



# 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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### Section 1 - General Conditions applying to the whole agreement

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- C. Insurance covers
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  - Lock and Key Protection



# 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 cxLoyalty International 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 agreement 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 agreement period shown on your welcome letter. It will be automatically renewed at the end of the period unless you tell us otherwise. You may need to review this cover periodically to ensure it remains adequate to your needs.



## Cancelling your agreement

Where a trial period is shown on your welcome letter you may cancel your agreement at any time up until the end of the trial period. Please note, this may give you a longer cancellation period than currently required under English Law, which is 14 days from the latter of the start date of this agreement or receipt of your welcome letter and these terms and conditions.

On expiry of the trial period you can cancel your agreement but you will not be entitled to a refund of any fee paid.

Where you do not have a trial period you may cancel your agreement at any time up until 14 days from the latter of the start date of this agreement or receipt of your welcome letter and these terms and conditions and receive a refund of any fees you have paid provided no claim has been made. On expiry of the 14 day period you can cancel your agreement but you will not be entitled to a refund of any fee paid.

To cancel your agreement please call or write to **Sentinel® Gold** at the telephone number and address shown: Telephone: 0800 023 4318. Write to: **Sentinel® Gold** Sentinel House, Airspeed Road, Portsmouth Hampshire PO3 5RF

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

Features and Benefits	Significant Exclusions or Limitations
<p><b>Communication costs</b> 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 <b>Sentinel® Gold</b>, the police or any other insurer.</p>	<ul style="list-style-type: none"><li>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.</li></ul> <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><b>Personal money</b> Up to £300 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"> <li>• The most we will pay is £300 per year.</li> <li>• claims for personal money not reported at the same time as reporting the loss or theft of cards.</li> <li>• 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)</li> </ul>
<p><b>Identity documents</b> 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><b>Personal belongings</b> Up to £200 to replace a lost or stolen handbag, wallet, purse or briefcase.</p>	<p>The limit for a single claim is £200. 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><b>Lock and Key</b></p> <p>Up to £800 to cover the costs of:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• the limit for a single claim is £800</li> <li>• a maximum of 3 claims are allowed per year (See: Section 2, C - Insurance Covers – <b>Lock and Key Protection</b> – The Limits)</li> </ul> <p><b>Sentinel® Gold</b> does not pay for:</p> <ul style="list-style-type: none"> <li>• any non-domestic locks or keys, other than for your home office;</li> <li>• 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;</li> <li>• claims for the loss or theft of vehicle keys which do not belong to vehicles owned</li> <li>• and being used by you or a registered member;</li> <li>• any costs for gaining entry to your home, home office or vehicle other than locksmith or motor assistance charges;</li> <li>• locks damaged prior to the keys being lost or stolen;</li> <li>• 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.</li> <li>• costs for a hire-car or transportation charges not agreed in advance by <b>Sentinel® Gold</b>;</li> <li>• alternative transportation or hire-car costs after 3 days;</li> <li>• 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.</li> </ul> <p>The provision of a hire-car is subject to availability and the terms and conditions of the hire-car company. (See: Section 2, C - Insurance Covers – <b>Lock and Key Protection</b> – 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 membership 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 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® 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 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](mailto: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 agreement** with **Sentinel® Gold** and the **Insurer**. Please keep all of these documents together and in a safe place for future reference. The basis of **your agreement** is the information **you** supplied when **you** purchased **Sentinel® Gold**.

**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 and administers the associated services.

In return for the payment of **your fee**, **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 **agreement** for the duration of the **agreement period**.

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

## Definitions – Applying to the whole agreement

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

<b>agreement</b>	These <b>Sentinel® Gold</b> terms and conditions between <b>you</b> , <b>Sentinel® Gold</b> and the <b>Insurer</b> and <b>your welcome letter</b> and any subsequent <b>renewal letter</b>
<b>agreement period</b>	The period shown on <b>your welcome letter</b> or <b>renewal letter</b> .
<b>card(s)</b>	The credit and debit <b>cards</b> , including Post Office™ <b>card</b> accounts, charge <b>cards</b> , store <b>cards</b> and other similar payment <b>cards</b> (including prepaid <b>cards</b> but excluding fuel <b>cards</b> ), which <b>you</b> or a <b>registered member</b> owns.
<b>cash advance(s)</b>	A payment in connection with an <b>incident</b> made by <b>Sentinel® Gold</b> to <b>you</b> or a <b>registered member</b> which must be repaid within 30 days of receipt.
<b>communication costs</b>	The fax, telephone, internet or letter costs <b>you</b> or a <b>registered member</b> have to pay when reporting an <b>incident</b> to <b>Sentinel® Gold</b> , the police and to any other <b>Insurer</b> .



<b>fee(s)</b>	The amount payable for <b>your Sentinel® Gold</b> membership as set out in <b>your welcome letter</b> or <b>renewal letter</b> .
<b>hire-car</b>	A car hired by <b>you</b> or a <b>registered member</b> from a <b>vehicle</b> rental company. The <b>hire-car</b> must have an engine capacity of 1600 cc or less.
<b>home</b>	The registered address supplied by <b>you</b> as <b>your</b> permanent place of residence within the <b>territorial limits</b> .
<b>home office</b>	An area located within the boundaries of <b>your home</b> , specifically designated as the day to day place of work of <b>you</b> or a <b>registered member</b> .
<b>identity document</b>	Any document which may be used to confirm the identity of <b>you</b> or a <b>registered member</b> e.g. a driving licence or a passport.
<b>incident</b>	An event or series of connected events, which result in the loss or theft of <b>cards; personal belongings; identity documents; keys; mobile device</b> and/or <b>personal money</b> belonging to <b>you</b> or a <b>registered member</b> . Personal money must be lost or stolen at the same time as <b>card(s)</b> belonging to <b>you</b> or a <b>registered member</b> .
<b>Insurer</b>	AmTrust Europe Limited
<b>key(s)</b>	A device manufactured to open a specific <b>lock</b> , including electronic immobilisers and alarms fitted to a <b>vehicle</b> .
<b>lock(s)</b>	Permanently fitted or built in, <b>key</b> -operated, security devices to external doors, garage doors and safes located within <b>your home</b> or <b>home office</b> , and <b>locks</b> fitted to a <b>vehicle</b> .
<b>mobile device</b>	A <b>mobile device</b> owned and in use by <b>you</b> or a <b>registered member</b> at the time of an <b>incident</b> .
<b>personal belongings</b>	The handbag, briefcase, wallet, or purse owned and used by <b>you</b> or a <b>registered member</b> at the time of an <b>incident</b> .
<b>personal money</b>	Cash for the personal use of <b>you</b> or a <b>registered member</b> and withdrawn from an account in the name of <b>you</b> or a <b>registered member</b> , including the value loaded to pre-paid <b>cards</b> .
<b>registered member(s)</b>	Any person, registered with <b>Sentinel® Gold</b> , who lives at <b>your home</b> .

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



# SECTION 1- General conditions applying to the whole agreement

## 1. Rights of Recovery

Sentinel<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> Gold** or the **Insurer**.

## 2. Rates of Exchange

Any claim made under this **agreement** 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<sup>®</sup> Gold**.

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

Details of registered items can be viewed by logging in to **your agreement** record on our website; [www.sentinelgold.co.uk](http://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<sup>®</sup> 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 **fee**.

Registered members may be given secure access to [www.sentinelgold.co.uk](http://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<sup>®</sup> Gold** of any change to **your** permanent address. **You** must tell **Sentinel<sup>®</sup> Gold** when a **registered member** is no longer living at **your home** address and tell the **registered member** that the protection available under this **agreement** has ended. They can apply for a new **agreement** if they want the insurance cover and associated services to continue.

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

#### 4. Changes Sentinel® Gold can make to your agreement

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

#### 5. Cancelling your agreement

##### Where a trial period is shown in your welcome letter

**You** may cancel **your agreement** at any time up until the end of the **trial period**. Please note, this may give **you** a longer cancellation period than currently required under English Law, which is 14 days from the latter of the start date of this **agreement** or receipt of **your welcome letter** and these terms and conditions.

On expiry of the **trial period you** can cancel **your agreement** at any time but **you** will not be entitled to a refund of any **fee** paid.

##### Where you do not have a trial period

**You** may cancel **your agreement** at any time up until 14 days from the latter of the Start Date of this **agreement** or receipt of **your welcome letter** and these terms and conditions and receive a refund of any **fees you** have paid provided no claim has been made.

On expiry of the 14 day period **you** can cancel **your agreement** at any time but **you** will not be entitled to a refund of any **fee** paid.

To cancel **your agreement** please call or write to **Sentinel® Gold** at the telephone number and address shown below:

Telephone: 0800 023 4318

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

**You** must tell **registered members** that **you** have cancelled the **agreement** 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 **Fee**. 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 **Resident Family 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 a return of the **fees**.

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 agreement** will end automatically on whichever of the following happens first:

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

## 7. Automatic Renewal

When **your agreement** is due for renewal **Sentinel® Gold** will renew **your agreement** automatically by charging and receiving the **fee**, 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 **agreement** expires with full details of the **fee** and terms and conditions applicable to **your** renewal. Details will be confirmed in a **renewal letter**.

If **you** do not want to renew the **agreement**, all **you** need to do is call or write to **Sentinel® Gold** within 14 days of the renewal date. **Sentinel® Gold** Sentinel House, Airspeed Road, Portsmouth Hampshire PO3 5RF.  
Telephone: 0800 023 4318.

## 8. Choice of Law

Unless agreed otherwise:

- a) the language of **your agreement** and all communications relating to it will be English; and
- b) all aspects of **your agreement**, 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 P03 5RF quoting **your** membership 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 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](mailto:complaint.info@financial-ombudsman.org.uk)

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





### The EC online dispute resolution platform

**You** also have the option to register **your** complaint using the European Commission Online Dispute resolution (ODR) platform. This is a web based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers.

**You** can access the platform online using the following website address: <https://webgate.ec.europa.eu/odr>

## 10. How we will use your data

The **Insurer** and **Sentinel® Gold** are committed to protect the privacy of customers and the confidentiality and security of information entrusted to them. **Sentinel® Gold** will only use **your** personal data as set out in the Privacy and Cookies policy. To view a copy of this policy, please visit the **Sentinel® Gold** website at [www.sentinelgold.co.uk](http://www.sentinelgold.co.uk). **Sentinel® Gold** is the data controller for the personal data collected directly from **you**. Please ensure **you** review the Privacy Policies for the **Insurer** (which can be found at [www.amtrusteurope.com](http://www.amtrusteurope.com)) to understand how they use and process **your** information.

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.

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 **fees**. 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.

## 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 **agreement**. 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](mailto: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 **agreement** 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 **agreement**, **Sentinel® Gold**'s liability of any kind in respect of any services or otherwise shall be limited to the amount of the **fees** payable by **you** during **your agreement 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 agreement** 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 **agreement period** and is not attributable to **Sentinel® Gold**'s negligence or breach of **your agreement**; 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** 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 **agreement** 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 agreement** and any representations given to **you** during **your** application for **your agreement** constitute the entire **agreement** between **you, Sentinel® Gold** and the **Insurer**. Any failure to exercise or enforce any right or provision of **your agreement** shall not constitute a waiver of such right or provision. If any provision of **your agreement** is found by a competent jurisdiction to be invalid, then the remaining provisions shall remain in full force and effect.

# 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 **agreement** 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 **agreement 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

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

Service	What is provided
<p><b>Card loss reporting</b> In the event of an <b>incident</b> resulting in the loss or theft of <b>cards</b> belonging to <b>you</b> or a <b>registered member</b>.</p>	<p><b>Sentinel® Gold</b> will arrange for <b>cards</b> to be cancelled and reissued by the <b>card</b> issuer. Some <b>card</b> issuers do not reissue <b>cards</b> unless the <b>cardholder</b> makes the request themselves. If <b>you</b> do not receive a replacement <b>card</b> within 2 weeks of contacting us, <b>you</b> will need to contact <b>your card</b> issuer directly to request it.</p>
<p>Protective Registration As a result of an <b>incident</b> where <b>you</b> or a <b>registered member's card(s)</b> and <b>identity documents</b> have been lost or stolen, <b>Sentinel® Gold</b> will offer Protective Registration.</p>	<p>Protective Registration places a warning against the name and/or address in <b>you</b> or the <b>registered member's</b> credit report for up to 13 months. This warning can protect <b>you</b> or the <b>registered member</b> in the event that someone else attempts to obtain credit in <b>you</b> name by alerting potential lenders to conduct extra checks prior to providing such credit. After placing the warning, <b>Sentinel® Gold</b> will send <b>you</b> or the <b>registered member</b> 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 <b>cash advance</b> <b>Sentinel® Gold</b> will arrange a <b>cash advance</b> for <b>you</b> or a <b>registered member</b> if <b>you</b> or the <b>registered member's card(s)</b> are lost or stolen and <b>you</b> or the <b>registered member</b> have no other means of paying for travel tickets, accommodation or obtaining cash whilst stranded away from <b>your home</b>.</p>	<p>A <b>cash advance</b> of up to £11,750 per <b>incident</b> will be made available when <b>you</b> or the <b>registered member</b> provide <b>Sentinel® Gold</b> with:</p> <ul style="list-style-type: none"> <li>• details of an alternative <b>card</b> from which the <b>cash advance</b> can be debited; or</li> <li>• details of a friend or relative who <b>Sentinel® Gold</b> can contact and will authorise a payment from their own resources to <b>Sentinel® Gold</b>; or</li> <li>• 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 <b>Sentinel® Gold</b>.</li> </ul> <p><b>Sentinel® Gold</b> will arrange for the <b>cash advance</b> to be made available at the nearest office of Western Union or one of its agents. Full details will be provided when <b>you</b> call to request an advance.</p> <p><u>Please note:</u></p> <p><b>Cash advances</b> are repayable within 30 days of receipt. <b>Sentinel® Gold</b> may refuse to provide a <b>cash advance</b> to <b>you</b> or the <b>registered member</b> if, in <b>Sentinel® Gold's</b> reasonable opinion, there is any reason to believe <b>you</b> or the <b>registered member</b> may not be able to repay the <b>cash advance</b>.</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**.

## What is not provided

**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** 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><b>Mobile device</b> loss reporting</p> <p>In the event of an <b>incident</b> resulting in the loss or theft of a <b>mobile device</b> belonging to <b>you</b> or a <b>registered member</b>.</p>	<p><b>Sentinel® Gold</b> will attempt to transfer <b>you</b> or a <b>registered member</b> to the network provider to place a block on the <b>mobile device</b>.</p> <p><b>Sentinel® Gold</b> will not be held responsible in the event that <b>you</b> or a <b>registered member</b> 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><b>Communication costs</b></p> <p><b>Communication costs</b> paid in dealing with and reporting an <b>incident</b>.</p>	<p>The limit for a single claim is £800. A maximum of 3 claims are allowed per <b>year</b>.</p>
<p><b>Personal Money</b></p> <p><b>Personal</b> money lost or stolen at the same time as a <b>card</b>.</p>	<p>The most we will pay is £300 per <b>year</b>.</p>
<p><b>Identity documents</b></p> <p>Costs of replacing lost or stolen <b>identity documents</b>.</p>	<p>The limit for a single claim is £400. A maximum of 3 claims are allowed per <b>year</b>.</p>
<p><b>Personal Belongings</b></p> <p>Costs of replacing lost or stolen <b>personal belongings</b>.</p>	<p>The limit for a single claim is £200. A maximum of 3 claims are allowed per <b>year</b>.</p>





## What is not provided

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## 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

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



## What is not Covered

**Sentinel® Gold** will not pay for:

- **Locks** or **keys** damaged before the Start Date of this **agreement**;
- **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 membership 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 cxLoyalty are unable to meet their obligations.

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