

Sentinel[®] Card Protection

Insurance Product Information Document



Company: Affinion International Limited

Product: TSB Gold Account
Sentinel[®] Card Protection

Affinion International Limited, registered in England and Wales company no 1008797. Registered Office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ. Authorised and regulated by the FCA under registration no. 311584.

This document provides a summary of the key features and exclusions of the insurance. Complete pre-contractual and contractual information is provided in other documents. The full terms and conditions of the cover can be found in the policy document which contains more details on exclusions and restrictions. It is important you read the policy document carefully and keep it for future reference.

What is this type of insurance?

Losing your debit and credit card could be costly and inconvenient. That's why TSB got together with Sentinel[®] Card Protection to offer you comprehensive cover and assistance for you and other cardholders. Sentinel[®] Card Protection provides cover against accidental loss or theft of your handbag, wallet, purse and/or briefcase and personal money when lost or stolen with your cards as well as the costs incurred in notifying an incident to the Police, Sentinel[®] Card Protection and other insurers.



What is insured?

- ✓ Up to £200 during any 12 month period to replace your missing cash lost or stolen at the same time as your cards.
- ✓ Up to £200 during any 12 month period to cover handbags, wallets and purses and/or briefcases lost or stolen the same time as your cards.
- ✓ Up to £100 during any 12 month period to cover communication costs in dealing with the following:
 - ✓ Dealing with the loss or theft of your cards.
 - ✓ Recovering lost or stolen keys.
 - ✓ Recovering lost or stolen luggage.
 - ✓ Obtaining a temporary passport which is lost or stolen when travelling abroad.
 - ✓ Locating medical assistance when travelling abroad.
 - ✓ Getting documents back.
 - ✓ Assisting the Police with their enquiries.
 - ✓ Making a claim on any personal insurance policy you or another cardholder have which provides cover for loss or theft, in respect of documents.



What is not insured?

- ✗ The loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the Police at the same time as reporting the loss or theft of your cards.
- ✗ Any personal money not reported to the Police lost or stolen at the same time as reporting the loss or theft of your cards.
- ✗ Any claim for personal money not supported by a bank or building society statement to evidence ownership of the money prior to it being lost or stolen.
- ✗ Any communication costs not directly related to reporting the loss or theft of your cards, handbag, wallet, purse, briefcase or personal money.
- ✗ Any costs that are not directly related to communication costs.
- ✗ Any cost incurred in replacing a passport.
- ✗ Any costs incurred which have not been pre-authorised by Sentinel[®] Card Protection.
- ✗ Any costs for cardholders who do not live with you at your home address registered with Sentinel[®] Card Protection.



Are there any restrictions on cover?

- ! You must be a UK resident.
- ! You and other cardholders must be over 18 years of age.
- ! Cover extends to cardholders who live with you permanently at your home address and are registered with Sentinel[®] Card Protection.



Where am I covered?

- ✓ Worldwide.



What are my obligations?

- You must be able to provide evidence of ownership of personal money prior to it being lost or stolen.
- In order to submit a claim for loss or theft of a handbag, wallet, purse and/or briefcase you must provide 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
- You must contact Sentinel® Card Protection to register additional cardholders in your household.
- Any claim for telecommunication costs must be supported by reasonable evidence (showing the telephone number of Sentinel® Card Protection where appropriate), for example, telephone, telex/fax bills. Claims for postage must be supported by postal receipts.
- You are responsible for informing TSB Bank of any changes to your permanent address. TSB will inform Sentinel® Card Protection of your new address. Only you and cardholders at the address will be covered under this policy and be entitled to receive the services.
- You must inform Sentinel® Card Protection of any cardholders who no longer live at your home address. Cardholders who no longer live with you will need to apply for a new policy if they wish their cover to continue.



When and how do I pay?

Sentinel® Card Protection is included within your TSB Gold Account, for which there is a monthly fee.



When does the cover start and end?

From the date your TSB Gold Account is opened – cover under the policy will end if the account is closed, we believe you are acting fraudulently or TSB cancels the policy.



How do I cancel the contract?

You can cancel your policy at any time – contact TSB on **0345 835 3834** to close your Gold Account.