

# A guide to all your Gold account benefits.

Local banking  
for Britain



# Let us show you around the world of Gold account benefits.

Your Gold account is designed to make life easier. If there's anything we can do to help, please let us know.

**Call** **Gold Membership Services on 0345 835 3834**

If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **+44 (0) 203 284 1584**.

**Click** **tsb.co.uk/gold** or the Account Benefits tab of your current account statement in Internet Banking

**Visit** **Drop into your local branch**

If you're registered for Internet Banking you can remind yourself of your Gold account benefits at any time.

Take a look at the 'Account Benefits' tab on your account statement page. You can also manage your benefits from here.

What's inside?	Page
Things you need to know	3
Worldwide Travel Insurance	4
AA Breakdown Cover	5
Mobile Phone Insurance	6
Sentinel® Card Protection	7
£150 interest and fee-free overdraft	8
<b>Terms and Conditions</b>	
Mobile Phone Insurance	11
Sentinel® Card Protection	16
AA Breakdown Cover	21

# Things you need to know.

Here's a useful summary of your Gold account benefits, along with some important limitations and exclusions to be aware of.

Your benefit	Key benefits	Things to be aware of
<b>Insurance benefits</b>		
<b>Aviva Worldwide Travel Insurance</b>	<ul style="list-style-type: none"> <li>Comprehensive cover, including:               <ul style="list-style-type: none"> <li>Emergency medical cover (up to £10,000,000)</li> <li>Cancelling your trip or coming home early (up to £5,000)</li> <li>Accidental death or permanent disability benefit (up to £100,000)</li> <li>Your possessions (up to £2,500 (valuables up to £500 in total))</li> <li>Travel disruption cover (up to £5,000)</li> </ul> </li> <li>Multi-trip worldwide cover for you and your partner</li> <li>Winter sports cover for up to 31 days per calendar year</li> <li>Covers UK travel when you have two or more consecutive nights in pre-booked holiday accommodation</li> </ul>	<ul style="list-style-type: none"> <li>Cover stops on your 80th birthday</li> <li>Medical conditions that you have or have had that are not on the 'Accepted conditions' list must be declared and cover agreed with the insurer (there may be an additional premium if the insurer agrees to cover the conditions)</li> <li>The standard maximum trip duration is 45 consecutive days</li> <li>Cover may be excluded for certain hazardous sports and activities (see the 'Sports and activities' section in your policy document)</li> <li>Excesses may apply</li> <li>Must be registered with a doctor in the United Kingdom</li> </ul>
<b>AA Breakdown Cover</b>	<ul style="list-style-type: none"> <li>Roadside Assistance</li> <li>Accident Management</li> <li>Service is only available in the UK, Channel Islands and Isle of Man</li> <li>Customer covered, not the car</li> </ul>	<ul style="list-style-type: none"> <li>Maximum of five call-outs per 12 month period (seven for a <b>Joint account</b>) and not covered for same or similar causes of breakdown to that which the AA attended within the previous 28 days</li> <li>If it is not possible to fix the vehicle, <b>You</b> and up to 7 passengers will be recovered to the AA's choice of relevant local repairer or a local destination of <b>Your</b> choice provided it is no further</li> <li>Does not provide for any vehicle recovery following an accident. But under the Accident Management Service, for a fee, the AA can recover <b>Your</b> vehicle after the accident at the roadside or <b>Your Home</b> and arrange repair</li> </ul>
<b>Mobile Phone Insurance</b>	<ul style="list-style-type: none"> <li>Insures one phone on a sole account and two phones for joint accounts</li> <li>Repair or replacement phone up to a maximum value of £2,000 (including VAT)</li> <li>Covers for loss, theft, damage and breakdown (including faults)</li> </ul>	<ul style="list-style-type: none"> <li>Theft, loss, damage or breakdown where You have knowingly put Your mobile phone at risk or You have not taken care of it may not be covered. Examples are provided in the Policy Document</li> <li>You should tell Us about Your claim as soon as possible upon becoming aware of the loss, theft, damage or breakdown, and inform the Police and Your airtime provider (in the case of loss or theft)</li> <li>Proof of purchase may be required in the event of a claim</li> </ul>
<b>Sentinel® Card Protection (SCP)</b>	<ul style="list-style-type: none"> <li>Assistance to cancel all financial cards – one call and <b>We</b> can arrange to cancel everything and request replacements</li> <li>Access to emergency cash advances in the event of lost or stolen cards</li> <li>Up to £200 cover for personal money lost and stolen at same time as cards</li> <li>Up to £200 for replacing the handbag, wallet, purse or briefcase lost in an <b>Incident</b></li> <li>Up to £100 to cover Communication costs in dealing with the <b>Incident</b></li> </ul>	<ul style="list-style-type: none"> <li>Personal money claims, loss or theft of handbag, wallet, purse and/or briefcase must be reported to the Police and SCP as soon as possible after discovery</li> <li>Personal money claims are up to a maximum of £200 in a 12-month period</li> <li>Communication costs are up to a maximum of £100 in a 12-month period</li> </ul>

Your benefits last as long as you hold your Gold account. This table lists some key benefits and some important limitations and exclusions of your account. For full details, please see the Terms and Conditions policy documents included in this Welcome Pack.

# Worldwide Travel Insurance.

## For you and your partner

When you're planning a trip, your Gold account includes comprehensive Worldwide Travel Insurance provided by Aviva Insurance Limited.

- Take as many trips as you like.
- You're covered for up to 45 days per trip.
- Winter sports cover applies for 31 days in any calendar year.
- Travel disruption cover for added protection if your travel plans are disrupted due to cancellation or delay of your flight or other public transport.
- New-for-old replacement on baggage under two years old if it's lost or stolen.
- Both business and leisure trips are covered.
- Optional upgrades including family cover available at extra cost.
- You can request cover for medical conditions you have, or have had (not on the list of Accepted Conditions) for an extra premium.

## Helping you in an emergency

To make a claim, report lost baggage, documents or money, or if you need medical assistance call Gold Membership Services, 24/7.

## Check you're covered

Travellers under 80 years old and resident in the UK are eligible. Please tell us about any medical conditions affecting anyone covered by your policy. Turn to pages 24 to 27 of your policy document for important information on medical conditions and page 19 onwards for eligibility criteria.

## Your policy details

There's no paperwork to complete as your policy number is your Gold account sort code and account number.

## For extra protection

To upgrade your policy, or get protection for a trip over 45 days long, turn to page 20 of your policy document then call Gold Membership Services before you travel.

## Waive your excess

You will be responsible for paying the first £40 of each and every claim per incident unless the excess waiver upgrade has been purchased, turn to page 20 of the policy document for more information.

## Remember to pack your policy

It's a good idea to take your policy document with you when you travel. A copy can be viewed or downloaded at [tsb.co.uk/gold](https://tsb.co.uk/gold)

# AA Breakdown Cover.

No matter whose car you're in, whether you're the driver or a passenger, you're covered by the AA – Britain's largest motoring organisation.

Your Gold Account automatically includes AA Roadside Assistance, so if you break down help is only a phone call away.

**Roadside Assistance:** You're covered 24/7 if you break down over a quarter of a mile from home. If your car can't be fixed at the roadside, you'll be taken to the nearest suitable garage.

## Accident Management Service

If you have an accident call Gold Membership Services and we'll put you through to the **AA Accident Management Service**. They'll help arrange the recovery and repair of your car, and even lend a hand claiming on your insurance following an accident or vandalism.

## If you breakdown

- Call Gold Membership Services and we'll put you through to the AA or call the AA direct on **0800 072 5467**.
- You'll be asked for your Gold Membership number (your sort code and account number) and you may need to show your Visa debit card when your AA Patrol arrives.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired customers in a breakdown situation by sending an SMS to **07900 444 999**.

## Belt and braces

For even greater protection, call Gold Membership Services to upgrade your policy to include Home Start, Relay, Stay Mobile, Breakdown Repair Cover or European Cover.



# Mobile Phone Insurance.

## Why you won't be lost if you lose your phone.

Good news. Your Gold account comes with Mobile Phone Insurance and your phone(s) are insured to cover you wherever you are in the world. Repaired or replacement phones will only be sent to a UK address.

Your insurance, administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited, covers one phone for sole Gold account holders, while joint account holders can insure a phone for each of you. LSG will repair or replace your handset up to a maximum value of £2,000 (including VAT) if your phone is lost, stolen, damaged or suffers breakdown (including faults).

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification. Replacements may be supplied from remanufactured (not brand new) stock.

You're even protected against unauthorised network charges made on a lost or stolen phone, for up to 24 hours from the point of discovery of the incident:

- Up to £300 (including VAT) per successful claim for prepaid and Pay as You Go phones.
- Up to £1,500 (including VAT) per successful claim for contract phones.

There's a £100 excess per successful claim for claims relating to an iPhone model and a £50 excess per successful claim relating to all other handsets.

## Register your handset(s) now

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done by completing the registration form when you take out your current account, through Internet Banking at [tsb.co.uk/internetbanking](https://tsb.co.uk/internetbanking) or by calling **0345 835 3834**.

You will need the following information when registering your handset:

- Telephone number.
- Make.
- Model.
- IMEI number.

Don't worry if you don't know this information. Just have your mobile with you when you call and Membership Services will help you find it. Once you've registered, you'll get sent a confirmation text; if you don't receive this within five days, please call Gold Membership Services.

## Changing your phone?

Don't forget to contact us to register your new details.

## How to make a claim

If your phone is lost or stolen	If your phone is damaged
<ul style="list-style-type: none"><li>• Unauthorised network charges are only covered from the point Your mobile phone is lost or stolen and for up to 24 hours after You discover the loss or theft. If You don't tell Your airtime provider within 24 hours You will be responsible for any further charges.</li><li>• Tell the Police about any lost or stolen mobile phone as soon as You can and obtain a Police reference number.</li><li>• You should tell LSG about Your claim as soon as You can upon discovering the Incident.</li><li>• Make Your claim to Us by visiting the Account Benefits tab in Internet Banking or by calling Gold Membership Services.</li></ul>	<ul style="list-style-type: none"><li>• Report the Incident to Us by visiting the Account Benefits tab in Internet Banking or by calling Gold Membership Services.</li><li>• If We need You to send Your phone to Us, We'll let You know.</li></ul>

# Sentinel® Card Protection.

The straightforward way to keep all your cards safe.

If your cards are lost or stolen, help is at hand. Just one call and Sentinel® Card Protection will arrange to cancel your cards, wherever in the world you may be. And it's not just your TSB cards – any bank or store cards can be cancelled too. That means you can avoid the hassle of trying to recall your card details and arranging to have them cancelled individually. Sentinel® Card Protection is administered by Affinion International and underwritten by AmTrust Europe Limited.

## How Sentinel® works

- If your cards are lost or stolen, report them to Sentinel®. They'll tell your card providers to cancel the cards straight away and arrange replacements.
- Sentinel® can even arrange emergency cash advances if you're stranded from home without means of payment. You can receive up to £1,000 emergency cash, up to £3,000 for hotel expenses and another £3,000 for lost tickets and travel documents.
- Cash advances are subject to status and availability and are repayable within 30 days of receipt.

- There's up to £200 to cover lost or stolen handbags, wallets and purses, plus you can claim up to £200 to replace your missing cash lost or stolen at the same time as your cards. For personal money claims there is a maximum claim total of £200 in any 12-month period.
- Ask us to send you our security protected key and luggage tags to help reunite you with your items if they're lost or stolen.
- There's up to £100 to cover communication costs in dealing with an incident.

## Registering your cards

Sentinel® Card Protection will arrange to cancel your debit, credit and store cards whether you've registered them or not. But we recommend that you register your cards to make things easier if you need to make a claim. To do this, visit the Account Benefits tab in Internet Banking or call Gold Membership Services. You'll be asked for your card numbers so please have them handy.

**If your cards are lost or stolen, call Gold Membership Services.**

Product feature	Customer benefit
Sentinel® Card Protection	Year-round assistance and peace of mind wherever you may be. Giving you the peace of mind that comes from knowing your personal belongings and money are protected if they're lost or stolen.
One call does it all. Card cancellation and replacement service	More than one card in your wallet? Just one call and we'll arrange for all your cards to be cancelled and replaced – even your store cards. Plus there's no need to worry about the cost of the call, our number is free of charge and should you call from abroad then we'll reimburse you the cost of the communication up to £100.
Here to help 24/7, 365 days a year	And because you never know when you might need our help, we're on hand day and night, every day of the year.
About our card registration service	There's no need to register your cards for us to help you. However, it's always a good idea so that we can help you more quickly when you call.
No need to lose out. Personal belongings and cash cover	Often when cards are lost or stolen, it also means your bag, wallet or purse has gone missing as well. You can relax safe in the knowledge that if your handbag, purse or wallet is lost or stolen you're covered up to £200 with no excess to pay. We'll also replace any missing cash up to the value of £200 in any 12 month period only if lost with a card.
Emergency cash advances when you need them most	If you're ever stranded away from home without any means of payment and need emergency cash, it's good to know that Sentinel® can organise an emergency cash advance of up to £1,000 to help you. You can also receive an additional £3,000 emergency advance to cover hotel expenses as well as £3,000 emergency advance for lost tickets and travel documents to get you home. We'll even give you 30 days to repay with no charges applying. Please note that cash advances are subject to status and repayable within 30 days of receipt.
Unique security tags for prompt return of lost keys and luggage	Ever lost your luggage when travelling? Or your keys when out and about? Increase your chances of getting them back by requesting your unique security coded Key and Luggage Tags.

# £150 interest and fee-free overdraft.

## Preferential overdraft terms for Gold account holders.

As a Gold account holder you can benefit from a £150 interest and fee-free overdraft, subject to application and approval. This means you can borrow up to £150 without paying any overdraft fees or interest. If you already have a Planned Overdraft in excess of this, the first £150 will now automatically be interest and fee-free.

We may also be able to extend your existing Planned Overdraft limit, although you'll pay a Monthly Overdraft Usage Fee and interest on any increased amount over £150. If you go over your agreed Planned Overdraft, we may let you cover these payments by granting you an Unplanned Overdraft. There are charges for using an Unplanned Overdraft, which you'll find in our Banking Charges Guide. If you've only gone into an Unplanned Overdraft or beyond your interest and fee-free limit by £10 or less, we'll provide a £10 buffer which means there'll be no additional fees to pay. All overdrafts are subject to a review of your circumstances and are repayable in full on demand.

## Breathing space with the Grace Period

Our Grace Period means that you have until 3.30pm (UK Time) to pay in enough money to avoid any overdraft fees you may incur that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile Banking, Internet Banking or Telephone Banking or pay in cash over the counter in branch.

Sign up for free Text Alerts so when you're near your account limit, you receive a Limit Alert. Find out more in 'Useful tips for managing your account'. Please note that we don't charge you for Mobile Banking, but your mobile operator may charge for some services. Please check with them.



# With you every step of the way.

As well as the account you've chosen, there's a range of other current accounts to choose from.

Cash account: No monthly fee	Classic account: No monthly fee	Classic Plus account: No monthly fee	Silver account: £9.95 per month	Gold account: £12.95 per month	Platinum account: £17 per month
<p>Visa debit card – any cash machine where you see the LINK or VISA symbols.</p>	<p>Stop your account going into an Unplanned Overdraft by adding Control for £10 a month.</p>	<p>Earn a competitive variable rate of credit interest. To earn credit interest you'll need to pay in £500 a month, register for Internet Banking and register for Paperless Statements and Paperless Correspondence. Find the current credit interest rate at <a href="https://tsb.co.uk/classic-plus">tsb.co.uk/classic-plus</a>, ask in branch or give us a call.</p>	<p>Sentinel® Card Protection.</p>	<p>Sentinel® Card Protection.</p>	<p>Sentinel® Card Protection.</p>
	<p>£25 interest and fee-free Planned Overdraft (subject to application and approval).</p>	<p>Stop your account going into an Unplanned Overdraft by adding Control for £10 a month.</p>	<p>Mobile Phone Insurance.</p>	<p>Mobile Phone Insurance.</p>	<p>Mobile Phone Insurance.</p>
	<p>Visa debit card. Cheque book.</p>	<p>£25 interest and fee-free Planned Overdraft (subject to application and approval).</p>	<p>AA Roadside Assistance and Accident Management.</p>	<p>AA Roadside Assistance and Accident Management.</p>	<p>AA Breakdown Cover including Roadside Assistance, Home Start, Relay and Accident Management.</p>
		<p>Visa debit card. Cheque book.</p>	<p>European Travel Insurance for you and your partner.</p>	<p>Worldwide Travel Insurance for you and your partner.</p>	<p>Worldwide Travel Insurance for you and your family.</p>
			<p>£50 interest and fee-free Planned Overdraft (subject to application and approval).</p>	<p>£150 interest and fee-free Planned Overdraft (subject to application and approval).</p>	<p>£300 interest and fee-free Planned Overdraft (subject to application and approval).</p>
			<p>Visa debit card. Cheque book.</p>	<p>Visa debit card. Cheque book.</p>	<p>Visa debit card – preferential charges when you use it abroad. Cheque book.</p>

The following benefits are provided by third party providers: Travel Insurance, AA Breakdown Cover, Mobile Phone Insurance, Sentinel® Card Protection, ID Aware and Home Emergency Cover. Exclusions may apply to the benefits; more information on all these benefits and exclusions is available at [tsb.co.uk/currentaccount](https://tsb.co.uk/currentaccount). AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Overdrafts are available subject to status and repayable on demand. We review the range of products offered from time to time. Products may be withdrawn without notice. Please note that Gold accounts are no longer available for sale. We will continue to service existing Gold account holders. If you choose to move away from your Gold account please be aware that you will not be able to re-select it at a later date.

# Terms and Conditions.

Terms and Conditions for your Gold account can also be found at [tsb.co.uk/gold](https://tsb.co.uk/gold)

What's inside?	Page	What's inside?	Page
<b>Mobile Phone Insurance</b>		<b>Service Control – Call-out Limits</b>	26
Policy Summary	11	<b>AA Accident Management Service</b>	26
Policy Document	11	<b>AA Accident Management Service – General Terms and Conditions</b>	26
<b>Sentinel® Card Protection</b>		<b>AA company details</b>	27
Benefit Summary	16	<b>Worldwide Travel Insurance</b>	
Policy Summary	17	Please see your Policy document for the terms and conditions of your Travel Insurance. A copy can be found at <a href="https://tsb.co.uk/gold">tsb.co.uk/gold</a>	
How do I make a claim under Sentinel® Card Protection?	17		
How do I make a complaint?	17		
<b>AA Breakdown Cover</b>	21		
Summary of Cover	21		
<b>General Terms and Conditions – AA Breakdown Cover</b>	22		
<b>Your AA Breakdown Cover policy</b>	22		
<ul style="list-style-type: none"> <li>• Definition of words and phrases used in this policy</li> <li>• Your cover at a glance</li> <li>• Vehicle specifications</li> </ul>			
<b>Service Descriptions – What is covered and what is not covered</b>	22		
<ul style="list-style-type: none"> <li>• Roadside Assistance</li> <li>• Home Start</li> <li>• Relay</li> <li>• Stay Mobile</li> </ul>			

# 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 their **Phone** against theft, loss, damage, **Breakdown (including faults)** and **Unauthorised Calls** wherever they are in the world.

This mobile phone insurance cover is designed for when **You** have a mobile phone that is not already covered under an insurance policy and **You** want to cover the cost of repairing or replacing **Your** mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim detailed in the section 'What **You** are NOT covered for.' **You** should consider this excess when deciding if this policy is suitable for **You**.

## Your TSB Gold Mobile Phone Insurance Summary.

### keyfacts<sup>®</sup>

We recognise that your mobile phone is so much more than just a device to make and receive calls. As a benefit of being a TSB Gold Account customer, we will repair or replace your mobile phone(s) in the circumstances summarised below. This policy protects one mobile phone for single account holders, and up to two mobile phones for joint accounts.

We want you to get the most out of this policy, and that means you need to be clear on what is and isn't covered. The Insurance Summary and Policy Documents provide details of the insurance policy, which you must read to ensure that the policy meets your needs. Full terms of the policy can be found in the Policy Document. You may need to review this policy periodically to ensure it continues to meet your requirements.

## What you are covered for

- Replacing or repairing your mobile phone and SIM card, up to a maximum value of £2,000 (including VAT) per claim, in the event of:
  - loss
  - theft
  - damage
  - breakdown (including faults) occurring anywhere in the world.
- Unauthorised network charges from the point that your mobile phone was lost or stolen and for up to 24 hours after discovery of the loss or theft, up to a maximum value of £1,500 (including VAT) per claim for contract mobile phones and £300 (including VAT) for Pay As You Go. Unauthorised calls are only covered in the event of a successful loss/theft claim.
- Mobile phone accessories that are lost, stolen or damaged at the same time as your mobile phone, up to a maximum value of £250 (including VAT) per claim.

## What you are NOT covered for

- You need to pay a contribution of £100 for Apple iPhones and £50 for all other handsets every time you make a successful claim, this is the excess. **Your excess of £50/£100 is payable for every accepted claim and must be paid before your claim will be settled.**
- Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the "What you are NOT covered for" section of the Policy Document, which you should read to help you understand the cover.

## Price of your insurance

This insurance is provided as a benefit of your TSB Gold Account and the cost is included in the monthly fee you pay for this account.

## Duration of this Policy

This policy is provided as a benefit of you being a TSB Gold Account holder. Your policy will remain in place until it is either cancelled by you, or if you close your TSB Gold Account.

## Cancelling your insurance

You have the right to cancel your insurance at any time. If you or TSB closes your account, or TSB terminates the cover provided through the programme, cover will stop immediately unless you are moving from one qualifying account to another. No refund will be due upon cancellation.

## If you need to claim

- You should tell us about your claim as soon as possible upon becoming aware of the loss, theft, damage or breakdown and inform the Police and your airtime provider (in the case of loss or theft).
- You may need to send us proof that the mobile phone is yours which should include the make, model, memory size, colour and IMEI number (details of how to find this number are in the section on 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' in the Policy Document).
- If your phone is lost or stolen we may ask for details on the steps you have taken to report the phone missing and any attempts to recover it.
- You can make a claim at [tsb.co.uk/internetbanking](https://tsb.co.uk/internetbanking) or by calling **0345 835 3834**.

## Got a question? Need to make a Complaint?

We want to make sure you're happy. Should you need to talk to us, contact us at [LSG.Customerrelations@lifestylegroup.co.uk](mailto:LSG.Customerrelations@lifestylegroup.co.uk) or call **0345 835 3834**.

If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service.

## Need another copy?

This document is also available in large print, audio and Braille, so get in touch with us on **0345 835 3834** if you'd like to request a copy in one of these formats. The same applies if you just need a replacement.

## Status disclosure

This Policy has been arranged as a benefit of having an Added Value Account and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single insurer, Assurant General Insurance Limited (AGIL) (Financial Services Register No. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' registered details can be checked on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](https://www.fca.org.uk/register) or by phoning **0800 111 6768**.

## Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited and Lifestyle Services Group are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at [www.fscs.org.uk](https://www.fscs.org.uk)

## Your TSB Gold Mobile Phone Insurance Policy.

This is your mobile phone insurance policy, in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit [tsb.co.uk/internetbanking](https://tsb.co.uk/internetbanking) or call us on **0345 835 3834**. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

## Registering your mobile phone

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done by completing the registration form when you take out your current account, through Internet Banking at [tsb.co.uk/internetbanking](https://tsb.co.uk/internetbanking) or by calling Gold Membership Services on **0345 835 3834**.

You will need the following information when registering your handset

- Make
- Model
- IMEI number
- Telephone number.

## Who is this mobile phone insurance cover designed for?

Summary	Description
For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact wherever you are, it stores valuable memories and so much more.	This mobile phone insurance cover is designed for when you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment detailed in the section 'What you are NOT covered for'. You should consider this excess when deciding if this policy is suitable for you.
It is important to note that mobile phone insurance is offered on the understanding that you will take care of your mobile phone.	Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

## The cover you receive

Risks you are covered for	Benefits you receive
<p>Your mobile phone and SIM card up to a maximum value of £2,000 (including VAT) per claim and are covered against:</p> <ul style="list-style-type: none"> <li>• <b>Loss</b></li> <li>• <b>Theft</b></li> <li>• <b>Damage</b></li> <li>• <b>Breakdown (including faults).</b></li> </ul> <p>Occurring anywhere in the world.</p>	<p>This policy protects one mobile phone for single account holders, and up to two mobile phones for joint accounts.</p> <p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none"> <li>1. repair the mobile phone (where possible) or</li> <li>2. replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</li> </ol> <p>In order for us to ensure the quality of repair we only use our approved repairers. Please contact us to proceed with a claim before getting your phone repaired by anyone else.</p> <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</p> <p><b>Replacements</b></p> <ol style="list-style-type: none"> <li>1. Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device</li> <li>2. We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones</li> <li>3. Where we send you a replacement or repaired item, this will only be sent to a UK address.</li> </ol> <p>If you are charged by your network for your replacement SIM card we will reimburse you.</p>
<p>If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. <b>These unauthorised network charges</b> are covered up to a value of £1,500 (including VAT) if you have an airtime contract and £300 (including VAT) if you Pay As You Go.</p>	<p>In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between:</p> <ol style="list-style-type: none"> <li>1. the moment the loss or theft occurred and</li> <li>2. 24 hours after you discovered it missing.</li> </ol> <p>For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits: £1,500 (including VAT) for contract handsets £300 (including VAT) for Pay As You Go.</p>
<p>If any <b>accessories</b> for your mobile phone are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £250 (including VAT). That's a case, headphones, Bluetooth headsets and similar.</p>	<p>If your accessories are lost, stolen or damaged at the same time as your mobile phone we will replace them with accessories of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.</p>

## What you are NOT covered for

Summary	Description
Excess.	You need to pay a contribution of £100 for Apple iPhones and £50 for all other handsets, every time you make a successful claim, this is the excess. <b>Your excess of £100/£50 is payable for every accepted claim and must be paid before your claim will be settled.</b>
Loss, theft, damage or breakdown as a result of not taking care of your mobile phone.	<p><b>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.</b></p> <p>Taking care of your mobile phone means –</p> <ul style="list-style-type: none"> <li>• Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?</li> <li>• If you need to leave your mobile phone somewhere then we expect you to <b>lock it away out of sight</b> if at all possible. If you cannot lock it away then you must leave it with <b>someone you trust</b> or <b>concealed out of sight in a safe place.</b></li> <li>• Making reasonable enquiries to find your phone if you think you have lost it.</li> </ul> <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim. We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of your mobile phone – for example:</p> <ul style="list-style-type: none"> <li>• in a cafe or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you</li> <li>• leaving your mobile phone on display in your car</li> <li>• leaving your mobile phone in the care of someone you don't know well</li> <li>• if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker</li> <li>• intentionally damaging your phone.</li> </ul> <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p>

Summary	Description
Cosmetic damage.	<p><b>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</b></p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p>
Contents of your mobile phone.	<p><b>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.</b></p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.</p>
Other losses.	<p><b>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone.</b></p> <p>We don't cover any loss or profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories.</p>
Any device that is not a mobile phone.	<p><b>This policy is only for mobile phones. This means we only cover handheld devices that are designed to make mobile phone calls as their primary function and work independently from any other device.</b></p> <p>This policy isn't for tablet computers, smart watches or other wearable technology..</p>
Modifications.	<p><b>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</b></p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>

## Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
<b>Tell your airtime provider if your mobile phone is lost or stolen as soon as you can.</b>	As detailed in 'The cover you receive' section, we only pay for unauthorised network charges from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges. If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges or proof of your mobile phone's balance prior to the theft or loss.
<b>If your mobile phone is lost or stolen report it to the Police.</b>	<b>Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for loss and theft.</b> If you have difficulty reporting your incident to the Police please contact us and we can help to guide you.
<b>Report any loss or theft to the place you believe it has been lost in or stolen from.</b>	<b>We also expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.</b> Often mobile phones are found and handed in to the place they were found. We expect you to report the loss or theft of your mobile phone to the place you think it was lost in or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and the actions you have taken to try to recover it.
<b>Report your claim to us as soon as you can.</b>	<b>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after becoming aware of the loss, theft, breakdown or damage.</b> If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone. You can log your claim online or by telephone, it is really simple.
<b>Proof of ownership.</b>	<b>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you may need to provide some form of proof of ownership.</b> You will need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you. Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.

## How to make a claim

Summary	Description
<b>Step One:</b>	Please make sure you have read the Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' section as this tells you what we may need from you in order to settle your claim.
<b>Step Two:</b>	You should tell us about your claim as soon as you can upon discovering the incident, you can do this by contacting us at <a href="https://tsb.co.uk/internetbanking">tsb.co.uk/internetbanking</a> or by calling <b>0345 835 3834</b> .
<b>Step Three:</b>	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.
<b>Step Four:</b>	You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (We do not accept American Express or Diners Club cards).
<b>Step Five:</b>	We will either repair your mobile or send you a replacement.

## What you need to know about the claims process

- Repairs may be made using readily available parts, or We may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to Your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect Your rights under the applicable manufacturer's warranty or Your statutory rights. If any repairs authorised by Us under this policy invalidate the applicable manufacturer's warranty, We will repair or replace Your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- The cost of postage in sending a device to us for repair is not covered under this insurance policy.
- If We are unable to replace Your phone with the same make and model, We will contact You to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to Us immediately. Damaged mobile phones and accessories, parts and materials replaced by Us shall become the property of the insurer.
- Lifestyle Services Group Limited handle all claims on behalf of the insurer.

## What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

## Tell us when your details change

If you change your mobile phone, please help us keep our records up to date, this can be done quickly and easily online via [tsb.co.uk/internetbanking](https://tsb.co.uk/internetbanking)

## Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and We will cancel Your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover administration costs.
- Report You to the relevant authorities and take legal action, if necessary, to recover any money already paid to You under this insurance policy.
- Pass the details onto Your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the fraudulent claim 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.

- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when –
  - Checking details on applications for credit and credit related accounts or facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees.

Please contact us at **0345 835 3834** if you want to receive details of the relevant fraud prevention agencies.

## Price of your insurance

This insurance is provided as a benefit of your TSB Gold Account and the cost is included in the monthly fee you pay for this account.

## Duration of this Policy

This policy is provided as a benefit of you being a TSB Gold Account holder. Your policy will remain in place until it is either cancelled by you, or if you close your TSB Gold Account.

## Cancelling your insurance

You have the right to cancel your insurance at any time. If you or TSB closes your account, or TSB terminates the cover provided through the programme, cover will stop immediately unless you are moving from one qualifying account to another. No refund will be due upon cancellation.

## Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0345 835 3834**. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email [LSG.Customerrelations@lifestylegroup.co.uk](mailto:LSG.Customerrelations@lifestylegroup.co.uk) or write to:

Customer Services,  
Lifestyle Services Group Limited,  
PO Box 98,  
Blyth NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group Limited handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: **0800 023 4567/0300 123 9123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

## Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

## If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

## Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited and Lifestyle Services Group are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at [www.fscs.org.uk](http://www.fscs.org.uk)

## Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register No. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' registered details can be checked on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by phoning **0800 111 6768**.

## Contact details

Lifestyle Services Group Limited. Registered in England No. 5114385.

Registered Office:  
Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN.

Assurant General Insurance Limited. Registered in England No. 2341082. Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire SL4 1EN.

## How we handle 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 for the purposes of effecting and administering this insurance 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 your bank and the Insurer. In order to prevent fraud we may share information with other insurers and fraud prevention agencies where this had been detected. We may contact you by post, mobile phone, text, fax or email, unless you have asked us not to contact you by any of these methods. 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 Services  
Lifestyle Services Group Limited  
PO Box 98  
Blyth NE24 9DL.

The details of mobile phones reported lost or stolen will be submitted, where applicable, to the IMEI Database to prevent further use. 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 the Customer Helpline on **0345 835 3834**. 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 use, 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.

If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.

## 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 Conduct 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** but only where 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 [tsb.co.uk/internetbanking](http://tsb.co.uk/internetbanking)

## Benefit Summary.

### Sentinel® Card Protection

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

### Emergency Cash Advances

- Up to £1,000 emergency cash at home and abroad (£100 minimum in the **UK**)
- 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.

### Lost Cash Cover

- Up to £200 per policy and in total for all incidents in a 12 month period.

### Security Protected Key and Luggage Tags

- Linked to Our secure 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 per policy 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, the Channel Islands and the Isle of Man who are over 18 years of age and wish to ensure they:

- are covered against the cost of replacing personal belongings (handbag, wallet, purse or briefcase) and **Personal Money** following accidental loss or theft;
- 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** following accidental loss or theft.

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



## Policy Summary.

### keyfacts<sup>®</sup>

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 17–21. The policy summary only provides details of the parts of **Sentinel<sup>®</sup> Card Protection (SCP)** which are insured.

The insurance provided by **Sentinel<sup>®</sup> Card Protection** is underwritten by AmTrust Europe Limited. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. AmTrust Europe Limited is on the Financial Services Register No. 202189.

### What is covered by Sentinel<sup>®</sup> Card Protection?

**Sentinel<sup>®</sup> Card Protection provides:**

- **Communication Costs** incurred to notify the administrator of an **Incident<sup>\*</sup>** 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 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<sup>®</sup> Card Protection work?

- Sentinel<sup>®</sup> Card Protection is provided through **Your** TSB Gold 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 TSB Gold Account. This cancellation period exceeds the 14 day post-sale period required by the Financial Conduct Authority's rules.

### Your right to cancel/cancellation of the policy

**Your** policy of cover will remain active for as long as **Your** 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, 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** TSB branch. SCP will only cancel this policy if instructed to do so by TSB.

### How do I make a claim under Sentinel<sup>®</sup> Card Protection?

You can notify a claim by calling **Your** membership services number **0345 835 3834** (lines are open 24 hours a day, seven days a week) and providing **Your** name, address or policy number.

### Would I receive compensation if AmTrust Europe Limited was unable to meet its obligations?

**You** may be entitled to compensation from the Financial Services Compensation Scheme if the insurer is unable to meet its obligations under this insurance.

### How do I make a complaint?

**If your complaint is about the administration of the policy, a claim or regarding the way the policy was sold.**

**Sentinel<sup>®</sup> Card Protection** always aim to provide a first-class service. However, if you should have a query or complaint regarding the administration of the policy or a claim, you should address your complaint to: The Customer Services Department, **Sentinel<sup>®</sup> Card Protection**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

**Sentinel<sup>®</sup> Card Protection** will contact you within five days of receiving your complaint to inform you of what action they are taking. **Sentinel<sup>®</sup> Card Protection** will try to resolve the problem and give you an answer within four weeks. If it will take longer than four weeks **Sentinel<sup>®</sup> Card Protection** will tell you when you can expect an answer. If they have not given you an answer in eight weeks they will tell you how you can take your complaint to the Financial Ombudsman Service for review.

You may at any time refer your complaint to the Financial Ombudsman Service if you are dissatisfied with the way in which your complaint is being handled: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

By telephone on **0800 023 4567** or **0300 123 9123**.  
By e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Online: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

**This complaints procedure does not affect your legal rights.** Full details of the **Sentinel<sup>®</sup> Card Protection** and AmTrust Europe Limited complaints procedure can be found within the Terms and Conditions below.

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

## 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<sup>®</sup> 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 AmTrust Europe Limited, which underwrites the insured elements of **Your** policy.
- b) The second is with Sentinel<sup>®</sup> Card Protection which 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<sup>®</sup> 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<sup>™</sup> card accounts, charge cards, store cards and other similar payment cards, which a **Cardholder** is legally responsible for.

**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** – AmTrust Europe Limited. Registered in England number 01229676. Registered Office: Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

**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<sup>®</sup> 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 Conduct Authority (FCA) in respect of insurance mediation activities only.

Affinion International Limited's FCA registration number is 311584. Our authorisation can be confirmed by the FCA by calling **0800 111 6768** or this can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register)

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

**You/Your** – The **Policyholder**.

### The Insurance cover provided by AmTrust Europe Limited

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.

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

What is covered	The limits	What is not covered
(a) <b>Communication Costs</b> when notifying SCP of an <b>Incident</b> .	Up to a total of £100 per policy during any 12-month period.	<ul style="list-style-type: none"> <li>Any costs not directly related to an <b>Incident</b></li> <li>Any costs other than <b>Communication Costs</b></li> </ul>
(b) <b>Personal Money</b> lost or stolen in an <b>Incident</b> .	Up to £200 per policy in any 12-month period.	<ul style="list-style-type: none"> <li>Any <b>Personal Money</b> not reported lost at the same time as reporting the <b>Incident</b>.</li> <li>Any claims not supported by a bank or building society statement to evidence ownership of the money prior to it being lost or stolen</li> </ul>
(c) Costs for replacing a <b>Cardholder's</b> handbag, wallet, purse and/or briefcase lost in an <b>Incident</b> .	Up to £200 per policy during any 12-month period.	<ul style="list-style-type: none"> <li>Claims which do not include the necessary documentation listed below: <ul style="list-style-type: none"> <li>A description of the item(s).</li> <li>The receipt(s) for the replacement item(s).</li> <li>The Police report detailing the item(s) lost.</li> </ul> </li> <li>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 <b>Incident</b>.</li> </ul>

## 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
An emergency cash <b>Advance</b> available whilst stranded away from the <b>Policyholder's</b> permanent place of residence, subject to status and availability.	Up to £1,000 per <b>Incident</b> , limited to one request per <b>Incident</b> . The minimum value for a <b>UK</b> cash <b>Advance</b> is £100.	Entitlement to an <b>Advance</b> if the conditions relating to <b>Advances</b> are not complied with. See <b>Advances</b> . Entitlement to an <b>Advance</b> in the <b>UK</b> if the <b>Cardholder</b> is stranded within a 50-mile radius of the address registered with <b>SCP</b> .
An emergency <b>Advance</b> to pay for replacement travel tickets whilst stranded away from the <b>UK</b> , subject to status and availability.	Up to £3,000 per <b>Incident</b> , limited to one request per <b>Incident</b> .	An <b>Advance</b> for tickets of travelling companions who are not <b>Cardholders</b> or <b>Cardholders'</b> dependent children.
An emergency <b>Advance</b> to pay for hotel bills or other accommodation charges whilst stranded away from the <b>UK</b> , subject to status and availability.	Up to £3,000 per <b>Incident</b> , limited to one request per <b>Incident</b> .	An <b>Advance</b> for hotel bills and accommodation charges of travelling companions who are not <b>Cardholders</b> or <b>Cardholders'</b> dependent children.
An emergency cash <b>Advance</b> available whilst stranded away from the <b>UK</b> , to pay for transport charges that have to be paid to complete the journey. <b>Advances</b> are subject to status and availability.	Up to £750 per <b>Incident</b> , limited to one request per <b>Incident</b> .	An <b>Advance</b> for additional transport charges of travelling companions who are not <b>Cardholders</b> or <b>Cardholders'</b> 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 30 days of receipt. **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 30 days of receipt.

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 30 days of receipt.

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

## 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

**You** are responsible for informing TSB of any change to **Your** permanent change of address. TSB will inform **SCP** of **Your** new address. **SCP** will not accept change of address requests direct from **You** unless previously notified by 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.

To ensure **You** receive the full benefits provided by this product, **You** should keep **SCP** informed of any changes, additions or deletions to **Your** cards. **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. Information will be disclosed to the **Insurer** who will use **Your** information to manage **Your** insurance policy, including underwriting. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers. The **Insurer** may use and share **Your** information with other members of the AmTrust group companies and may be disclosed to regulatory bodies and/or **Your** bank or **Card** issuer and/or our subcontractors for the purposes of providing the services.

**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** 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, 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** TSB branch. **SCP** will only cancel this policy if instructed to do so by 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 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** at **Sentinel® Card Protection**, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF, United Kingdom.

The telephone number to report a claim is:

- Gold Membership Services: **0345 835 3834**

The **Cardholder** must also report it to the Police 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 AmTrust Europe Limited.

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 to **Sentinel® Card Protection**, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF, United Kingdom. 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:

- (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 **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:

- (a) the language of the policy and all communications relating to it will be English; and
- (b) 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:

- Gold Membership Services: **0345 835 3834**

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

The Financial Ombudsman service contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

By telephone on **0800 023 4567** or **0300 123 9123**

By e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If **You** have a query or need to make a claim:

- **You'll** find all the contact details **You** need inside this booklet.
- If **You** prefer, just call Gold Membership Services on **0345 835 3834** 24 hours a day, seven days a week or visit the Accounts Benefits tab in Internet Banking.
- If **You** need to call **Us** from abroad or prefer not to use **Our** **0345** number, **You** can also call **Us** +44 (0) 203 284 1584.

**You'll** need:

- To tell **Us** **You're** a TSB Bank Gold Account holder when **You** contact **Us**.
- **Your** Gold Account Membership number, which is **Your** Gold Account sort code and account number.

## Financial Services Compensation Scheme

If **We** are unable to meet **Our** liabilities **You** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 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.

## AA Breakdown Cover.

You are now covered by AA Breakdown Cover as part of your account with TSB. This means that, if you break down, you can call on Britain's largest motoring organisation – 24 hours a day, 365 days a year. This policy contains full details of the service, including what is covered and any exclusions. Please read it carefully, as use of the AA Breakdown Cover service is subject to these terms and conditions. Then keep this document somewhere safe. Should you hold a joint account, this cover will apply to both parties named on the account. This Breakdown Cover is available in the United Kingdom, the Channel Islands and Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services (the 'AA')) unless otherwise stated. Your AA Breakdown Cover runs concurrently with your Account so you'll be covered as long as you keep it open.

AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined in the following summary. Please refer to page 3 for details of the level of AA cover you hold with your account.

## AA Breakdown Cover and Accident Management Cover Policy Summary.

### Demands and needs statement

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

## Summary of Cover.

### keyfacts®

This policy summary provides you with basic details of your AA Breakdown Cover and Accident Management Cover which provides assistance in connection with your TSB account. The AA Breakdown Cover detailed here is available in the United Kingdom, the Channel Islands and the Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) unless otherwise stated. Please note that while most of the Terms and Conditions relating to AA Breakdown Cover apply to all Channel Islands and Isle of Man customers, there are some variations depending on the type of cover you have.

Please note this is not a statement of the full Terms and Conditions, 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 cover runs concurrently with, subject always to the terms of, your TSB account. If your TSB account is terminated your rights to service from the AA also cease immediately.

### 1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover? Please refer to page 3 for details of the level of AA cover you hold with your Account.

- **Roadside Assistance** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to the AA's choice of relevant local repairer or a local destination of your choice, provided it is no further, for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.
- **Relay** – Recovery to any single UK destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Available 24 hours after opening your account.
- **Home Start** – Provides the benefits outlined under 'Roadside Assistance', if you break down at or within a quarter of a mile from home. Available 24 hours after opening your account.
- **Stay Mobile (Underwritten by Acromas Insurance Company Limited)** – Choice of onward travel options if the AA is unable to fix your car at the roadside or arrange a prompt local repair.

Options include replacement car hire for up to 72 consecutive hours (a collection and delivery service, or equivalent, is available from chosen suppliers, subject to availability and to supplier's Terms and Conditions (which includes payment of supplier's fuel charges), public transport costs or overnight accommodation. Available 24 hours after opening your TSB account.

- **Accident Management (Underwritten by Acromas Insurance Company 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?

Full details of the restrictions which apply to AA Breakdown Cover can be found further on in this booklet, however the key restrictions are:

#### Where cover is available:

- Service is only available within the UK, the Channel Islands and Isle of Man.

#### Stay Mobile claim (see page 23)

- Stay Mobile is limited to 3 claims in any one subscription year.

#### Vehicle specifications (see page 22):

- Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction of 7ft 6in (2.3m).

#### General Terms and Conditions (see pages 24–25).

- 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 must be met by you.
- No recovery (including a local tow) is available following an accident.
- Transport of any animal is discretionary, and horses and livestock will not be recovered.

#### The following items are excluded:

- Routine maintenance
- Running repairs
- Fuel and parts are excluded unless: fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point; and/or in the case of parts cost £5 or less based on the AA's retail prices and are carried by the attending AA Patrol or agent,

oil, keys, or garage or other labour or other materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission.

- Service will not be provided where the fault has been identified by the AA for a breakdown of the same Vehicle within the preceding 28 days and has re-occurred because of Your failure to act upon the AA's recommendation.
- The customer must be with the vehicle at the times of breakdown and assistance. A valid TSB debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

#### Replacement vehicle (see page 23).

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

#### Service control (see page 26).

Full details of the restrictions which apply to AA Accident Management can be found within the Terms and Conditions booklet, however the key restrictions are:

- Vehicle must be less than five years old.
- A fully comprehensive motor insurance policy must be held.

If the above criteria is not met, Accident Management can offer assistance and advice based on your circumstances.

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

You have the right to cancel your AA Breakdown Cover but please note that as this cover has been provided as an integral part of your TSB account no refund is available. Cancellation/closure of your TSB account will mean that your rights to 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, please call **0800 072 5467**.

Customers calling from the Isle of Man may need to add a '19' prefix. Similarly customers calling from the Channel Islands may need to remove the '0' from the beginning. You will need to quote your sort code and account number as well as your vehicle registration and details of the breakdown.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to 07900 444 999.

#### 5. What if I need to make a complaint about AA Breakdown Cover/Accident Management?

The AA aims to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, the AA will do their best to try and resolve the situation.

There are several ways you can contact the AA:

Phone: **0344 209 0556**  
Email: **customersupport@theAA.com**  
Post: **Customer Relations  
The Automobile Association  
Lambert House  
Stockport Road  
Cheadle  
Cheshire SK8 2DY**  
Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge your complaint within five working days of receipt, or offer you their final response if they have concluded their investigations within this period.

If the AA acknowledge your complaint, they will advise you who is dealing with it and when they expect to respond. The AA aim to respond fully within 8 weeks. However, if they are unable to provide a final response within this period the AA will write to you before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If you remain unhappy with the AA's final response, or they have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

#### 6. Is AAIS covered by the Financial Services Compensation Scheme (FSCS)?

Acromas Insurance Company Limited (AICL), only, is covered by the FSCS. If any of the cover you have purchased is underwritten by AICL, you may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about the

compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

## AA Breakdown Cover and Accident Management Cover Terms and Conditions.

### Definition of words and phrases used in this policy

Some common terms are used to make this Policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

**'AA'** means the relevant insurer of the breakdown cover being Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance, Home Start and Relay, and Acromas Insurance Company Limited for Stay Mobile and Accident Management or either or both of those insurer(s), as the context requires or allows.

**'Breakdown'** means an event:

- (a) which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function, and
- (b) after which the journey cannot reasonably be commenced or continued in the relevant vehicle;

provided always that any part or other failure shall not be considered to be a breakdown unless it results in the vehicle not working as a whole.

**'Customer'** means the person to whom the Breakdown Cover documentation is addressed and who has been given cover.

**Please note:** Any contract for Breakdown Cover is between the person to whom the cover documentation is addressed and who has purchased or been given cover, and the AA and not between the AA and any person nominated as a Joint customer.

**'The TSB Policy'** means the customer's TSB AA Roadside Assistance policy.

**'Resident Island'** means whichever of the Channel Islands or Isle of Man is the island on which the customer permanently resides.

**'Customer's Home Address'** means the address which the AA has recorded as the home address of the customer at the time of the relevant breakdown or accident.

**'You', 'Your'** means the customer and/or if the context requires, any Joint account holder who has been nominated by the customer.

**'Your Vehicle'** means the vehicle which the customer or any Joint account holder is travelling in at the time of the relevant breakdown or accident provided always that any such vehicle meets the vehicle specifications set out below.

### Your AA Breakdown Cover policy

Your AA Breakdown Cover includes:

- Breakdowns either at home or on the road
- relay service to take You, Your car and up to seven passengers to Your Home or any other single UK mainland destination, if the AA can't arrange a prompt local repair
- cover for You in any Vehicle (within the specified limits), as driver or passenger
- if You have a Joint 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. For the avoidance of doubt, we do cover electric cars, vans, minibuses and motorcycles.

- **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.

**Important:** AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined below.

## Service Descriptions

**What is covered and what is not covered.**

### Roadside Assistance

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

**What is covered for UK customers.**

Roadside Assistance is available if Your Vehicle is stranded on the highway more than a quarter of a mile from the Customer's Home Address following a Breakdown or accident.

- If, following a Breakdown, a Patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will be taken to the AA's choice of relevant local repairer (in the case of an electric Vehicle which has run out of charge, this will be to the nearest charge point) 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 a relevant 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 covered for Channel Island and Isle of Man customers.**

- Roadside Assistance is available to You in the UK and on Your Resident Island (for Channel Island residents this will include both Jersey and Guernsey) if Your Vehicle is stranded on the highway more than a quarter of a mile from the Customer's Home Address following a Breakdown or accident;
- If, following a Breakdown, a Patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will;
  - (a) following a Breakdown in the UK or, for Channel Island residents only, in whichever of Jersey or Guernsey is not Your Resident Island, be taken to the AA's choice of relevant

local repairer (in the case of an electric Vehicle which has run out of charge, this will be to the nearest charge point) or, to a local destination of Your choice, provided it is no further, and

- (b) following a Breakdown on Your Resident Island, be taken together with the driver and up to a maximum of seven passengers (see General Terms & Conditions, clause 1g) to a single destination of Your choice on the customer's Resident Island. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.

- 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 a relevant 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 following items are excluded:

- Routine maintenance
- Running repairs
- Fuel and parts are excluded unless: fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point; and/or in the case of parts cost £5 or less based on the AA's retail prices and are carried by the attending AA Patrol or agent,
- Oil,
- Keys, or
- Garage or other labour or other materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission.
- 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 Your Vehicle while it is being recovered.
- Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.
- Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 24).
- 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 24–26).

## Home Start

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

#### What is covered.

- Home Start is available only if You opened a TSB account at least 24 hours before the Breakdown occurred.
- Home Start provides access to the same service as is available under 'Roadside Assistance', following a Breakdown or accident at or within a quarter of a mile of the Customer's Home Address.

#### What is not covered.

- All things excluded under 'Roadside Assistance' 'What is not covered' above.

## Relay

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

#### What is covered.

- Relay is available only if You opened a TSB Account at least 24 hours before the Breakdown occurred.
- Relay is available when the AA provides either Roadside Assistance or Home Start service and the AA cannot arrange a prompt local repair.
- Relay provides recovery of Your Vehicle, together with the driver and up to a maximum of seven passengers to any single destination of Your choice

in the UK or Your Resident Island (see also General Terms and Conditions, clause 1g, page 24). For Channel Island residents, and for these purposes only, recovery can be to any single destination on either Jersey or Guernsey.

#### What is not covered.

- All things excluded under 'Roadside Assistance' 'What is not covered' above.
- Relay does not provide recovery in cases of mis-fuelling. In such cases service will be restricted to a local tow provided under **Your** Roadside Assistance cover;

#### Compassionate Relay Assistance:

The AA may be prepared to make Relay available if You are, or the driver of Your Vehicle is, unexpectedly taken ill during a journey and no other passenger can drive Your Vehicle so as to complete Your intended journey. Any Compassionate Relay Assistance is given at the AA's absolute discretion and subject to the production of any proof of illness that the AA reasonably requires.

## Stay Mobile

Underwritten by Acromas Insurance Company Limited.

#### What is covered:

- Stay Mobile is available if Your Vehicle is immobilised following a Breakdown which the AA has attended under Roadside Assistance or Home Start and where the AA cannot arrange a prompt local repair. Customers with Stay Mobile may choose from either a replacement vehicle OR overnight accommodation OR public transport costs (see overleaf for full details of what is covered under each benefit).

#### What is not covered:

- Stay Mobile cannot be provided retrospectively.
- Stay Mobile is not available following an accident or
- Stay Mobile is limited to 3 claims in any one subscription year.

#### Stay Mobile benefit options:

##### A: Replacement vehicle

#### What is covered:

This benefit consists of arranging and paying for a replacement mid-range saloon or hatchback type car with engine capacity of up to 1,600cc, plus insurance, for up to 72 consecutive hours from an AA chosen supplier. Where possible, and unless the receipt of the hire vehicle is delayed at Your request and with the AA's agreement, the AA will arrange for any replacement vehicle to be provided by the supplier around the

time and point of the relevant Breakdown. If the hire vehicle is not taken at that time, You are responsible for arranging delivery direct with the relevant supplier. The AA may be prepared to assist in the making of these arrangements. A collection and delivery service (or equivalent) is available from the chosen suppliers, subject to availability, to the supplier's terms and conditions and to Your payment of the supplier's fuel charges connected with collection and/or delivery. A minimum of two hours' notice is required by the suppliers to arrange the delivery of a vehicle. The collection and delivery service will only be available to mainland UK destinations and to a maximum delivery distance of thirty miles. You are responsible for making arrangements for the return of the hire vehicle to the supplier.

#### What is not covered:

- Other charges arising from Your use of the hire vehicle, such as (without limitation) fuel costs (including those resulting from collection and/or delivery of the hire vehicle), any insurance excess charges, and charges arising if You keep the vehicle for more than 72 hours;
- Replacement vehicles cannot be supplied with a tow bar, and therefore, Your caravan or trailer will have to, if eligible, be recovered under Relay with Your Vehicle.
- We cannot guarantee a like for like replacement for Your Vehicle. This includes being unable to provide a replacement hybrid or electric vehicle.

**Please note:** Replacement cars are supplied to You by the AA's chosen suppliers. The vehicle hire agreement will be between You and the relevant supplier and will be subject to that supplier's Terms and Conditions. These will usually require or include (amongst other things):

- Production of a full driving licence valid at the time of issue of the hire vehicle;
- Limits on acceptable endorsements;
- Limitations on the availability and/or engine capacity of the replacement vehicle;
- A deposit, for example, for fuel (please note that a Credit or Debit card will be required for the deposit);
- Drivers to be aged at least 18 years and to have held a full driving licence for at least 12 months;
- Under this policy drivers aged at 18-21 years are restricted to a hatchback type vehicle up to 1,200cc.
- If the AA's chosen supplier refuses hire for any reason, **You** have a pay and claim option which must be authorised by the Stay Mobile team,

along with the price prior to being arranged by the Customer. Claims should be made in writing and sent together with proof of purchases and receipts to: The AA, Stay Mobile Claims, Agency Accounts, Fanum House, Basingstoke, Hampshire RG21 4EA.

OR

#### **B: Public transport costs**

The AA will reimburse public transport costs incurred by the driver and up to a maximum of seven passengers (see General Terms and Conditions clause 1g) in travelling to a single UK mainland destination or on Your Resident Island. For Channel Island residents we will cover Your costs for whichever Jersey or Guernsey is not Your Resident Island. Costs must be agreed at the time of Breakdown by the Stay Mobile team.

Claims should be made in writing and sent together with proofs of purchases and receipts to: The AA, Stay Mobile Claims, Agency Accounts, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

OR

#### **C: Overnight accommodation**

The AA will arrange and pay directly for one night's bed and breakfast on the day of the Breakdown at a hotel of its choice for the driver and up to a maximum of seven passengers (see General Terms and Conditions clause 1g). Please note that any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers are not included. You must settle these direct with the hotel before leaving.

### **General Terms and Conditions – AA Breakdown Cover**

#### **General exclusions**

1. AA Breakdown Cover does not provide for:

- (a) **Any vehicle servicing or re-assembly**  
For example, where this is required as a result of neglect or unsuccessful work on the Vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents;
- (b) **Garage labour costs**  
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;
- (c) **Fuel draining**  
In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the AA

will make available to You will be to arrange for Your Vehicle, the driver and up to 7 passengers to be taken to the AA's choice of relevant local repairer or another location of Your choice, provided it is no further, but You will have to pay for any work required;

- (d) **Failure to carry a serviceable spare**  
Any additional charges resulting from Your failure to carry a legal and serviceable spare wheel or tyre, 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;
- (e) **Vehicle storage**  
Having Your Vehicle stored or guarded in Your absence;
- (f) **Vehicles on private property**  
The provision of service when Your Vehicle is on private property, for example, garage premises, unless You can establish that You have the permission of the owner or occupier;
- (g) **Excess passenger loads**  
The provision of service to or for 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;
- (h) **Ferry, toll charges etc**  
Any ferry, toll or congestion charges incurred in connection with Your Vehicle as a result of it being recovered;
- (i) **Recovering vehicles from trade or auction**  
The recovery of any Vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;
- (j) **Transporting from trade premises**  
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;
- (k) **Locksmiths, tyre, glass or bodywork specialists costs**  
The cost (including any call-out charge) of any locksmith, 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 professional 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;

- (l) **Specialist lifting equipment**

The cost of any specialist lifting equipment (not normally carried by AA Patrols) including, without restricting in any way the types of occasion where such equipment may be needed:

- a) on occasions where You have driven off road, or through on clearly sign posted closed roads; and
- b) on occasions where any cranes may be required following an accident;

- (m) **Transporting animals**

The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs will be transported together with their owner, unless this is not possible for health and/or safety reasons). The AA will not recover horses or livestock. If the AA does, at its absolute discretion, agree to transport an 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;

- (n) **Participation in sporting events**

Assistance for Vehicles broken down as a result of taking part in any 'Motor Sport Event', including, without limitation, racing, rallying, trials or time-trials 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 services (and You have Stay Mobile), 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.**

**Please note:** If a Customer is refused service by the AA the Customer has the right to an explanation in writing (see 'Compliments and complaints' page 47 for Customer Care contact details).

3. The AA reserves the right to refuse to provide or arrange Breakdown assistance under the following circumstances:

- (a) **Repeat breakdowns within 28 days**

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;

- (b) **Unattended vehicles**

You are not with Your Vehicle at the time of the Breakdown and You are unable to be present at the time assistance arrives;

- (c) **Unsafe, unroadworthy, unlawful vehicles**

Where in the AA's reasonable opinion, immediately before the relevant breakdown or accident, Your Vehicle was dangerous, overloaded, unroadworthy or otherwise unlawful to use on a public road. Without restricting the generality of the AA's rights under this provision, and Your responsibility to comply with all applicable legal requirements, please note that for a UK registered vehicle to be used or kept on a public road, and subject to any relevant exemption that may apply, the vehicle must have a current excise licence (that is, up to date vehicle tax), a current MOT test certificate and have in force valid motor



insurance to the minimum level required under UK law;

(d) **Delay in reporting**

In the AA's reasonable opinion, there has been an unreasonable delay in reporting the Breakdown;

(e) **Assisting where unsafe or unlawful activities**

In the AA's opinion, and other than solely as a result of a failure on the part of the AA, the giving of service would involve any breach of the law (including, without in any way restricting the type of breach being referred to under this sub-clause, a breach of the AA's health and safety duties);

(f) **Cannot verify cover**

Where You cannot produce a valid TSB 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 Breakdown Cover 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 satisfaction that the relevant level of service entitlement was held at the time of the Breakdown. Any services provided under Stay Mobile 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 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) **Unreasonable behaviour**

Where the AA reasonably considers that You:

- (i) or anyone accompanying You, or who is receiving or is entitled to receive assistance in connection to Your cover, is behaving or has behaved in a threatening or abusive manner to AA employees, Patrols or agents, or to any third party contractor; or

- (ii) have falsely represented that You are entitled to services that You are not entitled to; or

- (iii) have assisted another person in accessing AA services to which they are not entitled; or

- (iv) 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.

**Additional services**

- 4. Any additional services made available by the AA which are not described in these Terms and 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 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. The Customer has the right to cancel their AA Breakdown Cover but please note that as this cover has been provided as an integral part of their TSB account no refund is available. Cancellation/closure of Your TSB account will mean that Your rights to service from the AA will cease immediately.

- 9. The AA shall have the right to cancel any cover in the following circumstances (if the AA decides to cancel Your cover You will be notified in writing and Your cover will be cancelled with immediate effect):

- (a) since Your cover first began the AA has been entitled to refuse service on more than one occasion under sub-clause 3c-d and on one or more occasions under sub-clause 3g (page 25) or

- (b) the AA considers, and as a result of the Customer's conduct, that there has been a breakdown in its relationship with the Customer; or

- (c) Cover was taken out where the AA was, or is, entitled to cancel an existing or previous cover under a) or b) of this clause;

- (d) if the Customer has, following termination of the relevant TSB Added Value Account during a Subscription Year, failed to pay the AA, on request, to continue the cover previously provided under the TSB Policy; or

- (e) excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.

- 10. In the event that the AA is no longer TSB's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your TSB account, Your Breakdown Cover with Automobile Association Developments Limited (trading as AA Breakdown Services) (and, where applicable, Acromas Insurance Company Limited) will expire in accordance with the Terms and Conditions of Your TSB Account and we shall have no further obligation to provide You with Breakdown assistance services.

**Changes to Terms and Conditions**

- 11. TSB and/or the AA is entitled to change any of Terms and Conditions of cover during the subscription year, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

**Matters outside the AA's reasonable control**

- 12. 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, roads that are not reasonably accessible by the AA, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or

subcontractors, theft, malicious damage, strike, lock out or industrial action of any kind.

**Exclusion of liability for loss of profit etc**

- 13. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for
  - (a) any increased costs or expenses; or
  - (b) any loss of:
    - (i) profit; or
    - (ii) business; or
    - (iii) contracts; or
    - (iv) revenue; or
    - (v) anticipated savings; or
  - (c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

**Enforcement of Terms and Conditions**

- 14. 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.
- 15. None of the Terms and Conditions, or benefits, of AA Breakdown Cover 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.
- 16. 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**

- 17. The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

**Interpretation: use of English law and language**

- 18. Your AA Breakdown Cover and these Terms and 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.

## AA Accident Management Service

Underwritten by Acromas Insurance Company Limited.

### 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 fully comprehensive motor insurance. If Your road traffic accident happens during normal office hours (Monday to Friday 8am–6pm) a Personal Incident Manager is available to help You through Your motor insurance claim process.

This includes:

- arranging for Your Vehicle, provided it is less than five years old, 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 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 8am to 6pm), 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 they 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 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 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 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, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms and Conditions – UK Breakdown Cover 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

The AA aims to provide You with a high level of service at all times. However, there may be a time when You feel that their service has fallen below the standard You expect. If this is the case and You want to complain, the AA will do their best to try and resolve the situation.

(a) There are several ways You can contact the AA:

Phone: **0344 209 0556**

Email: **customersupport@theAA.com**

Post: **Customer Relations  
The Automobile Association  
Lambert House  
Stockport Road  
Cheadle  
Cheshire SK8 2DY**

Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge Your complaint within five working days of receipt, or offer You their final response if they have concluded their investigations within this period.

If the AA acknowledges Your complaint, they will advise You who is dealing with it and when they expect to respond. The AA aims to respond fully within eight weeks. However, if they are unable to provide a final response within this period they will write to You before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If You remain unhappy with the AA's final response, or they have not managed to provide a final response within eight weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

(b) There are several ways You can contact them:

Phone: **0800 023 4567** or **0300 123 9123**

Website: **www.financial-ombudsman.org.uk**

Email: **complaint.info@financial-ombudsman.org.uk**

Post: **The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR**

## Financial Services Compensation Scheme (FSCS)

The activities of AAIS in arranging AA Breakdown Cover are covered by the FSCS. You may be entitled to compensation from the scheme if AAIS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

### AA company details

**Automobile Association Developments Limited** (trading as AA Breakdown Services), is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: Fanum House, Basing View, Basingstoke, RG21 4EA. Registered in England and Wales Number: 01878835.

**Acromas Insurance Company Limited** is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Conduct Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers. Head Office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.

**Automobile Association Insurance Services Limited** is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

## Other ways we can help...

For everything from loans and mortgages to savings and credit cards, we're here to help. Just go online, ask a member of our team or pick up a brochure in branch.

Click [tsb.co.uk](https://www.tsb.co.uk)  
Visit [Drop into your local branch](#)

If you'd like this in another format such as large print, Braille or audio please ask in branch or phone us on **0345 835 7835**.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Stay Mobile and Accident Management are underwritten by Acromas Insurance Company Limited.

Sentinel® Card Protection is administered by Affinion International Limited and underwritten by AmTrust Europe Limited. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. AmTrust Europe Limited is on the Financial Services Register, registration number 202189. Sentinel® is a registered trademark of Affinion International Limited.

TSB Travel Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

Post Office™ and the Post Office logo are registered trademarks of Post Office Ltd.

Calls may be monitored or recorded. If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **0203 284 1584**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

TSB Bank plc. Registered in Scotland, no. SC95237. Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 191240.

Information correct as at November 2016.

Local banking  
for Britain

