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Sentinel[®] Card Protection Terms & Conditions

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



Sentinel® Card Protection

The policy is administered by Sentinel® Card Protection. Sentinel® Card Protection (SCP) is a registered trademark and trading name of Affinion International Limited, Registered in England No. 1008797. Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2DJ. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.

Protecting your card

Losing your debit and credit card could be costly and inconvenient. That's why we've got together with Sentinel® Card Protection to offer you comprehensive cover for you and other members of your household.

You can take out Sentinel® Card Protection to cover your Banking debit card and all your other debit, credit and store cards – at home or abroad. For example, if you are stranded overseas, Sentinel® could advance you up to £1,000 emergency cash and a further £3,000 to help pay hotel bills. Plus, they could advance you up to £3,000 to cover lost tickets and travel documents. Subject to status, please see terms and conditions.

Worth £20 a year

Registering for Sentinel® normally costs £20 a year, but you are protected at no additional cost. Which means you can cancel all your lost or stolen cards with just one phone call.

To register for Sentinel® Card Protection, please call your membership services number or log on to www.avacardprotection.com.

Benefit Summary

Sentinel® Card Protection

- Card registration.
- 24-hour helpline for reporting the loss of registered cards and ordering replacements.

Cardholder Liability Insurance

- Up to £1,500 for unauthorised and fraudulent use of registered cards before reporting the incident.
- Up to £75,000 for unauthorised and fraudulent use of registered cards after reporting the incident.
- £1,000,000 per policy for all incidents in any 12 month period.
- All losses incurred must be reported within 24 hours of discovery.

Emergency Cash Advances

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

Lost Cash Cover

- Up to £200 (if outside of the UK).

Security Protected Key and Luggage Tags

- Linked to our secure address registration service to get lost items safely back to you.

Communications Costs

- Up to £100 per incident.

Handbag, Wallet, Purse and Briefcase Cover

- Up to £100 in any 12-month period (contents not included and £15 excess charge applies – see terms & conditions).

Demands and needs statement

Sentinel® Card Protection meets the insurance requirements, demands and needs of UK residents who wish to ensure their cards are protected against loss or theft and do not already have such cover.

key facts

Summary of Cover

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 A28-A33. The policy summary only provides details of the parts of Sentinel® Card Protection (SCP) which are insured. Sentinel® Card Protection is underwritten by Allianz Insurance plc. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA).

What is covered by Sentinel® Card Protection?

Sentinel® Card Protection provides:

- cover against unauthorised and fraudulent use of registered cards
- communication costs incurred to notify the administrator of an incident involving the registered cards
- personal money lost or stolen abroad at the same time as the registered cards
- cover against loss or theft of the handbag, wallet, purse or briefcase containing the registered cards lost in an incident.

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

How does Sentinel® Card Protection work?

1. Sentinel® Card Protection covers credit, debit and cheque guarantee cards, including Post Office™ card accounts, charge cards, storecards and other similar payment cards, registered with the administrator.
2. Your policy of cover will remain active for as long as your Lloyds TSB account remains active. Closure of your account will result in immediate cancellation of your policy. To cancel your account, please contact your Lloyds TSB branch. We will only cancel this policy if instructed to do so by Lloyds TSB. In this instance Lloyds TSB will notify you.
3. You may need to review and update your cover periodically to ensure it remains adequate for your needs.

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

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

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

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

How do I make a complaint?

If you have a complaint about the policy, its administration or a claim, please contact the Customer Satisfaction Manager at:

Allianz Schemes
PO Box 589
G W 2 Great West House
Great West Road
BRENTFORD
TW8 1AH

Alternatively phone: 01483 260758 or e-mail: schemecsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in the insurance policy terms and conditions.

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

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

This cover does not apply to membership, loyalty and money transfer cards.

Features and Benefits	Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)
<p>Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible</p>	<p>The most we will pay for any one claim is:</p> <ul style="list-style-type: none"> • £1,500 for losses which occur before the incident is reported to the administrator • £75,000 for losses which occur after the incident is reported to the administrator • £1,000,000 per policy for all incidents in any 12 month period. <p>See "The Insurance Cover Provided by Allianz Insurance plc - 'The limits' section a)."</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> • losses incurred if the incident is not reported within 24 hours of discovery • use of the registered card in a way not authorised by the card issuer • more than £75,000 for any one incident • loss due to fraudulent use occurring as a result of the cardholder keeping the PIN with the card or revealing it to anyone. <p>See "The Insurance Cover provided by Allianz Insurance plc - 'What is not covered' section a)."</p>
<p>Communication costs when notifying the administrator of an incident</p>	<p>The most we will pay is up to £100 per incident. See "The Insurance Cover provided by Allianz Insurance plc - 'The Limits' section b)."</p>
<p>Personal money lost or stolen at the same time as the registered cards</p>	<p>The most we will pay is up to £200 per incident. See "The Insurance Cover provided by Allianz Insurance plc - 'The Limits' section c)."</p> <p>Cover is only offered while the cardholder is abroad. See "The Insurance Cover provided by Allianz Insurance plc - 'What is covered' section c)."</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> • Personal Money claims not reported at the same time as reporting the incident. <p>See "The Insurance Cover provided by Allianz Insurance plc - 'What is not covered' section c)."</p>
<p>Cost for replacing the handbag, wallet, purse and/or briefcase containing the registered card(s) lost in an incident</p>	<p>The most we will pay is up to £100 per policy during any 12-month period. You will have to pay the first £15 of any claim. See "The Insurance Cover provided by Allianz Insurance plc - 'The Limits' section d)."</p> <p>Cover does not apply to: Claims which do not include the necessary documentation. Loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the Police at the same time as reporting the incident. See "The Insurance Cover provided by Allianz Insurance plc - 'What is not covered' section d)."</p>

Terms and Conditions

This policy is made up of two parts - **your** schedule (which will be sent to **you** once **you** have registered **your** cards with Membership Services or Sentinel® Card Protection) and this policy wording. Please keep **your** schedule and this wording together and in a safe place. This policy is provided at no additional cost to **you**.

You are entering into two contracts:

- a) The first is with Allianz Insurance plc, who underwrite the insured elements of **your** policy.
- b) The second is with Sentinel® Card Protection who administers the service elements of this product.

This insurance only applies to residents of the **UK**.

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**.

SCP - Sentinel® Card Protection is a trading name and registered trademark of Affinion International Limited. Registered in England No. 1008797. Registered address: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Our FSA registered number is 311584. Affinion International Limited acts as an intermediary for arranging and advising on the insurance and provides the administration of the associated services.

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

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** registered **card(s)**.

Our/Us/We - Allianz Insurance plc, registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Branch address: Allianz Schemes, PO Box 589, G W 2 Great West House, Great West Road, BRENTFORD, TW8 1AH. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). **Our** authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk. **Our** FSA registration number is 121849.

You/Your - The **policyholder**.

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

Registered Cards - The credit, debit, and cheque guarantee cards, including Post Office™ card accounts, charge cards, store cards and other similar payment cards, which a **cardholder** has registered with **SCP**. Membership and loyalty cards can also be registered and reported lost but **SCP** will not be able to inform the issuing company of **your** change of address, or treat the loss or theft of this card as an **incident**.

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.

UK - The United Kingdom, Channel Islands and Isle of Man.

The Insurance Cover provided by Allianz Insurance plc

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

You must comply with all of the terms and conditions set out in the policy. If **you** do not, **we** may turn down a claim or cancel **your** cover.

The following conditions must be met:

- All **cardholders** must take all reasonable steps to avoid anything which may result in a claim under this policy
- All **cardholders** must comply with the conditions of issue as stated by the issuing card company
- Personal Identification Numbers (PINs) must not be kept with the **registered cards**, disclosed or made known to anyone other than an authorised user.

This part of the policy sets out the insurance cover provided following an **incident**:

What is covered	The limits	What is not covered
a. Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible	Up to a total of: i) £1,500 per incident for losses which occur before a cardholder reports the incident to SCP ii) £75,000 per incident for losses that occur after a cardholder has told SCP that an incident has happened iii) £1,000,000 per policy in total for all incidents during any 12 month period	<ul style="list-style-type: none"> Losses incurred if the incident is not reported to the police and SCP within 24 hours of its discovery A cardholder using a registered card in a way which is not authorised by the card issuer More than £75,000 for any one incident Loss due to fraudulent use occurring as a result of you or a cardholder disclosing the Personal Identification Number (PIN) to anyone, or keeping it, even in a coded format, with the registered card.
b. Communication costs when notifying SCP of an incident	Up to a total of £100 per incident	
c. Personal money lost or stolen in an incident whilst travelling outside the UK	Up to £200 per incident and in total for all incidents during any 12 month period	<ul style="list-style-type: none"> Any personal money not reported lost at the same time as reporting the incident
d. Costs for replacing your or a cardholder's handbag, wallet, purse and/or briefcase containing the registered cards lost in an incident	Up to £100 per policy during any 12 month period A £15 excess per incident applies	<ul style="list-style-type: none"> Claims which do not include the necessary documentation Loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the police at the same time as reporting the incident

The services provided by SCP

This policy is based on information **you** supplied on **your** application form and on information subsequently provided.

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 	Up to £1,000 per incident , limited to one request per incident The minimum value for a UK cash advance is £100	<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 	Up to £3,000 per incident , limited to one request per incident	<ul style="list-style-type: none"> An advance for tickets of travelling companions who are not 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 	Up to £3,000 per incident , limited to one request per incident	<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 	Up to £750 per incident , limited to one request per incident	<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 will only be made to a **cardholder** when a **cardholder** has no other means of paying for services or obtaining cash following an **incident**.

The advance is made on the basis that the **cardholder** agrees to repay the advance to **SCP** within one calendar month. **SCP** may refuse to provide an advance to the **cardholder** if there is reason to believe that the **cardholder** may not be able to repay the advance within one calendar month.

You should be aware that if a **cardholder** does not repay the advance in full **you** are liable for the repayment of the advance in full.

How to make a claim

In order to collect the money transfer the **cardholder** will need to comply with such terms and conditions and procedures of the Western Union Money Transfer Service as are applicable at the relevant time. Copies of the relevant terms and conditions are available on the reverse of the To Receive Money Form, which the **cardholder** 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.

Cardholders will be advised by Western Union of the details required to complete the To Receive Money Form and the necessity for the **cardholder** to provide satisfactory evidence of their identity.

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

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

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

If a **cardholder** 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** 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 	Up to £50 per claim, limited to one claim during any 12-month period	<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 	Up to £100 per claim, limited to one claim during any 12-month period	<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 	Up to a total of £100 per claim, limited to one claim during any 12-month period	<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 	Up to a total of £100 per claim	
<ul style="list-style-type: none"> • Communication costs which a cardholder has incurred in: <ol style="list-style-type: none"> getting documents back assisting the police with their enquires making a claim on any personal insurance policy the cardholder has which provides cover for loss or theft, in respect of documents registered with SCP 	Up to a total of £100 per claim	<ul style="list-style-type: none"> • Documents not registered with SCP

Communication costs

Any claim for telecommunication costs must be supported by reasonable evidence (showing the telephone number of **SCP** where appropriate) e.g. 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 **registered cards**
- details of the **cardholders**

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

Keeping details up to date and changing address

To ensure that **you** receive the full benefits provided by this product, **you** must keep **SCP** informed of any changes, additions or deletions to **your registered cards**, as only **registered cards** are insured under the policy. **You** are responsible for informing Lloyds TSB of any change to **your** permanent change of address. Lloyds TSB will inform **SCP** of **your** new address. **SCP** will not accept change of address requests direct from **you** unless previously notified by Lloyds TSB. Only the **policyholder** and **cardholders** at the new address will be covered under this policy and be entitled to receive the services. **You** must inform **SCP** of any **cardholders** who no longer reside at **your** permanent address.

Cardholders who no longer live with the **policyholder** will need to apply for a new policy if they wish their cover to continue. This insurance only applies to residents of the **UK**.

SCP will inform **your** issuing card company of **your** new address upon request. **SCP** will ask **you** to provide the security details **you** have registered in order to verify **your** identity. If **SCP** is not able to verify **your** identity **SCP** reserves the right to ask for further proof of identity or refuse **your** request. Please note that **SCP** will require at least three weeks' notice and do not accept any liability for the issuing card company's non-receipt of or non-action on notification.

Security

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

Notice to Customers

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

Exclusions

These exclusions apply to the policy and the services. Neither **SCP** nor **we** will pay for losses arising from:

- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
- Fraud - If the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

Data Protection Act

The details **you** and/or a **cardholder** supply will be stored securely and used by **SCP** and **us** to administer **your** product. **Your** details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all the principles of UK law. Information may be disclosed to regulatory bodies and /or **your** bank or card issuer. These details will not be kept for longer than necessary.

Your right to cancel

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

This insurance will not be honoured if:

- **you** submit a claim knowing it to be false, fraudulent or a misrepresentation;
- **you** are no longer entitled to this product.
- **you** move outside of the **UK**.

This product may only be altered, varied or its conditions relaxed or fee changed by Lloyds TSB giving **you** 30 days notice in writing.

What to do in the event of a claim

If the **cardholder** discovers that anything covered by the policy has been lost or stolen, the **cardholder** should contact **SCP** immediately and in any event within 24 hours of discovery at Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

The telephone numbers to report a claim are as follows:

- | | |
|--|----------------|
| • Select Membership Services: | 08457 16 11 16 |
| • Silver Membership Services: | 08456 03 18 39 |
| • Gold Membership Services: | 08458 50 50 56 |
| • Platinum Membership Services: | 08458 50 53 00 |
| • Executive Platinum customers: | 08456 02 23 33 |
| • Premier Membership Services: | 08456 04 04 40 |
| • Private Banking and Mayfair customers: | 0800 414 717 |

The **cardholder** must also report it to the police within 24 hours of discovering the loss and obtain a report from the police confirming the loss. Details including the crime reference number, the address and telephone number of the police station will be required to make a claim. If **you** make a claim under the insurance cover, in dealing with the claim **SCP** will be acting on behalf of Allianz Insurance plc.

In all other cases, **SCP** will act on **your** behalf.

Any **personal money** lost and/or handbag, purse/wallet and/or briefcase lost must be reported at the same time as reporting the **incident**. A claim form will be sent to the **cardholder** and should be returned within 60 days of the **incident**. Claim forms must be returned with official documentation to prove prior possession of the money lost e.g. bank/building society statement.

For handbags, wallets, purses and / or briefcases, the **cardholder** will need to supply

- a description of the item(s)
- the receipt(s) for the replacement item(s)
- the police report detailing the item(s) lost

The **cardholder** must give **SCP** all the information they are able to if **SCP** asks. If the **cardholder** makes a claim under the policy for something, which is also covered by any other insurance policy, the **cardholder** must provide **SCP** with full details of the other insurance policy. **We** will only pay for **our** share of any claim.

We have the right, if **we** choose, in the **cardholder's** name but at **our** expense to:

- start legal action to get compensation from anyone else, and
 - start legal action to get back from anyone else any payments that have already been made
- The **cardholder** must provide **us** with all reasonable help to take legal action against anyone if **we** ask. If **we** receive a claim under **your** policy **we** may ask **you** or any person covered under the policy to give written consent, during the claims process, for **us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the police release to **us**. Should **you** or any covered person decline to give such consent **we** may in turn decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **you** without their consent.
 - The **cardholder** must not settle, reject or negotiate any claim without **our** written permission.

Choice of Law

Unless **we** agree otherwise:

- the language of the policy and all communications relating to it will be English; and
- all aspects of the policy, including negotiation and performance, is subject to English law and the decisions of English courts.

Fraudulent Use Claims

Additional steps which should be taken in the event of fraudulent use. The **cardholder** should:

1. Identify the suspected fraudulent charges on their **registered card** statement
2. Send the statement to the Fraud Department of the issuing card company concerned, requesting that the suspected fraudulent charges be removed.
3. Should the card company be unable to remove the suspected fraudulent charges, the **cardholder** should obtain a letter from them which confirms the date, times and amount of the suspected fraudulent charges and an explanation of why they cannot be removed.
4. Attach the letter to the police report, along with any other evidence which can be supplied and send it by registered post to **SCP**.

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 a complaint about the service elements of this product please contact **SCP** on:

• Select Membership Services:	08457 16 11 16
• Silver Membership Services:	08456 03 18 39
• Gold Membership Services:	08458 50 50 56
• Platinum Membership Services:	08458 50 53 00
• Executive Platinum customers:	08456 02 23 33
• Premier Membership Services:	08456 04 04 40
• Private Banking and Mayfair customers:	0800 414 717

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

SCP will always respond to any written complaints within two working days and do their best to resolve the problem within 28 days. **SCP** will acknowledge and do their best to resolve all telephone complaints at the time of calling, otherwise within 3 weeks. If **SCP** cannot respond within these timescales they will let **you** know when an answer may be expected.

If **we** are unable to resolve **your** complaint within eight weeks from when **you** first contacted **us** or, **you** remain dissatisfied with the final response, then **you** may refer the matter to the Financial Ombudsman Service for an independent review of **your** complaint.

How to make a complaint regarding the insurance provided by Allianz Insurance plc

Our aim is to get it right, first time every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Please contact **us** at: Customer Satisfaction Manager, Allianz Schemes,
PO Box 589, G W 2 Great West House, Great West Road, BRENTFORD, TW8 1AH

Telephone: 01483 260758 Email: schemesdsm@allianz.co.uk

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

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if Allianz Insurance plc or **SCP** cannot meet their liabilities under this policy. The level of compensation provided by FSCS is that the first £2,000 of a claim or policy is protected in full, above this threshold, 90% of the rest of the claim or value of unused premiums will be met. Further information is available from the FSCS on 0207 892 7300 or at enquiries@fscs.org.uk

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.