

The small print for your Silver account benefits.

Local banking
for Britain



Your new Silver account benefits.

Your new account includes all sorts of useful benefits, and this booklet gives you the details.

It's the place to look if you want to check exactly what's included, and also explains what to do if you need to make a claim.

You'll find the details for your AA Breakdown Cover and European Travel Insurance included in separate booklets. This way you'll be able to keep your AA policy in the glove box of your car and take your Travel Insurance policy on holiday with you without it weighing you down.

It's a good idea to keep this booklet somewhere safe for when you need to refer to it. You can also download the latest version at tsb.co.uk/silver

If you've registered for Internet Banking you can remind yourself of your Silver 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 |
|--------------------------------------------------------|------|
| Mobile Phone Insurance | |
| Policy Summary | 4 |
| Policy Document | 5 |
| Sentinel® Card Protection | |
| Benefit Summary | 14 |
| Policy Summary | 15 |
| How do I make a claim under Sentinel® Card Protection? | 15 |
| How do I make a complaint? | 15 |
| Terms and Conditions | 16 |

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 your phone against theft, loss, damage, breakdown (including faults) and unauthorised calls wherever you 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 Silver Mobile Phone Insurance Summary

keyfacts[®]

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 Silver 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 Silver 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 Silver account holder. Your policy will remain in place until it is either cancelled by you, or if you close your TSB Silver 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://www.tsb.co.uk/internetbanking) or by calling **0345 835 3835**.

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 or call **0345 835 3835**. 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 3835** 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 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

Your TSB Silver 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://www.tsb.co.uk/internetbanking) or call us on **0345 835 3835**. 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 or by calling Silver Membership Services on **0345 835 3835**.

You will need the following information when registering your handset

- Make
- Model
- IMEI number
- Telephone number

Who is this mobile phone insurance cover suitable 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 suitable 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 covered against:</p> <ul style="list-style-type: none">• Loss• Theft• Damage• Breakdown (including faults). <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. If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none">1. repair the mobile phone (where possible) or2. 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>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>Replacements</p> <ol style="list-style-type: none">1. Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device.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.3. Where we send you a replacement or repaired item, this will only be sent to a UK address. <p>If you are charged by your network for your replacement SIM card we will reimburse you.</p> |

| Risks you are covered for | Benefits you receive |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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. These unauthorised network charges 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. | 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: <ol style="list-style-type: none"> the moment the loss or theft occurred and 24 hours after you discovered it missing. 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. |
| If any accessories 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. | 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. |

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. Your excess of £100/£50 is payable for every accepted claim and must be paid before your claim will be settled. |
| Loss, theft, damage or breakdown as a result of not taking care of your mobile phone. | <p>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.</p> <p>Taking care of your mobile phone means –</p> <ul style="list-style-type: none"> • 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? • If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place. • Making reasonable enquiries to find your phone if you think you have lost it. <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.</p> <p>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> |

| Summary | Description |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Loss, theft, damage or breakdown as a result of not taking care of your mobile phone.</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"> • 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 • leaving your mobile phone on display in your car • leaving your mobile phone in the care of someone you don't know well • 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 • intentionally damaging your phone <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> |
| <p>Cosmetic damage.</p> | <p>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.</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> |

| Summary | Description |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Contents of your mobile phone.</p> | <p>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.</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> |
| <p>Other losses.</p> | <p>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone.</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> |
| <p>Any device that is not a mobile phone.</p> | <p>This policy is only for mobile phones. This means we only cover handheld devices that are designed specifically to make mobile phone calls and work independently from any other device.</p> <p>This policy isn't for tablet computers, smart watches or other wearable technology.</p> |
| <p>Modifications.</p> | <p>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.</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 |
|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tell your airtime provider if your mobile phone is lost or stolen as soon as you can. | <p>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.</p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>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.</p> |
| If your mobile phone is lost or stolen report it to the Police. | <p>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.</p> <p>If you have difficulty reporting your incident to the Police please contact us and we can help to guide you.</p> |
| Report any loss or theft to the place you believe it has been lost in or stolen from. | <p>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.</p> <p>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.</p> <p>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.</p> |

| Summary | Description |
|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Report your claim to us as soon as you can. | <p>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.</p> <p>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.</p> <p>You can log your claim online or by telephone, it is really simple.</p> |
| Proof of ownership. | <p>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you will need to provide some form of proof of ownership.</p> <p>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.</p> <p>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.</p> <p>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.</p> |

How to make a claim

| Summary | Description |
|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Step One: | 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. |
| Step Two: | You should tell us about your claim as soon as you can, upon discovering the incident, you can do this by contacting us at tsb.co.uk/internetbanking or by calling 0345 835 3835 . |
| Step Three: | 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. |
| Step Four: | 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). |
| Step Five: | 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

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 3835** 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 Silver 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 Silver account holder. Your policy will remain in place until it is either cancelled by you, or if you close your TSB Silver 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 3835**. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email **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**

Web: **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

Status disclosure

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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 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 3835**. 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.

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

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** and in total for all incidents in any 12-month period.

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**;
- 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®

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 16–20. The policy summary only provides details of the parts of **Sentinel® Card Protection (SCP)** which are insured.

The insurance benefits provided by **Sentinel® Card Protection** 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® Card Protection?

Sentinel® Card Protection provides:

- **Communication Costs** incurred to notify the administrator of an **Incident*** involving the **Cards**.
- **Personal Money** lost or stolen at the same time as the **Cards**.
- **Cover** against loss or theft of the handbag, wallet, purse or briefcase lost in an **Incident**.

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

How does Sentinel® Card Protection work?

- **Sentinel® Card Protection** is provided through **Your** TSB Silver account. If **You** close **Your** account, cover automatically terminates otherwise it continues automatically until the insurance is cancelled by **You** or 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 Silver 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® Card Protection?

You can notify a claim by calling **Your** membership services number **0345 835 3835** (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® 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® Card Protection**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

Sentinel® Card Protection will contact **You** within five days of receiving **Your** complaint to inform **You** of what action they are taking. **Sentinel® 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® 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.

If, following **Sentinel® Card Protection's** final response or after 8 weeks, **You** are still not satisfied **You** can contact the Financial Ombudsman Service: 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@financialombudsman.org.uk

This complaints procedure does not affect your legal rights.

Full details of the **Sentinel® Card Protection** and AmTrust Europe Limited complaints procedure can be found within the Terms and Conditions on page 22.

*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® 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® 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® Card Protection in order to benefit from the cover provided, however **We** recommend registering to speed up any future claims.

Definitions

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

Advance(s) – A payment made by **SCP** to a **Cardholder**, in connection with an **Incident**, which must be repaid within 30 days of receipt.

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

Cards – The credit and debit cards, including Post Office™ card accounts, charge cards, store cards and other similar payment cards, which a **Cardholder** is legally responsible for.

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® 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

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

The services provided by SCP

This part of the policy sets out the services which are available to a **Cardholder** in the event of an **Incident**.

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

Advances

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

How to claim an advance

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

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

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

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.

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:

- Silver Membership Services: **0345 835 3835**

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:

- Silver Membership Services: **0345 835 3835**

or write to: The Customer Services Department, Sentinel® Card Protection, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 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

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 Silver Membership Services on **0345 835 3835** 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** on **0203 284 1585**.

You'll need:

- To tell **Us** you're a TSB Silver account holder when **You** contact **Us**.
- **Your** Silver account membership number, which is **Your** Silver 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 by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **020 7741 4100**.

Alternative Literature Formats

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

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 Silver Membership Services on **0345 835 3835** 24 hours a day, seven days a week or visit the Account 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 on **+44 (0) 203 284 1585**.

You'll need:

- To tell us you're a TSB Silver account holder when you contact us.
- Your Silver account membership number, which is your Silver account sort code and account number.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

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).

Calls may be monitored or recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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).

Sentinel® is a registered trademark of Affinon International Limited. Sentinel® 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 plc is on the Financial Services Register, registration number 202189.

TSB Travel Insurance is underwritten by Aviva Insurance Limited.

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

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Information correct as at October 2016.