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This document contains some important facts about Sentinel® Gold Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance

Sentinel® Gold offers you comprehensive cover and assistance for you and other people living at your home address. Sentinel® Gold provides cover against the accidental loss or theft of your mobile phone, handbag, wallet, purse and/or briefcase, passports, driving licence and personal money. Sentinel® Gold will cover any communication costs that are incurred in notifying an incident to the police, Sentinel® Gold and other insurers. Additionally, Sentinel® Gold also provides key cover in the event your keys are lost or stolen, and lock cover to help you gain access to your home or motor vehicle where your keys have been lost or stolen or broken in the lock.



What is insured?

- ✓ Up to £400 each year to replace your missing cash lost or stolen at the same time as your cards.
- ✓ Up to £300 each claim to cover your handbags, wallets and purses and/or briefcases which are lost or stolen.
- ✓ Up to £1000 each claim for Lock and Key which covers the cost of lost or stolen keys, and/or replacement locks, gaining access to your home or motor vehicle, and cover for the costs of vehicle recovery and hire car rental.
- ✓ Up to £800 each claim to cover communication costs in dealing with an incident following the loss of theft of your or a registered members wallet, purse, handbag, briefcase, personal money or identity documents, including notifying Sentinel Gold, the police or any other insurer.
- ✓ Up to £400 each claim to cover the replacement cost of a lost or stolen passport and/or driving license.
- ✓ Up to £1,500 each claim to cover the replacement costs of lost or stolen mobile phones.
 - The policy will cover new and refurbished mobile phones.
 - Claims will be settled by either replacement or a cash payment.
 - If we replace your mobile phone, it will be replaced with a device of the same make, model and memory size.
 - Replacements may come from refurbished or remanufactured stock.
 - We cannot guarantee the replacement device will be the same colour, but we will try.



What is not insured?

Personal Money

- ✗ Any personal money not reported to the police lost or stolen at the same time as reporting the loss or theft of your cards.
- ✗ Any claim for personal money not supported by a bank or building society statement to evidence ownership of the money prior to it being lost or stolen.
- ✗ Any claim for personal money in the form of gift cards.

Communication Costs

- ✗ Any communication costs not directly related to reporting the loss or theft of your mobile phone, cards, personal belongings, personal money, identity documents or keys.
- ✗ Any costs that are not directly related to communication costs.

Lock and Key Protection

- ✗ Locks or keys damaged or lost before the policy start date.
- ✗ Locks which were damaged prior to the keys being lost or stolen.
- ✗ More than one replacement key for a vehicle.
- ✗ Claims for the loss or theft of vehicle keys which are not owned by you or a registered member.
- ✗ Any non-domestic locks or keys, other than for your home office, for example:
 - for outbuildings or communal doors.
 - for top boxes or trailers.
- ✗ Costs for a hire-car or other reasonable transportation charges unless you have received authority from Sentinel® Gold to incur those costs.
- ✗ 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.
- ✗ Any costs relating to locks or keys for a property outside of the United Kingdom, Channel Islands and Isle of Man.
- ✗ Any costs for gaining entry to your home, home office or vehicle other than locksmith or motor assistance charges.

Mobile Phone Insurance

- ✗ Any damage caused to your mobile phone or if it stops working
- ✗ Mobile phones which are older than 48 months at the point of an incident which leads to a claim.
- ✗ Any mobile phone used or purchased in connection to a business
- ✗ Accessories for your mobile phone (for example chargers, protective cases, and carrying cases)
- ✗ Loss or theft where you don't take care of the mobile phone.
- ✗ Any incident where the mobile phone was in the possession or control of anyone other than you or a member of your household.



Are there any restrictions on cover?

- ! For personal belongings, lock and key, identity documents and communications costs cover, you are limited to a maximum of 3 successful claims each policy every year.
- ! For mobile phone insurance you are limited a maximum of 3 successful claims each policy every year
- ! Mobile phones which are older than 48 months at the point of an incident which leads to a claim will not be covered.
- ! The costs of a hire car and other transportation charges will be provided for a maximum of 3 days.
- ! Cover only extends to people who live with you permanently at your home address and are registered with Sentinel® Gold.
- ! You must be a resident of the UK, Channel Islands or the Isle of Man.
- ! You must be 18 years of age or over.



Where am I covered?

- ✓ You are covered worldwide for all benefits, except for Lock and Key.
 - Lock and Key property cover is within the United Kingdom, Channel Islands and Isle of Man only.
 - Lock and Key vehicle cover is worldwide.



What are my obligations?

- You must pay your policy premium.
- You must be able to provide us with proof of ownership before we will settle your claim.
- You must pay any applicable policy excess.
- You should report the loss or theft of an item to the Police as soon as possible.
- You should inform us of any incident which may give rise to a claim as soon as possible.
- You must contact Sentinel® Gold to register additional persons in your household.
- Any claim for telecommunication costs must be supported by reasonable evidence (showing the telephone number of Sentinel® Gold where appropriate), for example, airtime bills. Claims for postage must be supported by postal receipts.
- You are responsible for informing Sentinel® Gold of any changes to your permanent address. Only you and registered members at your address will be covered under this policy and be entitled to receive the services.
- You must inform Sentinel® Gold of any registered members who no longer live at your home address. Registered members who no longer live with you will need to apply for a new policy if they wish for their cover to continue.



When and how do I pay?

Payment for Sentinel® Gold is due as soon as your policy is created or when your policy renews. Payment for your policy can be made via debit or credit card, or can be paid via direct debit. This is a single premium product and a premium is payable for each period of cover.



When does the cover start and end?

Cover under Sentinel® Gold will start immediately and will end as of the date shown on your policy welcome or renewal letter. Unless you inform Sentinel® Gold of your wish to cancel the policy prior to your renewal date, the policy will automatically renew on your renewal date. Sentinel® Gold will write to you at least 30 days before the policy end date with full details of the renewal premium and the terms and conditions applicable to your policy renewal.



How do I cancel my contract?

You may cancel your policy at any time by calling 0800 023 4318, emailing enquiries@sentinelgold.co.uk or writing to Sentinel® Gold, PO Box 5305, Lancing, BN11 9WD.

If you cancel with immediate effect within 14 days of your policy start date, as long as no claims have been made, you will be entitled to a full refund of your policy premium.

If you cancel with immediate effect after this time, as long as no claims have been made, you will receive a pro-rata refund for any days of remaining cover. If we cancel your policy at your request after the first 14 days of your policy start or renewal date, you will be charged you an administration fee of £5.