



**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 2 - Terms and Conditions for full details.

Please take time to read through Parts 1 and 2 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 for the costs of replacing a lost or stolen mobile phone;
- 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, mobile phone, 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 assistance services. The insurance cover provided by **Sentinel® Gold** is underwritten by AmTrust Specialty Limited.

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 - Sentinel® Gold Terms & Conditions

This is **your Sentinel® Gold** terms and conditions and together with the **welcome letter** and any subsequent **renewal letter** forms the **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:

- The first is with AmTrust Specialty Limited, which underwrites the insured elements of the **policy**.
- The second is with **Sentinel® Gold** which arranges the insurance covers, in its capacity as an agent of AmTrust Specialty Limited, and administers the assistance services.

In return for the payment of **your premium**, **Sentinel® Gold** will provide the registration and assistance services set out in Section 2 and arrange the insurance covers set out in Section 3 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 United Kingdom, Channel Islands and the Isle of Man.

### 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.

<b>accessories</b>	Means items such as, but not limited to, chargers, protective cases, carrying cases.
<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>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>excess</b>	The amount <b>you</b> or a <b>registered member</b> will be required to pay towards any approved <b>mobile phone</b> claim made under this <b>policy</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 a <b>mobile phone</b> ; <b>card(s)</b> ; <b>personal belongings</b> ; <b>identity documents</b> or <b>personal money</b> *, - <b>you</b> or a <b>registered member</b> being unable to gain access to a <b>home</b> or <b>vehicle</b> . * <b>Personal money</b> must be lost or stolen at the same time as a <b>card</b> .
<b>insurer</b>	AmTrust Specialty 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, key-operated, security devices fitted to: - external front and back doors - internal room doors - garage doors located within the boundary of <b>your home</b> - a <b>vehicle</b> .

<b>mobile phone</b>	A handheld portable telephone (excluding <b>accessories</b> , personalised ring tones, graphics, downloaded material or software which are stored on <b>your</b> phone), belonging to <b>you</b> or a <b>registered member</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> . This includes the value loaded onto pre-paid cards, but does not include gift cards.
<b>policy</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>policy period</b>	The period shown on <b>your welcome letter</b> or <b>renewal letter</b> .
<b>premium(s)</b>	The amount payable for <b>your Sentinel® Gold policy</b> as set out in <b>your welcome letter</b> or <b>renewal letter</b> .
<b>proof of ownership</b>	Documentation or evidence provided by <b>you</b> or a <b>registered member</b> to support a claim. This could include but not limited to: <ul style="list-style-type: none"> <li>• <b>mobile phone</b> make, model, memory and IMEI number.</li> <li>• documentation from an airtime provider</li> <li>• purchase/service receipts</li> <li>• bank statements</li> </ul>
<b>registered member(s)</b>	Any person, registered with <b>Sentinel® Gold</b> , who lives at <b>your home</b> .
<b>renewal date</b>	the date shown on the <b>policy renewal letter</b> .
<b>schedule of registered items</b>	A document sent to <b>you</b> detailing the <b>card(s)</b> , <b>identity documents</b> and <b>mobile phones</b> registered by <b>you</b> and/or <b>registered members</b> under this <b>policy</b> .
<b>Sentinel® Gold, we, us, our</b>	<b>Sentinel® Gold</b> is the trading name and registered trademark of Tenergy Limited. Tenergy 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="https://register.fca.org.uk/s/">https://register.fca.org.uk/s/</a> or by contacting the FCA on 0800 111 6768.
<b>start date</b>	The date shown on the <b>policy welcome letter</b> .
<b>tag(s)</b>	A <b>tag</b> provided by <b>Sentinel® Gold</b> to attach to keys 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>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 ' <b>welcome letter</b> ' or ' <b>renewal letter</b> ' containing details of <b>your premium</b> , the the <b>start date</b> or <b>renewal date</b> of the <b>policy</b> , <b>your</b> right to cancel and the details of the <b>card</b> or bank account to which the <b>premium</b> will be taken from.
<b>year</b>	A period of 12 months from the the <b>start date</b> or <b>renewal date</b> 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 policy

### 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 **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<sup>®</sup> 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 the **policy** record on **our** website; [www.sentinelgold.co.uk](http://www.sentinelgold.co.uk). **You** can create a password and memorable word that will allow **you** to change the details of **cards, mobile phones, 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 payment details used to pay the **premium**.

**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, mobile phones, 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 **policy** has ended. They can apply for a new **policy** if they want the insurance cover and assistance services to continue.

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

### 4. Changes Sentinel<sup>®</sup> Gold can make to the policy

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

### 5. Cancelling the policy

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

If **you** cancel the **policy** immediately within 14 days of the **policy start date** or **renewal 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 the **policy** immediately after the first 14 days of **policy start date** or **renewal date** then as long as no **claims** have been made, **you** will receive a refund for any remaining days of cover. This will be calculated on a pro-rata basis from **your start date** or **renewal date** to the day **we** process **your** cancellation request. If **we** cancel the **policy** at **your** request after the first 14 days of the **policy start date** or **renewal date**, **you** will be charged an administration fee of £5.

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

To cancel the **policy** please contact **Sentinel<sup>®</sup> Gold** by any of the following methods;

Telephone: 0800 023 4318

Write to: Sentinel Gold, PO Box 5305, Lancing, BN11 9WD

Email: [enquiries@sentinelgold.co.uk](mailto:enquiries@sentinelgold.co.uk).

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

## 6. When the policy ends

**Sentinel® Gold** can cancel the **policy** by giving **you** at least 30 days' notice in writing to **your home** address if 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:

- if **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 the **policy** will be cancelled.
- if **we** reasonably suspect that **you** or a **registered member** has submitted a claim knowing it to be false or a misrepresentation.
- if 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)**.

If **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 the **policy** (prior to **your** next payment due date) after **we** have received the returned mail.

The **policy** will automatically continue until one of the following events happens:

- **you** cancel the **policy**
- **we** are unable to collect **policy premium**
- **you** no longer live in the **territorial limits**
- **Sentinel® Gold** or the **Insurer** cancel the **policy** for a valid reason (as set out above).

## 7. Automatic Renewal

When the **policy** is due for renewal, **Sentinel® Gold** will renew the **policy** automatically and collect the **premium** from the card or direct debit details previously provided by **you**. This saves **you** the worry of remembering to contact **us** prior to the **renewal date**. **You** can, at any time, ask **us** not to automatically renew the **policy**.

**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 contact **us** and request the **policy** to cancel ahead of the **policy renewal date**.

## 8. Choice of Law

Unless agreed otherwise:

- a) the language of the **policy** and all communications relating to it will be English; and
- b) all aspects of the **policy**, including negotiation and performance, 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**, PO Box 5305, Lancing, BN11 9WD quoting the **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](mailto: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 [www.sentinelgold.co.uk](http://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 **we** identify that **you** no longer live at the address **we** have on record for **you**, **us** may provide **your** data to TransUnion Limited in order to obtain your updated address information. If TransUnion is provided with this data they will act as a data controller and a copy of their privacy **policy** can be found at [www.transunion.co.uk/legal/privacy-centre](http://www.transunion.co.uk/legal/privacy-centre).

**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 **we** 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.

### AmTrust Specialty Limited (the Insurer) Privacy Notice

AmTrust Specialty Limited (AmTrust) will keep **your** personal information safe and private. AmTrust follows all laws that protect **your** privacy. Under the laws, AmTrust is responsible for handling **your** personal information as Data Controller. Here is a simple explanation of how and why it does this. For more details visit the website at [www.amtrusteurope.com](http://www.amtrusteurope.com)

### What AmTrust does with your personal information

There are different reasons for using **your** information. AmTrust will need it to:

- give **you** this **policy**.
- contact **you** to ask if **you** want to continue with the **policy**.
- protect both **you** and AmTrust against fraud and money laundering.
- follow the law and any regulations that apply.

### AmTrust might need your information:

- to run through its computer systems to see if it can offer **you** this **policy**.
- to help **you** if **you** have any queries or want to make a claim.
- to give **you** information, products, or services that **you** ask for.
- for research or statistics.



Some personal information is very private or sensitive. For example, information about **your** health or any criminal convictions **you** might have. AmTrust might need this kind of information to decide if it can offer **you** this **policy**, or to help **you** with a claim. It will only use this type of information for these specific reasons and will follow any rules that it has to.

AmTrust might need to share **your** information with companies and people who provide a service to it, or to **you** on its behalf. It will only do this if the law allows it to. This includes, for example:

- companies in the AmTrust group and people it works with.
- reinsurers, insurance brokers, insurance reference bureaus and agents.
- credit and fraud agencies.
- medical professionals.
- regulators, and anyone it might need to share the information with by law.

AmTrust might send **your** information outside the UK and European Economic Area for processing and storage. This can include to the USA and Israel. It makes sure that **your** information is stored safely and processed in line with the law and this notice.

**You** can ask AmTrust to:

- provide **you** with the information it has about **you**.
- Restrict or stop processing **your** information in certain occasions.
- If there are any mistakes or updates, **you** can ask AmTrust to correct them.
- delete **your** information (although there are some things it cannot delete).
- give **your** information to someone else involved in **your policy**.
- not use **your** information for marketing.

If **you** think AmTrust has done something wrong with **your** information, **you** should speak to the local data protection authority.

AmTrust will:

- not keep **your** information longer than it needs to. This is usually up to 10 years after **your policy** ends.
- only keep **your** information longer than 10 years if there is a business or regulatory reason for doing so.

If **you** have questions about how AmTrust uses **your** information, contact its Data Protection Officer. The contact details are on the website - [www.amtrusteurope.com](http://www.amtrusteurope.com)

## 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](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 **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 the **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 the **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 the **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), nuclear attacks, riot, strike, civil commotion, civil war, revolution, insurrection, military usurped power, epidemics/pandemics, and cyber attacks.

#### 15. General Rights

The **policy** and any representations given to **you** during **your** application for the **policy** constitute the entire **policy** between **you**, **Sentinel® Gold** and the **Insurer**. Any failure to exercise or enforce any right or provision of the **policy** shall not constitute a waiver of such right or provision. If any provision of the **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, the **policy**. If the information provided by **you** is not complete and accurate the extent of cover may be affected and:

- **we** may cancel the **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 the **policy**; or
- need to amend the terms of the **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, then **we** and 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- Assistance Services

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

A - Registration and Assistance Services

B - **Card** and **Identity Documents** loss or theft assistance

**Sentinel® Gold** provides the assistance services detailed in Parts A and B.

The assistance 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 assistance 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, <b>Sentinel® Gold</b> will provide <b>you</b> with a <b>tag</b> to attach to <b>your</b> keys. The <b>tag</b> 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 <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> .
Card registration service	<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. 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>
Valuable document registration service	<b>You</b> and each <b>registered member</b> can register details of valuable documents such as a passport or driving licence with <b>Sentinel® Gold</b> . If any of these documents is lost or stolen during the <b>policy period</b> , <b>Sentinel® Gold</b> will provide <b>you</b> or the <b>registered member</b> with the relevant details. <b>Sentinel® Gold</b> will not undertake the safekeeping of original or copies of valuable documents.
Luggage Retrieval Service	On <b>your</b> request, <b>Sentinel® Gold</b> will provide <b>you</b> and each <b>registered member</b> one <b>tag</b> for each <b>policy period</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. <b>Sentinel® Gold</b> will not pay any costs incurred in the return of luggage. <b>You</b> can purchase additional <b>tags</b> from <b>Sentinel® Gold</b> .
Security supplies	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.
Change of Address Service	If <b>you</b> change address, <b>Sentinel® Gold</b> can notify participating card-issuers of <b>your</b> new address. <b>Sentinel® Gold</b> cannot guarantee the card issuer will update <b>your</b> address as some card issuers will only process these request if made by the cardholder themselves.  As <b>Sentinel® Gold</b> is not informed of this decision, we recommend that you still check your address status with the card issuer.
Emergency Contacts Service	<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.

## B. CARD AND IDENTITY DOCUMENTS LOSS OR THEFT ASSISTANCE

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 the **policy** number to hand when **you** call **us**.

Service	What is provided
<p><b>Card</b> loss reporting 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 request for <b>cards</b> to be cancelled and reissued by the <b>card</b> issuer. <b>Sentinel® Gold</b> cannot guarantee the <b>card</b> issuer will process the <b>card</b> cancellation at <b>our</b> request and/or re-issue <b>cards</b>. This is because some <b>card</b> issuers will only process the request if made by the cardholder themselves. If <b>you</b> do not receive a replacement <b>card</b> within 2 weeks of contacting <b>us</b>, <b>you</b> will need to contact <b>your card</b> issuer directly to request it.</p>
<p>Protective Registration provided by Cifas - the UK's Fraud Prevention Agency. As a result of an <b>incident</b> where <b>your</b> or a <b>registered member's 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>your</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>your</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>

## SECTION 3 - Insurance Cover

The insurance cover available to **you** and all **registered members** is set out in the following sections.

A - **Communication Costs , Personal Money, Identity Documents, Personal Belongings and Lock and Key Protection**

B - **Mobile Phone** Loss and Theft Insurance

The insurance covers are provided by the **Insurer** and administered on their behalf by **Sentinel® Gold**.

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

Unless stated otherwise, these insurance covers are provided for use worldwide within the **policy period**.

### A - COMMUNICATION COSTS , PERSONAL MONEY, IDENTITY DOCUMENTS, PERSONAL BELONGINGS AND LOCK AND KEY PROTECTION

With respect to the **Communication Costs, Identity Documents, Personal Belongings and Lock and Key Protection** cover, **you** are limited to a maximum of 3 successful claims each **policy** every **year** for all **incidents**, this includes claims made by any **registered member**.

For example, if **you** made a claim if **your keys**, purse and driving licence were lost or stolen at the same time, **we** would treat this as one claim.

What is Covered	The Limits	What is not Covered
<b>Communication costs</b> Costs incurred in reporting and dealing with an <b>incident</b> .	The limit for a single claim is £800. Worldwide cover.	<ul style="list-style-type: none"> <li>Any costs not directly related to an <b>incident</b>.</li> <li>Any <b>incident</b> which occurred before the <b>policy start date</b>.</li> <li>Any costs other than <b>communication costs</b>.</li> <li>Any costs associated with travel documentation which have not been pre-authorised by <b>Sentinel® Gold</b>.</li> </ul>
<b>Personal Money</b> <b>Personal money</b> lost or stolen at the same time as a <b>card</b> .	The most <b>we</b> will pay is £400 each <b>year</b> . Worldwide cover.	Any <b>personal money</b> not reported lost or stolen at the same time as reporting the <b>incident</b> to <b>Sentinel® Gold</b> will not be covered. <ul style="list-style-type: none"> <li>Any <b>incident</b> which occurred before the <b>policy start date</b>.</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.</li> <li>Gift cards.</li> </ul>
<b>Identity documents</b> Costs of replacing lost or stolen <b>identity documents</b> .	The limit for a single claim is £400. Worldwide cover.	<ul style="list-style-type: none"> <li>Any <b>incident</b> which occurred before the <b>policy start date</b>.</li> </ul>
<b>Personal Belongings</b> Costs of replacing lost or stolen <b>personal belongings</b> .	The limit for a single claim is £300. Worldwide cover.	<ul style="list-style-type: none"> <li>Any claim if <b>you</b> are unable to provide <b>proof of ownership</b>.</li> <li>Any <b>incident</b> which occurred before the <b>policy start date</b>.</li> </ul>

### How to make a claim:

#### What to do if you need to make a claim:

1. Report the loss or theft to the police as soon as possible after discovery and obtain a crime reference number, or a lost property reference along with the address and telephone number of the police station. If **we** are unable to verify the crime reference number, **we** will request a police report. **We** will not proceed with a claim until **we** have the required information.
2. Call **Sentinel® Gold** as soon as possible on 0800 023 4318. If **you** are calling from outside the UK, call +44 2392 652222. **We** will instruct **you** on what documentation **you** need to provide **us** with to support **your** claim. This will need to be provided by **you** at **your** own expense, however in most cases this can be provided electronically.
3. If the claim is approved, **we** will arrange for a payment to be made to **you**. Any payment **we** make will be by bank (BACS) transfer.

## LOCK AND KEY PROTECTION

What is Covered	The Limits	What is not Covered
<p><b>Locks</b> Costs of replacing <b>locks</b> to <b>your home, home office</b> or <b>vehicle</b> if the relevant <b>keys</b> are lost or stolen.</p> <p><b>Keys</b> Costs of gaining entry to <b>your home, home office</b> or <b>vehicle</b> if: - <b>you</b> or a <b>registered member</b> lose the <b>key</b>. - the <b>key</b> for it is stolen. - the <b>key</b> accidentally breaks in the <b>lock</b>.</p> <p><b>Vehicle Recovery</b> Costs of recovering a <b>vehicle</b> and any passengers to <b>your home</b> or the nearest garage, whichever is closer. If the locksmith or motor assistance service cannot gain entry to the <b>vehicle</b>.</p> <p><b>Hire Car</b> Costs of a <b>hire-car</b> or other reasonable transportation charges for up to 3 days if the locksmith or motor assistance service cannot attend or gain entry to <b>your vehicle</b> within 24 hours of contacting <b>Sentinel® Gold</b>.</p>	<p><b>Sentinel® Gold</b> will pay up to a maximum of £1,000 for each <b>incident</b>.</p> <p><b>You</b> may need to arrange and pay the locksmith yourself and then claim these costs from <b>us</b>.</p> <p><b>Lock</b> and <b>Key</b> property cover is within the United Kingdom, Channel Islands and Isle of Man only. <b>Lock</b> and <b>Key vehicle</b> cover is worldwide.</p> <p><b>We</b> cannot arrange <b>vehicle</b> recovery abroad. <b>You</b> will need to arrange this yourself and then claim these costs back following the claim process below.</p> <p>The provision of a <b>hire-car</b> is subject to availability and the terms and conditions of the vehicle rental company.</p>	<p><b>Sentinel® Gold</b> will not pay for:</p> <ul style="list-style-type: none"> <li>• any <b>incident</b> which occurred before the <b>policy start date</b>.</li> <li>• <b>locks</b> damaged before the accompanying <b>keys</b> were lost or stolen.</li> <li>• more than one replacement <b>key</b> for a <b>vehicle</b>.</li> <li>• more than two <b>keys</b> for each replacement property <b>lock</b>.</li> <li>• any non-domestic <b>locks</b> or <b>keys</b> other than for <b>your home office</b>, for example: <ul style="list-style-type: none"> <li>- for outbuildings or communal doors.</li> <li>- for top boxes or trailers.</li> </ul> </li> <li>• any claims if lost or stolen <b>keys</b> have the <b>vehicle</b> registration number or details of <b>your home</b> or <b>home office</b> address attached to them.</li> <li>• any costs relating to a <b>lock</b> or <b>key</b> for a property outside of the United Kingdom, Channel Islands and Isle of Man.</li> <li>• alternative transportation costs or <b>hire-car</b> costs for any period exceeding 3 days.</li> <li>• costs for a <b>hire-car</b> or other reasonable transportation charges unless <b>you</b> have received authority from <b>Sentinel® Gold</b> to incur these costs.</li> <li>• Any costs or liabilities relating to the <b>hire-car</b> other than the rental fee.</li> </ul>

### How to make a Lock and Key claim:

#### What to do if you need to make a claim:

1. Call **Sentinel® Gold** as soon as possible on 0800 023 4318. If **you** are calling from outside the UK, call +44 2392 652222. Lines are open 24 hours a day, 365 days a year.
2. Report the loss or theft to the police and obtain a crime reference or lost property reference number along with the address and telephone number of the police station. If **we** are unable to verify the crime reference number, **we** will ask for a police report.  
**We** will not proceed with a claim until **we** have this information.
3. Depending on what assistance **you** need, **we** will either:
  - Arrange for a locksmith on **your** behalf, or
  - Instruct **you** to arrange and pay for **your** own locksmith and then claim for these costs. To claim locksmith costs, **you** will need to provide a receipt from a VAT registered locksmith.
4. If the claim is approved, **we** will arrange for a payment to be made to **you**. Any payment **we** make will be by bank (BACS) transfer.

## B - MOBILE PHONE LOSS AND THEFT INSURANCE

There is a maximum limit of 3 successful **mobile phone** loss or theft claims each **policy** each **year**. As the claim limit is each **policy**, it will include claims made by **you** and **registered members**.

This limit in addition to the maximum of 3 claims **you** can make for **Communication Costs, Identity Documents, Personal Belongings** and **Lock and Key Protection**. For full details on **your** claims limit for these benefits see Section 3 'Insurance Cover', Section A.

For example, **you** make a claim as your **keys**, purse, driving licence and **mobile phone** have all been lost at the same time.

**We** would treat the loss of **your keys**, purse, and driving licence as one claim, and then the loss of **your mobile phone** as another claim.

**You** and **registered members** don't have to register **mobile phones** with **Sentinel® Gold**. However, it will make it easier to claim if the **mobile phone** is already registered with **us**.

What is Covered	The Limits	What is not Covered
<p>Up to £1,500 to replace a lost or stolen <b>mobile phone</b>.</p> <p>The <b>policy</b> will cover new and refurbished <b>mobile phones</b>.</p> <p>If <b>we</b> replace <b>your mobile phone</b>, it will be replaced with a device of the same make, model and memory size. If this is not possible, the replacement will be of equivalent specification and quality, which will be determined by <b>us</b>.</p> <p>Replacement <b>mobile phones</b> will come from available stock (which may be refurbished).</p> <p><b>We</b> cannot guarantee the replacement device will be the same colour, but <b>we</b> will try.</p>	<p>The most <b>we</b> will pay for the replacement of a <b>mobile phone</b> is £1,500.</p> <p>There is an <b>excess</b> of £125 for any claim <b>we</b> approve for a <b>mobile phone</b> lost or stolen within 14 days of the <b>policy start date</b>. After 14 days the excess drops to £75.</p> <p>There is a maximum limit of 3 successful claims each <b>policy</b> every <b>year</b>. This includes <b>mobile phones</b> which belong to <b>you</b> or any <b>registered members</b>.</p> <p><b>Mobile phones</b> which are older than 48 months at the point of an <b>incident</b> which leads to a claim.</p> <p>If <b>you</b> or a <b>registered member</b> need to make a claim, <b>you</b> will need to provide <b>us</b> with <b>proof of ownership</b> so please keep this in a safe place.</p> <p>There is no cover for <b>mobile phone</b> damage or if the <b>mobile phone</b> breaks down (becomes faulty).</p> <p>The <b>mobile phone</b> must have been purchased from a UK VAT registered company (or if purchased overseas, a company with the equivalent tax registration).</p> <p><b>We</b> may settle the claim by either replacing the <b>mobile phone</b> or making a cash payment. <b>We</b> will advise <b>you</b> of how <b>we</b> will settle the claim at the time the claim is approved.</p> <p>Replacement <b>mobile phones</b> will only be sent to an address in the United Kingdom, Channel Islands or Isle of Man.</p>	<ul style="list-style-type: none"> <li>• Any <b>incident</b> which occurred before the <b>policy start date</b>.</li> <li>• Any <b>incident</b> if the <b>mobile phone</b> was in the possession or control of anyone other than <b>you</b> or a <b>registered member</b>.</li> <li>• Any <b>mobile phone</b> purchased through a business account (excluding sole traders).</li> <li>• Any <b>mobile phone</b> used in connection with a business (excluding sole traders).</li> <li>• Any <b>mobile phone</b> older than 48 months at the point an <b>incident</b> occurred.</li> <li>• <b>Accessories</b> are not covered.</li> <li>• Any claim if the <b>excess</b> has not been paid.</li> <li>• The cost of replacing any SIM card or memory cards.</li> <li>• Any claim if <b>you</b> are unable to provide <b>proof of ownership</b>. If <b>you</b> don't have <b>proof of ownership</b> we may decline <b>your</b> claim.</li> <li>• Loss or theft if <b>you</b> or a <b>registered member</b> do not take care of the <b>mobile phone</b>.</li> </ul> <p><b>We</b> will always consider if <b>you</b> or a <b>registered member</b> are and what <b>you</b> are doing when <b>we</b> assess whether <b>you</b> have taken care of <b>your mobile phone</b>. If <b>we</b> believe <b>you</b> have not taken care of <b>your mobile phone</b> and have taken a risk with it, <b>we</b> may decline <b>your</b> claim. For example:</p> <ul style="list-style-type: none"> <li>- leaving the <b>mobile phone</b> somewhere <b>you</b> cannot see it, but others can.</li> <li>- loss or theft from any vehicle if <b>you</b> or someone acting on <b>your</b> behalf is not with the vehicle, unless your <b>mobile phone</b> has been concealed in a glove compartment, locked boot, or other concealed internal compartment and all the vehicle's security systems have been activated.</li> <li>- sending the <b>mobile phone</b> in the mail (for example trade in) and not using a suitably insured delivery service.</li> </ul> <p>These examples increase the risk of it being lost or stolen and may result in <b>your</b> claim being declined. The examples are to help <b>you</b> understand what is covered and are not the only reasons a claim could be declined.</p> <ul style="list-style-type: none"> <li>• Any costs suffered by <b>you</b> or a <b>registered member</b> as a result of not being able to use a lost or stolen <b>mobile phone</b>, other than the replacement costs.</li> <li>• Any claim if there is an outstanding <b>premium</b>.</li> </ul>

## How to make a mobile phone claim:

### What to do if you need to make a claim:

1. Report the loss or theft to the network provider as soon as possible so they can block the SIM card being used by anyone else.
2. Report the loss or theft to the police as soon as possible after discovery and obtain a crime reference number, or a lost property reference along with the address and telephone number of the police station. If **we** are unable to verify the crime reference number, **we** will request a police report. **We** will not proceed with a claim until **we** have the required information.
3. Call **Sentinel® Gold** as soon as possible on 0800 023 4318. If calling from outside the UK, call +44 2392 652 222. **We** will instruct **you** on what documentation **you** need to provide **us** with to support a claim. This will need to be provided by **you** at **your** own expense, however in most cases this can be provided electronically.
4. If the claim is approved, **we** will then request the applicable **excess** payment. **We** will not continue with a claim until the **excess** has been paid.
5. **We** will either arrange for a replacement **mobile phone** to be sent to **you**, or **we** will make a payment to **you**. Any payment **we** make will be made by bank (BACS) transfer.

**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 TENERITY are unable to meet their obligations.

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