



Important Policy Information and Terms and Conditions



Important Policy Information

All services of this kind have a series of terms and conditions that explain to you your rights and what is included and excluded for all the features and benefits. Please refer to Part 3 - Terms and Conditions for full details.

With **Sentinel® Gold** you and any registered member can make a total of 3 claims per year for each of the insurance covers detailed in the terms and conditions.

Please take time to read through Parts 1 to 3 carefully to ensure you fully understand the content and keep in a safe place for your easy reference.

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Part 1 - Demands & Needs

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

- are covered against the cost of replacing the following personal belongings (handbag, wallet, purse or briefcase), personal money, and keys following accidental loss or theft;
- are covered for the costs of replacing lost or stolen identity documents;
- are covered for communication costs incurred in dealing with an incident - notifying **Sentinel® Gold**, the police or another insurer of the loss or theft of cards, personal belongings, personal money, keys and identity documents;

Sentinel® Gold is provided by Tenerity Limited who act as an intermediary for arranging the insurance and provides the administration of the associated services.

You will not receive advice or a recommendation from **Sentinel® Gold** and the insurance cover included in this policy has not been provided to you based on any personal recommendation.

Part 2 - Policy Summary

This is a policy summary only and does not detail the full terms and conditions of the insurance cover. For full details, please refer to the terms and conditions. The policy summary only provides details of the parts of **Sentinel® Gold** which are insured. The insurance covers included in **Sentinel® Gold** are underwritten by AmTrust Europe Limited.

Who is covered by Sentinel® Gold?

Sentinel® Gold is available to residents of the United Kingdom, the Channel Islands and the Isle of Man who are over 18 years of age. In addition, **Sentinel® Gold** can be extended to members of your household who live with you permanently at your home address. You must contact **Sentinel® Gold** to register additional members of your household.

What is covered by Sentinel® Gold?

Sentinel® Gold provides cover against accidental loss or theft of your keys and personal belongings (handbag, wallet, purse and/or briefcase). Cover also includes personal money but only where lost or stolen with cards, the costs of replacing lost or stolen identity documents; and communication costs – the costs incurred in notifying an incident to the police, **Sentinel® Gold** and other insurers.

How does Sentinel® Gold work?

Sentinel® Gold runs for the policy period shown on your welcome letter. It will be automatically renewed at the end of the period unless you tell us otherwise. We will write to you in good time before your cover renews. You may need to review this cover periodically to ensure it remains adequate to your needs.



Cancelling your policy

You may cancel your policy at any time. If you cancel your policy with immediate effect within 14 days of your policy start date, then as long as no claims have been made, you will be entitled to a full refund of any premium(s) paid.

If you cancel your policy with immediate effect after the first 14 days of your policy start date you will receive a refund for any remaining days of cover. This will be calculated on a pro-rata basis from your policy start date to the day we process your cancellation request. If we cancel your policy at your request after the first 14 days of your policy start date, you will be charged an administration fee of £5.

If you request your policy to cancel at the end of your policy period, you will not be charged an administration fee.

To cancel your policy please contact **Sentinel® Gold** via any of the following methods;
Telephone: 0800 023 4318
Write to: Sentinel Gold, Sentinel House, Airspeed Road, Portsmouth Hampshire PO3 5RF
Email: enquiries@sentinelgold.co.uk.

What are the features, benefits, significant exclusions and limitations of Sentinel® Gold?

Features and Benefits	Significant Exclusions or Limitations
<p>Communication costs</p> <p>Up to £800 to cover the costs of dealing with an incident - the loss or theft of your or a registered members wallet, purse, handbag, briefcase, personal money or identity documents, including notifying Sentinel® Gold, the police or any other insurer.</p>	<ul style="list-style-type: none">any costs that are not directly related to reporting the loss or theft of your handbag, wallet, purse, briefcase, personal money, keys, luggage or identity documents. <p>The limit for a single claim is £800. A maximum of 3 claims are allowed per year. (See: Section 2, C - Insurance Covers, Communication costs, personal money, identity documents and personal belongings – What is not covered)</p>

<p>Personal money</p> <p>Up to £400 to replace personal money lost or stolen at the same time as your or a registered members credit/debit or pre-paid cards.</p>	<ul style="list-style-type: none"> • The most we will pay is £400 per year. • claims for personal money not reported at the same time as reporting the loss or theft of cards. • claims not supported by a bank or building society statement to evidence ownership of the money prior to it being lost or stolen. (See: Section 2, C - Insurance Covers, Communication costs, personal money, identity documents and personal belongings – What is not covered)
<p>Identity documents</p> <p>Up to £400 to replace Identity documents lost or stolen.</p>	<p>The limit for a single claim is £400. A maximum of 3 claims are allowed per year. (See: Section 2, C - Insurance Covers, Communication costs, personal money, identity documents and personal belongings – What is not covered)</p>
<p>Personal belongings</p> <p>Up to £300 to replace a lost or stolen handbag, wallet, purse or briefcase.</p>	<p>The limit for a single claim is £300. A maximum of 3 claims are allowed per year (See: Section 2, C - Insurance Covers – Communication costs, personal money, identity documents and personal belongings – What is not covered)</p>



Features and Benefits	Significant Exclusions or Limitations
<p>Lock and Key</p> <p>Up to £1000 to cover the costs of:</p> <ul style="list-style-type: none"> • a locksmith or motor assistance service to gain access to your home, home office, car, motorbike, motorhome or caravan if keys are lost or stolen or the key breaks in the lock. • a locksmith or motor assistance service to gain access to your home, home office, car, motorbike, motorhome or caravan and replace locks and keys as appropriate if keys are lost or stolen. • the cost of a hire-car and other reasonable transportation charges for up to 3 days if the locksmith or motor assistance service cannot attend or gain access to your vehicle. • recovery of the vehicle and passengers to your home or a suitable garage (whichever is the nearest) if the locksmith or motor assistance service cannot attend or gain access to the vehicle. 	<ul style="list-style-type: none"> • the limit for a single claim is £1000 • a maximum of 3 claims are allowed per year (See: Section 2, C - Insurance Covers – Lock and Key Protection – The Limits) <p>Sentinel® Gold does not pay for:</p> <ul style="list-style-type: none"> • any non-domestic locks or keys, other than for your home office; • any claims where the keys have been lost or stolen and have a fob with the vehicle registration number or the address of your home or home office attached to them; • claims for the loss or theft of vehicle keys which do not belong to vehicles owned • and being used by you or a registered member; • any costs for gaining entry to your home, home office or vehicle other than locksmith or motor assistance charges; • locks damaged prior to the keys being lost or stolen; • any costs other than the repair, replacement or fitting cost of the key(s) and lock(s), agreed hire-car and/or other transportation charges. • costs for a hire-car or transportation charges not agreed in advance by Sentinel® Gold; • alternative transportation or hire-car costs after 3 days; • any costs or liabilities relating to the hire-car other than the rental fee, excluding, but not limited to, fuel, excesses, damages, or top-up rental fees. <p>The provision of a hire-car is subject to availability and the terms and conditions of the hire-car company.</p> <p>(See: Section 2, C - Insurance Covers – Lock and Key Protection – The Limits)</p>

How do I make a claim under Sentinel® Gold?

You can notify a claim by calling 0800 023 4255 (lines are open 24 hours a day, 7 days a week) and providing your name, address or policy number. From outside the United Kingdom call: +44 2392 652222.

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

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurer is unable to meet its liabilities under the insurance element of **Sentinel® Gold**.

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® Gold 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® Gold**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF, Tel: 0800 023 4318.

Sentinel® Gold will contact you within 5 days of receiving your complaint to inform you of what action they are taking. **Sentinel® Gold** cannot respond within these timescales they will write to you again within 4 weeks to provide you with a final response or to let you know when they will contact you again, which will be within 8 weeks from when you first contacted **Sentinel® Gold** about your complaint.

You may be able to refer your complaint to the Financial Ombudsmen Service at any time for an independent review, or if you are dissatisfied with the way in which your complaint is being handled. The Financial Ombudsman service contact details are:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

By telephone on 0800 023 4567 or 0300 123 9123.

By e-mail: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal right you have to take action against us

Full details of the **Sentinel® Gold** complaints procedure may be found in section 1 point 9 of the Terms and Conditions.

Part 3 - Sentinel® Gold Terms & Conditions

This is **your Sentinel® Gold** terms and conditions and together with the **welcome letter** and any subsequent **renewal letter** forms **your policy** with **Sentinel® Gold** and the **Insurer**. Please keep all of these documents together and in a safe place for future reference.

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® Gold** which arranges the insurance covers, in its capacity as an agent of AmTrust Europe Limited, and administers the associated services.

In return for the payment of **your premium**, **Sentinel® Gold** will provide the registration and assistance services set out in Parts A and B and arrange the insurance covers set out in Part C under the terms and conditions of this **policy** for the duration of the **policy period**.

Sentinel® Gold is only available while **you** live within the **territorial limits**.

Definitions – Applying to the whole policy

Some of the words in this **policy** have special meanings. These are explained below and have the same meaning wherever they appear in **bold** type.

card(s)	The credit and debit cards , including Post Office™ card accounts, charge cards , store cards and other similar payment cards (including prepaid cards but excluding fuel cards), which you or a registered member owns.
cash advance(s)	A payment in connection with an incident made by Sentinel® Gold to you or a registered member which must be repaid within 30 days of receipt.
communication costs	The fax, telephone, internet or letter costs you or a registered member have to pay when reporting an incident to Sentinel® Gold , the police and to any other Insurer .
hire-car	A car hired by you or a registered member from a vehicle rental company. The hire-car must have an engine capacity of 1600 cc or less.
home	The registered address supplied by you as your permanent place of residence within the territorial limits .



home office	An area located within the boundaries of your home , specifically designated as the day to day place of work of you or a registered member .
identity document	Any document which may be used to confirm the identity of you or a registered member e.g. a driving licence or a passport.
incident	An event or series of connected events, which result in the loss or theft of cards; personal belongings; identity documents; keys; mobile device and/or personal money belonging to you or a registered member . Personal money must be lost or stolen at the same time as card(s) belonging to you or a registered member .
Insurer	AmTrust Europe Limited
key(s)	A device manufactured to open a specific lock , including electronic immobilisers and alarms fitted to a vehicle .
lock(s)	Permanently fitted or built in, key -operated, security devices to external doors, garage doors and safes located within your home or home office , and locks fitted to a vehicle .
mobile device	A mobile device owned and in use by you or a registered member at the time of an incident .
personal belongings	The handbag, briefcase, wallet, or purse owned and used by you or a registered member at the time of an incident .
personal money	Cash for the personal use of you or a registered member and withdrawn from an account in the name of you or a registered member , including the value loaded to pre-paid cards.
policy	These Sentinel® Gold terms and conditions between you, Sentinel® Gold and the Insurer and your welcome letter and any subsequent renewal letter
policy period	The period shown on your welcome letter or renewal letter .
premium(s)	The amount payable for your Sentinel® Gold policy as set out in your welcome letter or renewal letter .
registered member(s)	Any person, registered with Sentinel® Gold , who lives at your home .

schedule of registered items	A document sent to you detailing the card(s) and identity documents registered by you and/or registered members under this policy .
Sentinel® Gold, we, us, our	Sentinel® Gold is the trading name and registered trademark of Tenerity Limited. Tenerity Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311584. Our permitted business is advising on and arranging general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website http://www.fca.gov.uk/register/home or by contacting the FCA on 0800 111 6768.
start date	The start date shown on your welcome letter or renewal letter .
tag(s)	A tag provided by Sentinel® Gold to attach to keys or luggage and displaying a unique identification number and telephone number for Sentinel® Gold .
territorial limits	The United Kingdom, Channel Islands and the Isle of Man.
vehicle(s)	A car, motorbike, motorhome and any towed caravan or trailer owned and in use by you or a registered member at the time and date of the incident .
welcome letter, renewal letter	A letter headed ' Welcome Letter ' or ' Renewal Letter ' containing details of your premium , the start date of your policy , your right to cancel and the details of the card or bank account to which premium will be debited.
year	A period of 12 months from the start date and each 12 month period thereafter.
you, your	The person named on the welcome letter or renewal letter .



SECTION 1- General conditions applying to the whole policy

1. Rights of Recovery

Sentinel[®] Gold and the **Insurer** have the right, if **we** choose, in **your** or the **registered member'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.

You and the **registered member** must provide **Sentinel[®] Gold** or the **Insurer** with all reasonable help to take legal action against anyone if asked.

You or the **registered member** must not settle, reject or negotiate any claim without the written permission of **Sentinel[®] Gold** or the **Insurer**.

2. Rates of Exchange

Any claim made under this **policy** in a currency other than pounds sterling will be settled at the rate of exchange prevailing at the date the claim was notified to **Sentinel[®] Gold**.

3. Changes you can make to the policy - keeping details up to date and changing address

Details of registered items can be viewed by logging in to **your policy** record on **our** website; www.sentinelgold.co.uk. **You** can create a unique identifier that will allow **you** to change the details of **cards, identity documents** and other valuable documents. **Sentinel[®] Gold** will only accept instructions from **you** to change **your** personal details, **your home** address and the debit or credit **card** used to pay the **premium**.

Registered members may be given secure access to www.sentinelgold.co.uk to enable them to log on and change the details of their **cards, identity documents** and other valuable documents.

You must inform **Sentinel[®] Gold** of any change to **your** permanent address. **You** must tell **Sentinel[®] Gold** when a **registered member** is no longer living at **your home** address and tell the **registered member** that the protection available under this **policy** has ended. They can apply for a new **policy** if they want the insurance cover and associated services to continue.

You cannot transfer the benefit of this **policy** to anyone else without the written consent of **Sentinel® Gold**.

4. Changes Sentinel® Gold can make to your policy

Sentinel® Gold will notify **you** in writing with at least 30 days notice of any changes to the terms and conditions of **your policy** and any changes to the **premium(s)**. **Sentinel® Gold** will notify **you** of a change of **Insurer** during **your policy period** and provided the terms of the **policy** remain substantially similar, **you** agree to such change by accepting **your policy**. In the event of such changes **your** attention is drawn to **your** general right of cancellation as set out General Condition 5 – “Cancelling **your policy**”. **You** can call 0800 023 4907 for more information about the services currently offered.

5. Cancelling your policy

You may cancel **your policy** at any time.

If **you** cancel **your policy** immediately within 14 days of **your policy start date**, then as long as no claims have been made, **you** will be entitled to a full refund of any **premium(s)** paid.

If **you** cancel **your policy** immediately after the first 14 days of **your policy start date** **you** will receive a refund for any remaining days of cover. This will be calculated on a pro-rata basis from **your policy start date** to the day **we** process **your** cancellation request. If **we** cancel **your policy** at **your** request after the first 14 days of **your policy start date**, **you** will be charged an administration fee of £5.

If **you** request **your policy** to cancel at the end of **your policy period**, **you** will not be charged an administration fee.

To cancel **your policy** please contact **Sentinel® Gold** via any of the following methods;

Telephone: 0800 023 4318

Write to: Sentinel Gold, Sentinel House, Airspeed Road, Portsmouth Hampshire PO3 5RF

Email: enquiries@sentinelgold.co.uk.

You must tell **registered members** that **you** have cancelled the **policy** and their entitlement to the insurance cover and associated services provided by **Sentinel® Gold** has ended.



6. Termination of Cover

Sentinel® Gold can cancel the **policy** by giving **you** at least 30 days notice in writing to **your home** address where there is a valid reason for doing so. **We** will send a letter to the latest address **we** have for **you** setting out the reason for cancellation in **our** letter. Valid reasons may include, but are not limited to:

- where **we** have not been able to collect the **premium**. In this case, **we** will make reasonable efforts to contact **you** requesting payment by a specific date. If **we** are unable to contact **you** or do not receive payment by this date **your policy** will be cancelled.
- where **we** reasonably suspect that **you** or a **registered member** has submitted a claim knowing it to be false or a misrepresentation.
- where the **policy** is no longer available, for example, if the **policy** is being discontinued or the **insurer** is no longer able to provide cover. If this occurs **you** may be entitled to a pro rata return of the **premium(s)**.

Where **we** have received returned mail and have been unable to obtain an updated **home** address for **you** **we** will not send out a letter of cancellation and **we** will cancel **your policy** (prior to **your** next payment due date) after **we** have received the returned mail.

Your policy will end automatically on whichever of the following happens first:

- the date **your policy** is cancelled by **you**;
- the date **you** cease to be resident within the **territorial limits**;
- the date **Sentinel® Gold** or the **Insurer** cancel **your policy** for a valid reason (as set out above)

7. Automatic Renewal

When **your policy** is due for renewal **Sentinel® Gold** will renew **your policy** automatically by charging and receiving the **premium**, where **you** have provided **card** details or direct debit details. This saves **you** the worry of remembering to contact **us** prior to the renewal date.

Sentinel® Gold will write to **you** at least 30 days before the **policy** expires with full details of the **premium** and terms and conditions applicable to **your** renewal. Details will be confirmed in a **renewal letter**.

If **you** do not want to renew the **policy**, **you** must call or write to **Sentinel® Gold** and request **your policy** to cancel ahead of **your policy** renewal date.

8. Choice of Law

Unless agreed otherwise:

- a) the language of **your policy** and all communications relating to it will be English; and
- b) all aspects of **your policy**, including negotiation and performance, are subject to English law and the decisions of English courts.

9. How to make a complaint

If **you** have cause for dissatisfaction and wish to complain about **Sentinel® Gold** please contact: **Sentinel® Gold** on 0800 023 4318

or write to:

The Customer Services Department, **Sentinel® Gold**, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF quoting **your policy** number.

Sentinel® Gold aims to promptly solve most of their customers' complaints at the initial point of contact. **Sentinel® Gold'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 **Sentinel® Gold** cannot resolve **your** complaint within this time they will write to **you** within 5 working days, and do their best to resolve the problem within 4 weeks.

If **Sentinel® Gold** cannot respond within these timescales they will write to **you** again within 4 weeks to provide **you** with a final response or to let **you** know when they will contact **you** again, which will be within 8 weeks from when **you** first contacted **Sentinel® Gold** about **your** complaint.

You may be able to refer **your** complaint to the Financial Ombudsmen Service at any time for an independent review, or if **you** are dissatisfied with the way in which **your** complaint is being handled.

The Financial Ombudsman service contact details are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By telephone on 0800 023 4567 or 0300 123 9123

By e-mail: complaint.info@financial-ombudsman.org.uk

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

10. How your data is used

The **Insurer** and **Sentinel® Gold**, as independent Data Controllers, are committed to protect the privacy of customers and the confidentiality and security of information entrusted to them. Both parties will only use **your** personal data as set out in their respective privacy policies. To view a copy of **Sentinel® Gold's** policy, please visit the **Sentinel® Gold** website at [HYPERLINK "http://www.sentinelgold.co.uk/"](http://www.sentinelgold.co.uk/) www.sentinelgold.co.uk. **Sentinel® Gold** is a data controller for the personal data collected directly from **you**. To view the Insurers privacy notice please see below.

If **Sentinel®Gold** check the credit rating of **you** or a **registered member** with a credit reference agency in order to provide a **cash advance**, the credit reference agency will keep a record of this enquiry. Other organisations using the agency may then use this information for credit assessments or to trace debtors and prevent fraud.

Your bank/**card** issuer will pass **your** name, address and **card** details to **Sentinel® Gold** for the purpose of billing **your** account with the **premium(s)**. From time to time **Sentinel® Gold** may ask **your card** issuer to update **Sentinel® Gold** with any changes to the information they have provided to **Sentinel® Gold**, for example by providing **Sentinel® Gold** with any updated or new **card** numbers or expiry dates.

The Insurer's Privacy Notice

The **Insurer** is committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). For the purposes of the Legislation, AmTrust Europe Ltd is a data controller. Below is a summary of the main ways in which it processes **your** personal data, for more information please visit the **Insurer's** website at www.amtrusteurope.com.

Sensitive Personal data

Some of the personal information, such as information relating to health or criminal convictions, may be required by the **Insurer** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for the **Insurer** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in its notice.

How the Insurer uses your Personal Data and who it shares it with

The **Insurer** may use the personal data it holds about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may

include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **you** with information, products or services that **you** request from the **Insurer** or which it feels may interest **you**. The **Insurer** will also use **your** data to safe-guard against fraud and money laundering and to meet its general legal or regulatory obligations.

Disclosure of your Personal Data

The **Insurer** may disclose **your** personal data to third parties involved in providing products or services to it, or to service providers who perform services on its behalf. These include the **Insurer's** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

International Transfers of Data

The personal data that the **Insurer** collects from **you** may be transferred to, processed and stored at, a destination outside the UK and European Economic Area ("EEA"). The **Insurer** currently transfers personal data outside of the EEA to the USA and Israel. Where it transfers **your** personal data outside of the UK and EEA, the **Insurer** will take all steps necessary to ensure that it is treated securely and in accordance with this privacy notice and the Legislation.

Your Rights

You have the right to ask the **Insurer** not to process **your** data for marketing purposes, to see a copy of the personal information it holds about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask the **Insurer** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with the **Insurer's** data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the insurance contract, or the **Insurer's** business relationship with **you**, unless it is required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning the **Insurer's** use of **your** personal data, please contact The Data Protection Officer, AmTrust International - please see website for full address details.



11. Security

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

12. Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if **Sentinel® Gold** or the **Insurer** cannot meet their liabilities under this **policy**. The level of compensation provided by the FSCS is 90% of the claim without any upper limit. Further information is available from the FSCS on 0800 678 1100 or 0207 741 4100 or at enquiries@fscs.org.uk.

13. Sentinel® Gold Limitation of Liability

This section (and any other section excluding or restricting **our** liability) applies to **Sentinel® Gold**'s directors, officers, employees, subcontractors, agents and affiliated companies as well as to **Sentinel® Gold**. Nothing in this **policy** in any way limits or excludes **Sentinel® Gold**'s liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited. Without prejudice to the rest of this **policy**, **Sentinel® Gold**'s liability of any kind in respect of any services or otherwise shall be limited to the amount of the **premium(s)** payable by **you** during **your policy period**. In no event will **Sentinel® Gold** be liable for any:

- economic losses (including, without limit, loss of revenues, profits, contracts, business or anticipated savings);
- loss of goodwill or reputation;
- losses that **you** incur that were not reasonably foreseeable to **you** and **Sentinel® Gold** when **your policy** was entered into;
- damage to or loss of data, to the extent that this was not in the contemplation of **Sentinel® Gold** and **you** at the commencement of the **policy period** and is not attributable to **Sentinel® Gold**'s negligence or breach of **your policy**; or
- the content of any messages which **you** provide to **Sentinel® Gold** or ask **Sentinel® Gold** to send to friends or family on **your** behalf (and **you** hereby agree to compensate **Sentinel® Gold** for any loss or damage caused to **Sentinel® Gold** as a consequence of such content).

14. War, Terrorism and Riot

Sentinel® Gold and the **Insurer** will not be liable for losses arising from its inability to provide the services and or the insurance covers in the event of war, terrorism, invasion, an act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power or for any reason that is beyond **our** reasonable control.

The insurance covers provided in this **policy** exclude any losses arising from war, terrorism, invasion, an act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power.

15. General Rights

Your policy and any representations given to **you** during **your** application for **your policy** constitute the entire **policy** between **you**, **Sentinel® Gold** and the **Insurer**. Any failure to exercise or enforce any right or provision of **your policy** shall not constitute a waiver of such right or provision. If any provision of **your policy** is found by a competent jurisdiction to be invalid, then the remaining provisions shall remain in full force and effect.

16. Giving Us all the Important Information

When **we** accept **your** application for this insurance, **we** will rely on the information **you** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, or make changes to, **your policy**. If the information provided by **you** is not complete and accurate the extent of cover may be affected and:

- **we** may cancel **your policy** and refuse to pay any claim or
- **we** may not pay any claim in full.

We will write to **you** if **we**:

- intend to cancel **your policy**; or
- need to amend the terms of **your policy**; or require **you** to pay more for **your** insurance.

If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform **Sentinel® Gold**.



17 Sanction Limitation and Exclusion Clause

The **Insurer** shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this insurance if the provision of such cover, payment of such claim or provision of such benefit would expose it to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

18 Fraudulent Claims or Misleading Information

If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, the **Insurer** may:

- not pay **your** claim; and
- recover (from **you**) any payments **we** have already made in respect of that claim; and
- terminate **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **your** insurance is terminated from the time of the fraudulent act, the **Insurer** will not pay any claim for any **incident** which happens after that time and may not return any of the insurance **premium(s)** already paid.

SECTION 2- Insurance Covers and Associated Services

The insurance covers and associated services available to **you** and all **registered members** are set out in the following sections:

A - Registration and Assistance Services

B - Assistance services following loss or theft of **cards** or **mobile devices**

C – Insurance covers

Communication costs **Personal money**, **Identity documents** and **Personal belongings**
Lock and **Key** Protection

Sentinel® Gold provides the associated services detailed in Parts A and B and unless stated otherwise, the insurance covers in Part C are provided by the **Insurer** and administered on their behalf by **Sentinel® Gold**.

The insurance covers and associated services provided by this **policy** are based on information **you** supplied on **your** application form, or over the telephone, and on any information subsequently provided.

The insurance covers and associated services are provided for use worldwide within the **policy period**.

A. REGISTRATION AND ASSISTANCE SERVICES

To access any of these services simply call **Sentinel® Gold**:

From the United Kingdom:

0800 023 4318

From outside of the United Kingdom:

+44 23 9265 2222

Key Retrieval Service	On request, Sentinel® Gold will provide you with a tag to attach to your keys . The tag has a unique identifying number and instructions which enable anyone who finds it to drop it and the attached keys in a post-box. The keys are delivered to Sentinel® Gold , who will arrange for them to be returned to you or the registered member . You can purchase additional tags from Sentinel® Gold .
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Card registration service	<p>You and each registered member can register your card details with Sentinel® Gold. In the event that any of your registered cards are lost or stolen, Sentinel® Gold will provide you or the registered member with the details registered.</p> <p>If you have registered your card(s) you can check the details are correct by requesting a Schedule of Registered Items or logging in to: www.sentinelgold.co.uk</p>
Valuable document registration service	<p>You and each registered member can register details of valuable documents such as a passport or driving license with Sentinel® Gold. If any of these documents is lost or stolen during the policy period, Sentinel® Gold will provide you or the registered member with the relevant details.</p> <p>Sentinel® Gold will not undertake the safekeeping of original or copies of valuable documents.</p>
Luggage Retrieval Service	<p>On your request, Sentinel® Gold will provide you with one tag to attach to luggage. The tag has the Sentinel® Gold telephone number and instructions for the finder to report luggage found to Sentinel® Gold. Sentinel® Gold will contact you or the registered member and help arrange for the luggage to be returned.</p> <p>Sentinel® Gold will not pay any costs incurred in the return of luggage.</p> <p>You can purchase additional tags from Sentinel® Gold.</p>
Security supplies	<p>At your request, Sentinel® Gold will provide you with a helpline card and security stickers to assist you in contacting Sentinel® Gold in the event of an emergency.</p>
Change of Address Service	<p>If you change address, Sentinel® Gold can notify relevant card-issuers of your new address.</p>
Emergency Contacts Service	<p>You can register up to 3 emergency contact names and telephone numbers with Sentinel® Gold. In an emergency Sentinel® Gold can pass on a message from you to these contacts.</p>

B. ASSISTANCE SERVICES FOLLOWING THE LOSS OR THEFT OF CARDS OR MOBILE DEVICES

To access any of these services simply call **Sentinel® Gold**:

From the United Kingdom: 0800 023 4318

From outside of the United Kingdom: +44 23 9265 2222

Please have **your policy** number to hand when **you** call **us**.

Service	What is provided
<p>Card loss reporting In the event of an incident resulting in the loss or theft of cards belonging to you or a registered member.</p>	<p>Sentinel® Gold will arrange for cards to be cancelled and reissued by the card issuer. Sentinel® Gold cannot guarantee the card issuer will process the card cancellation at our request and/or re-issue cards. This is because some card issuers will only process the request if made by the cardholder themselves. If you do not receive a replacement card within 2 weeks of contacting us, you will need to contact your card issuer directly to request it.</p>
<p>Protective Registration provided by Cifas - the UK's Fraud Prevention Agency. As a result of an incident where your or a registered member's card(s) and identity documents have been lost or stolen, Sentinel® Gold will offer Protective Registration.</p>	<p>Protective Registration places a warning against the name and/or address in your or the registered member's credit report for up to 13 months. This warning can protect you or the registered member in the event that someone else attempts to obtain credit in your name by alerting potential lenders to conduct extra checks prior to providing such credit. After placing the warning, Sentinel® Gold will send you or the registered member a form requesting signed confirmation to keep this service. Unless the signed form is returned within 21 days of the date the warning was placed, it will be automatically removed.</p>
<p>Emergency cash advance Sentinel® Gold will arrange a cash advance for you or a registered member if your or the registered member's card(s) are lost or stolen and you or the registered member have no other means of paying for travel tickets, accommodation or obtaining cash whilst stranded away from your home.</p> <p>In the event a registered member fails to repay a cash advance within 30 days, Sentinel® Gold will pursue recovery of the debt from you.</p>	<p>A cash advance of up to £11,750 per incident will be made available when you or the registered member provide Sentinel® Gold with:</p> <ul style="list-style-type: none"> • details of an alternative card from which the cash advance can be debited; or • details of a friend or relative who Sentinel® Gold can contact and will authorise a payment from their own resources to Sentinel® Gold; or • authorisation to carry out a credit check with a credit reference agency or to obtain a reference from an employer and the credit check or reference is considered satisfactory to Sentinel® Gold. <p>Sentinel® Gold will arrange for the cash advance to be made available at the nearest office of Western Union or one of its agents. Full details will be provided when you call to request an advance. <u>Please note:</u></p> <p>Cash advances are repayable within 30 days of receipt. Sentinel® Gold may refuse to provide a cash advance to you or the registered member if, in Sentinel® Gold's reasonable opinion, there is any reason to believe you or the registered member may not be able to repay the cash advance.</p>



What is not provided

There are no significant exclusions or limitations as part of this service.

There are no significant exclusions or limitations as part of this service.

Sentinel® Gold will not provide a **cash advance**:

- if **you** or the **registered member** has not reported the theft of **cards** or **personal money** to the police;
- when **you** or the **registered member** are stranded within a 50 mile radius of **your home**
- in excess of £11,750 per **incident**;
- for less than £100 in the **territorial limits**;
- in excess of £1,000 in the **territorial limits**;
- of more than £350 if **you** or the **registered member** are unable to provide proof of identity for a **cash advance**. In this case, **Sentinel® Gold** will require a copy of the police report confirming that the identification has been lost or stolen.

A **cash advance** may not be available if **you** or the **registered member** cannot comply with Western Union's terms and conditions or if Western Union or its agents think it may violate any applicable law or Western Union policy or procedure.

Western Union terms and conditions are available at its offices.

Service	What is provided
<p>Mobile device loss reporting</p> <p>In the event of an incident resulting in the loss or theft of a mobile device belonging to you or a registered member.</p>	<p>Sentinel® Gold will attempt to transfer you or a registered member to the network provider to place a block on the mobile device.</p> <p>Sentinel® Gold will not be held responsible in the event that you or a registered member are unable to connect to the network provider.</p>

C – WORLDWIDE INSURANCE COVERS

COMMUNICATION COSTS , PERSONAL MONEY, IDENTITY DOCUMENTS AND PERSONAL BELONGINGS

What is Covered	The Limits
<p>Communication costs</p> <p>Communication costs paid in dealing with and reporting an incident.</p>	<p>The limit for a single claim is £800. A maximum of 3 claims are allowed per year.</p>
<p>Personal Money</p> <p>Personal money lost or stolen at the same time as a card.</p>	<p>The most we will pay is £400 per year.</p>
<p>Identity documents</p> <p>Costs of replacing lost or stolen identity documents.</p>	<p>The limit for a single claim is £400. A maximum of 3 claims are allowed per year.</p>
<p>Personal Belongings</p> <p>Costs of replacing lost or stolen personal belongings.</p>	<p>The limit for a single claim is £300. A maximum of 3 claims are allowed per year.</p>



What is not provided

There are no significant exclusions or limitations as part of this service.

What is not Covered

- Any costs not directly related to an **incident**;
- Any costs other than **communication costs**;
- Any costs associated with travel documentation which have not been pre-authorised by **Sentinel® Gold**.

Any **personal money** not reported lost or stolen at the same time as reporting the **incident** to **Sentinel® Gold** will not be covered.

- Claims not supported by a bank or building society statement to evidence ownership of the money prior to it being lost or stolen

There are no significant exclusions or limitations as part of this service.

- Claims which do not include the necessary supporting documentation i.e. receipts for the replacement, or other evidence of purchase.

WORLDWIDE LOCK AND KEY PROTECTION

What is Covered	The Limits
<p>Locks Costs of replacing locks to your home, home office or vehicle if the relevant keys are lost or stolen.</p> <p>Keys Costs of gaining entry to your home, home office or vehicle if you or a registered member lose your keys or the key accidentally breaks in the lock.</p> <p>Vehicle Recovery Costs of recovering a vehicle and any passengers to your home or the nearest garage, whichever is closer. If the locksmith or motor assistance service cannot gain entry to the vehicle.</p> <p>Hire Car Costs of a hire-car or other reasonable transportation charges for up to 3 days if the locksmith or motor assistance service cannot attend or gain entry to your vehicle within 24 hours of contacting Sentinel® Gold.</p>	<p>Sentinel® Gold will pay up to: a maximum of £1000 per incident; a maximum of 3 incidents per year.</p> <p>The provision of a hire-car is subject to availability and the terms and conditions of the vehicle rental company.</p>

What is not Covered

Sentinel® Gold will not pay for:

- **locks** or **keys** damaged before the **start date** of this **policy**;
- **locks** damaged before the accompanying **keys** were lost or stolen;
- more than one **key** for each **vehicle lock**;
- any non-domestic **locks** or **keys**, other than for **your home office**;
- any claims where lost or stolen **keys** have the **vehicle** registration number or details of **your home** or **home office** address attached to them;
- alternative transportation costs or **hire-car** costs for any period exceeding 3 days;
- costs for a **hire-car** or other reasonable transportation charges unless **you** have received authority from **Sentinel® Gold** to incur these costs;
- Any costs or liabilities relating to the **hire-car** other than the rental fee.



What to do if you need to make a claim

1. Report any incident likely to give rise to a claim to **Sentinel® Gold** within 24 hours of discovery
From the United Kingdom call: 0800 023 4255
From outside the United Kingdom call: +44 23 9265 2222

Please have **your policy** number to hand to make the claims process easier.

2. If a **mobile device** has been lost or stolen, **Sentinel® Gold** will attempt to transfer **you** directly to **your** network provider to report any loss or theft and block **your** airtime account.
3. Report the theft of **your card, personal money, identity documents** or **personal belongings** to the police and obtain a crime reference number or the details of the police station.
4. **Sentinel® Gold** may ask **you** to complete a claim form and at **your** own expense, provide:
 - information to prove a claim for **personal money**, such as bank/building society statements to show withdrawal of the money from the account;
 - a description of the **personal belongings** lost or stolen;
 - receipt(s) for the replacement item(s).

Copies of this document are available in Braille, large print or audio on request.

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You may be entitled to compensation from the Financial Services Compensation Scheme if Tenergy are unable to meet their obligations.

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