** amount within 10 days of the **Advance** being collected by the **Cardholder(s)**. The **Advance** is made on the basis that the **Cardholder(s)** agrees to repay the full amount of the **Advance** to **SCP** within one calendar month of the day the **Advance** is made by **SCP**. **SCP** may refuse to provide an **Advance** to the **Cardholder(s)** if, in **SCP's** reasonable opinion, there is any reason to believe that the **Cardholder(s)** may not be able to repay the **Advance** within one calendar month.
4. Where a **Cardholder** has received an **Advance**, the **Policyholder**, will be liable for the repayment of the **Advance** in full if the **Cardholder** fails to repay the **Advance** within one calendar month.
5. Once **SCP** have established that the **Cardholder(s)** are credit-worthy, or, where applicable, the **Cardholder(s)** friend or relative can repay the **Advance**,

SCP will arrange the **Advance** from Western Union. **SCP** will provide the **Cardholder(s)** with a reference number for the transaction, details of the personal ID required to collect the **Advance**, and the telephone details for Western Union. The **Cardholder(s)** must call Western Union, who will advise the **Cardholder(s)** where the nearest pick-up point is to collect their **Advance**.

6. In order to collect the money transfer the **Cardholder(s)** 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 Western Union's To Receive Money Form, which the **Cardholder(s)** will receive when they go to the Western Union branch and 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.

Cardholder(s) will be advised by Western Union of the details required to complete the To Receive Money Form and the necessity for the **Cardholder(s)** 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 **Cardholder(s)** 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 **Cardholder(s)** will need to confirm:

- Their full name and current/permanent address in the **UK**;

- The full name of the sender of the money transfer, for example, Affinion International Limited, Hampshire, UK;
- The originating country of the transaction, for example, England;
- The approximate amount of the money transfer; and
- Satisfactory documentary evidence of identity as determined by Western Union. Western Union will advise **Cardholder(s)** which forms of identification will be acceptable. If a **Cardholder(s)** 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(s)** would be able to receive in such circumstances would be £350.

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. 	<p>Up to £100 per claim, limited to one claim during any 12-month period.</p>	<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. 	<p>Up to £100 per claim, limited to one claim during any 12-month period.</p>	<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. 	<p>Up to a total of £100 per claim, limited to one claim during any 12-month period.</p>	<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. 	<p>Up to a total of £100 per claim.</p>	
<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 enquiries 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. 	<p>Up to a total of £100 per claim.</p>	<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), for example, 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 **Cards** (where registered)
- details of the **Cardholders**. When **You** receive **Your** schedule, **You** should check that the details are correct and that all **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** should keep **SCP** informed of any changes, additions or deletions to **Your Cards**. **You** are responsible for informing Lloyds TSB of any change to **Your** permanent change of address. Lloyds TSB will inform **SCP** of **Your** new address. **SCP** will not accept change of address requests direct 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. This insurance only applies to residents of the **UK**.

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. 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 recover any sums paid by way of benefit under the policy.

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 English 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 Added Value Account remains active. Should **You** decide, within 30 days of opening **Your** account that for any reason **You** don't want it, 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. **SCP** 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® Card Protection**, Sentinel house, Airspeed Way, Portsmouth, Hampshire PO3 5RF, United Kingdom.

The telephone number to report a claim is:

- Membership Services: **08458 50 50 56**

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/wallet 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, for example, 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. 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.
 - The **Cardholder** must not settle, reject or negotiate any claim without **Our** written permission.

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.

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 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 **Your** relevant Membership Services on:

- Membership Services: **08458 50 50 56**

or write to: The Customer Services Department, Sentinel® Card Protection, Sentinel House, Airspeed Road, Portsmouth, Hampshire P03 5RF quoting **Your** policy number.

SCP aim to promptly solve most of their customers' complaints at the initial point of contact. **SCP'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 **SCP** cannot resolve **Your** complaint within this time they will write to **You** within five working days, and do their best to resolve the problem within four weeks. If **SCP** cannot respond within these timescales they will write to **You** again within four weeks to provide **You** with a final response or to let **You** know when they will contact **You** again, which will be within eight weeks from when **You** first contacted **SCP** about **Your** complaint.

If **SCP** 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.

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 Insurance plc, PO Box 589, Great West House (GW2), Great West Road, Brentford TW8 1AH. Telephone: **01483 260758** Email: **schemescsm@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 Sentinel® Card Protection cannot meet their obligations under this agreement. The level of compensation provided by the FSCS is 90% of the claim without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **020 7741 4100**.

Alternative Literature Formats.

If **You** require literature in an alternative format such as Braille, audio cassette or large print please contact **SCP** on the numbers above.



Lloyds TSB