

Registration Form

Why register?

1 Any of your details wrong? Amend them here.

From time to time, we and our business partners may wish to use your personal information to contact you about products and services that might interest you, or invite you to take part in market research surveys. You may be contacted either by post, phone, text/sms or email for these purposes. By taking out this Policy you agree that we may contact you. Please indicate if you do not wish for us to contact you. Please do not contact me by: email ☐ text/SMS ☐ phone ☐

2 What are your card details?

[illegible]

3 What are your passport, driving licence and National Insurance details?

4 Sign and return in the envelope provided.

Want to add policyholders? Switch to Direct Debit?

If you wish to include up to 4 additional household members on your policy, turn over and complete. You'll also find your Direct Debit form overleaf, so you can ensure you're always covered.

Here to help

For registration or questions

Call 0844 848 2914[†] today

To report a loss

Call 0808 100 2255* in the UK

or +44 (1904) 544 622* overseas

[†] For BT residential customers, calls cost no more than 6p, plus 12p call set-up (current at January 2013). The price on non-BT phone lines may be different. Lines are open Monday – Saturday 8am – 8pm.

*Call costs to 0808 numbers may vary dependent on your provider. When calling from abroad reverse charges. We will refund any communication costs you incur subject to policy terms and conditions and supporting claim documentation. Lines are open 24 hours a day, 7 days a week.

Your Card Protection policy is provided by Card Protection Plan Limited acting as agent of the insurer, ACE European Group Limited. Card Protection Plan Limited (registered in England, number 1490503) registered address: Holgate Park, York YO26 4GA, United Kingdom. Authorised and regulated by the Financial Services Authority, number 311489. CPP is a registered trademark of CPP Holdings Ltd.

Your complete renewal pack

What's inside...

Register your cards 4

Register your cards now so that we give you immediate help in an emergency.

Key Retrieval 4

When you register, we'll send you a coded key tag to help you get your missing keys back.

What you're covered for 5-8

These pages give you a detailed breakdown.

How to claim 9

We make it simple for you. No hassles, stress-free, just like your cover.

FAQs 10

Answers to frequently asked questions.

Certificate of Insurance 11

Proof of your insurance, plus your payment details.

Terms & Conditions 12-19

The contractual terms of your policy, plus our obligations to you.

Registration Form 20

You can register your cards by phone, but if you'd rather do it by post, we've included the forms you'll need.

Here to help

For registration or questions
Call **0844 848 2914**[†]
today

To report a loss

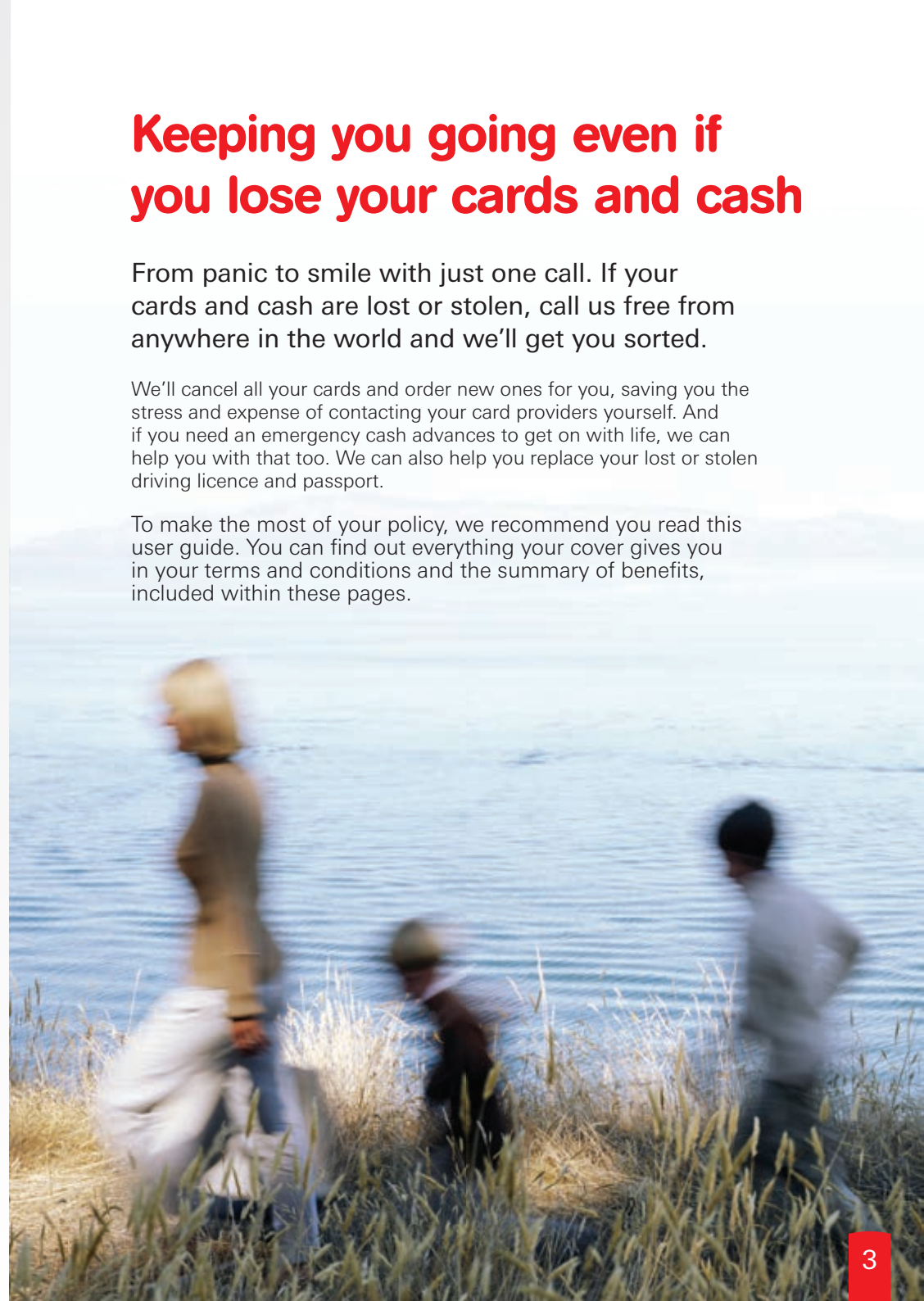
Call **0808 100 2255**^{*}
in the UK
or **+44 1904 544 622**^{*}
overseas

Keeping you going even if you lose your cards and cash

From panic to smile with just one call. If your cards and cash are lost or stolen, call us free from anywhere in the world and we'll get you sorted.

We'll cancel all your cards and order new ones for you, saving you the stress and expense of contacting your card providers yourself. And if you need an emergency cash advances to get on with life, we can help you with that too. We can also help you replace your lost or stolen driving licence and passport.

To make the most of your policy, we recommend you read this user guide. You can find out everything your cover gives you in your terms and conditions and the summary of benefits, included within these pages.



Take a moment to register your cards

If you haven't already, register all your cards with us, plus your driving licence and passport. This gives us your up-to-date details so that we can help you immediately in an emergency.

If you don't register your cards we can still help you, but you'll have to remember all your card providers – it's so much easier to register now and not have to stress about it later.

2 easy ways to register or update your details

Either

- **Fill in the enclosed Registration/Update Form** – complete and return the attached registration form on page 18 in the Freepost envelope provided.

or

- **Call 0844 848 2914[†] with your details** – one of our customer support executives will be happy to register or update your cards and valuable documents for you.

Key retrieval service

Once you've registered your cards we'll send you a coded Key Tag to put on your keys. If you lose them, the finder can return them to you, through us.

You'll also receive luggage labels when you register. Attach these to your luggage and other valuables to help get back any lost or stolen property.

What you're covered for

1. Emergency help

Wherever you are, whatever the time, call us within 24 hours of realising your bag or wallet has gone missing:

- **One free call** – Our UK-based call centre is here for you 24 hours a day, so no time is lost helping you. If you're overseas, simply reverse the charges and we'll be happy to help you straight away.
- **Cards cancelled, new ones on the way** – register your cards with us now and as soon as you call us in an emergency, we can cancel your missing cards and order replacements for you right away. Not having to remember the details of your providers – great!
- **Emergency cash advances** – if you've lost your cash and cards, don't worry. We'll put cash in your hand so you can get on with living. Emergency cash advances are available to cover:
 - Hotel bills, up to £3,000 (abroad only)
 - Travel tickets, up to £5,000 (if lost with your cards)
 - Day-to-day expenses, up to £5,000 (if you have no access to cash)

You must request this within 48 hours of discovering your cards are missing. Subject to credit checks and must be repaid within 28 days.
- **Translator** – helps you over the phone to receive assistance if you're abroad. (The issues your translator will help you with must relate to your policy.)

2. Keys and Locks

If your keys are lost or stolen, we can help you with that too:

- **Lock and key replacement** – you're not locked out or left stranded if something happens to your house and car keys. You're covered for all keys, plus car hire and transportation costs, up to £1,000.
- **Your door unlocked** – if you simply need to get into your home but don't have your keys, we'll arrange for an approved locksmith to let you inside.
- **Key retrieval** – if you register your cards, we'll send you a coded CPP key tag, so you'll stand a better chance of getting back your lost keys.

Make sure you know:

You must notify us within 24 hours of discovering your keys are missing. You have to tell us if you need transport at the same time you report your keys lost or stolen.

3. Lost or Stolen Cash & Belongings

It's often the case that other items are lost or stolen with your cards, so your cover gives you:

- **Unauthorised calls covered** on your contract mobile phone, up to £1,000.
- **Replacement passport or driving licence cover**, up to £300 a year (abroad only). (You must report this to us at the same time as your card loss.)
- **Yearly cover for items lost or stolen with your cards:**
 - Handbag or wallet replacement cover, up to £200 (£25 excess)
 - Cash, up to £300 (abroad only)You must report the loss as soon as possible to the police.
- **CPP identification labels** – to help the finder return your missing items to you, through us. You must agree with us the method of getting back your lost items in advance.

Make sure you know:

Unauthorised calls – covers calls on missing contract phones only in the 12 hours before you report your missing phone to us. Does not cover the value of your phone. You must:

- Tell us and your network provider within 24 hours of realising your phone is missing.
- File a police report if your phone is stolen.

Replacement passport or driving licence cover – you have cover for an emergency replacement passport (abroad) and a driving licence (when you return home).

4. Out of pocket

Lost cards and other items aren't just an inconvenience. In some cases, they can also cost you dearly. So we cover you for:

- **Unauthorised card transaction cover** – in the unlikely event your bank holds you liable, up to £20,000.
- **Communication costs covered** reporting the loss of:
 - Your cards, up to £100
 - Your phone, up to £50

This yearly cover includes the cost of reporting relevant losses to the police or any other insurer.

- **Protective registration** – if you lose any identifying documents with your cards, we'll ensure that extra security checks are made by lenders before credit is granted in your name, for 13 months.
- **Cover for cost of retrieving lost personal items**, up to £200. (This doesn't include the cost of replacing those items.)

Make sure you know:

Unauthorised card transaction cover - once you report your missing cards to your card issuer, you will not have to pay for any subsequent unauthorised transactions. Usually, you won't have to pay for any unauthorised transactions made before you reported your card loss. If you do, usually they can only charge you up to £50. They can only charge you more if the transaction is on a debit card, you've been grossly negligent and you're not overdrawn (and the unauthorised transaction doesn't make you overdrawn).

Some of the elements of your policy also cover people who live with you. Please check your terms and conditions for further details. Where you're required to report a matter to the police you must have written evidence of making a report.

Making a claim

Handbag or wallet, cards or keys, we've made it easy for you to make a claim.

1 Call us on

0808 100 2255*

to report the loss or theft within 24 hours of discovering your loss (or call +44 1904 544 622* from abroad)

2

We'll send you a claim form for you to complete and return, along with all the supporting documents and receipts we ask for – it really is that easy.

We aim to process all claims within 14 days of receiving the form back. You'll find more information in your terms and condition. Note, all claims and supporting documents must be received within six months of the date of loss.

Here to help

For registration or questions
Call **0844 848 2914[†]**
today

To report a loss

Call **0808 100 2255***
in the UK
or **+44 1904 544 622***
overseas

FAQs

Not sure about something? See if the answer is here, or please call us on **0844 848 2914[†]**.

What if I'm abroad when my wallet/handbag goes missing?

Call us from wherever you are (you can reverse the charges) and we'll help sort things out for you. You'll need to call us within 24 hours of discovering your cards are lost or stolen. We'll sort everything out for you, so you can carry on with a stress-free holiday.

How do I get an emergency cash advance if I need it?

Let us know within 48 hours of reporting your loss that you need an emergency cash advance. We'll organise for a transfer of money to your nearest Western Union. Don't worry, we'll help direct you there too.

Do I need to let you know if I'm going abroad?

No, but before you go you should make sure you've updated your card details and provided us with your passport and driving licence number so that we can give you immediate help in an emergency. Also, make sure you've securely labelled your luggage.

Why should I pay by Direct Debit?

It means your policy can automatically renew each year for as long as you wish to stay protected. You'll always have the reassurance of being covered and never have to think about when your next payment is due.

How do I renew my policy?

You'll be contacted at least 60 days before your policy expires. Your policy will renew automatically so you don't need to do anything. If you would like to cancel your policy, update your card details or talk to us about your options at renewal, please call us on **0844 848 2914[†]**.

Certificate of Insurance

Please keep this certificate in a safe place for future reference. If any of these details are incorrect, let us know right away on **0844 848 2914[†]** and we'll put it right. <Confirmation of your Direct Debit details is below.>

Your Policy Details

| | | | |
|----------------------|---------------|-----------------|------------|
| Policyholder: | Mr A B Sample | Policy number: | XXXXXXXX |
| Policy start date: | XX XX XXXX | Policy payment: | XX XX XXXX |
| Policy renewal date: | XXXXXXXX | | |

The price includes a premium payable to the insurer of <C*P> and the fee payable to CPP for its intermediary services. The fee is the difference between the premium and the total amount you pay. In the United Kingdom where Insurance Premium Tax is payable, this is included in the fee and the premium.

Important: Confirmation of your Direct Debit

Please check that the details below are correct. If you see anything wrong, please call us on **0844 848 2914[†]** and we'll put them right. If everything is correct, you don't need to do anything and your Direct Debit will be processed as normal. You have the right to cancel your Direct Debit at any time. A copy of the Direct Debit Guarantee is below.

Your Direct Debit Details

| | | | |
|---------------------------|--------------|----------------------|--------------------------|
| Policyholder: | Mr A Sample | Originator's name: | Card Protection Plan Ltd |
| Account number: | ####123 | Product: | Card Protection |
| Bank sort code: | 10 - 23 - 45 | DD core reference: | CPCP - 1023456P |
| Amount to be debited: | £35.00 | Period of insurance: | One year |
| Frequency of collections: | Every year | Date of collections: | 20/12/2011 |
| | | Start date: | 06/12/2009 |

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Card Protection Plan Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Card Protection Plan Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Card Protection Plan Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Card Protection Plan Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Not completely satisfied?

You have a 60-day cancellation period starting from your policy renewal date. If you cancel after this period, you will not be entitled to a refund of the premium and intermediary fee.

Yours sincerely

Sacha Redman, General Manager, Card Protection Plan Limited

Terms & Conditions

We appreciate you'd rather be doing other things, but it's important to understand everything about your policy so there are no surprises. Take a moment now and read through so that you understand your cover and can make the most of it.

Need to talk? 0844 848 2914

1 Terms & Conditions

An explanation of who provides your policy, what your contract and policy mean for you, plus definitions you'll find inside.

2 Insurance policy conditions, exclusions and limits

Your policy is a contract, which means you have to meet certain conditions as outlined here. This is especially important if you ever need to claim.

3 Cover and Benefits

The details of what your cover provides, plus steps and important timings you must adhere to in order to make a successful claim.

4 General conditions of both contracts

This section details your rights and our obligations to you. Also includes important information on how we handle your personal details.

Important changes to your policy

The following limitations have been removed from your policy:

- Not covering claims communication costs in respect of handset loss unless you are abroad at the time of loss.
- Not treating keys as irretrievably lost or stolen until five days after you have reported them missing.

The following limitations have been added to your policy:

- You must report your key loss as well as your card loss within 24 hours of discovering them missing (section A9).

Your statement of demands and needs

This product will meet your demands and needs if you want to (i) be able to cancel all missing cards in one phone call; (ii) insure against the cost of replacing lost or stolen keys or the cost of unauthorised use of your missing contract mobile; (iii) insure against the unlikely event that a bank or other card issuer will hold you liable for unauthorised transactions that occur before you have notified us of the loss; and/or (iv) have access to a repayable emergency cash advance if you lose your cards and you are away from home.

We've changed the way we describe your cover in order to make things clearer for you. Please take the time to read the summary of benefits and your new terms and conditions carefully. You are encouraged to assess whether the policy you have in place with us continues to meet your demands and needs and CPP has not provided any advice to you in this regard.

CPP is under a contractual obligation to conduct insurance mediation business exclusively with one or more insurance undertakings.

Data protection statement

We use your data for various reasons and will share your data with other companies. Please refer to your terms and conditions to see how we use this and how to exercise your right to opt out.

Where your money goes

Your policy costs £xx.xx. This includes an insurance premium of £xx.xx and a fee of £xx.xx payable to CPP for arranging this insurance.

1

Terms & Conditions

Please keep these in a safe place

Your Card Protection policy is provided by ACE European Group Limited ('the Insurer', 'ACE' or 'us'), through Card Protection Plan Limited (CPP).

Please read this document carefully. It sets out:

- 1) 'Your contract with CPP' – the terms and conditions of your agreement with CPP for introducing you to the Insurer;
- 2) 'Your policy with the Insurer' – the terms and conditions of the insurance cover that the Insurer will provide to you, which must be read in conjunction with your certificate of insurance and your schedule which together form your contract with the Insurer; and
- 3) 'General conditions of both contracts' which apply to your contracts with both CPP and the Insurer.

Please keep your certificate of insurance and your schedule together with these terms and conditions in a safe place.

When you purchase or renew a Card Protection policy, CPP will collect a payment from you in advance. This payment comprises both the premium payable to the Insurer of <74p> (see 'Your policy with the Insurer') and the fee payable to CPP for its intermediary services (see 'Your contract with CPP'). The fee payable to CPP is the difference between the premium and the total amount you pay. In the United Kingdom where Insurance Premium Tax is payable, this is included in the fee and the premium.

Your contract with CPP

For its fee, CPP will each year:

- i) act as intermediary by introducing you to the Insurer and its product;
- ii) act as intermediary in connection with the making of your contract with the Insurer; and
- iii) collect payments due from you and pay the premium to the Insurer on your behalf.

When you purchase or renew the Card Protection policy, you must pay CPP the fee set out above for introducing you to the Insurer for carrying out the activities listed above. The fee due may change from time to time but it will not change for this policy until the renewal date.

CPP's contract with you is fulfilled when you continue the policy at the end of the cooling off period and when CPP pays the premium to the Insurer. See the 'Cooling-off periods' section for more details on your cancellation rights. CPP's full company name is Card Protection Plan Limited (registered number 1490503) and the registered office address is Holgate Park, York, YO26 4GA, United Kingdom. CPP is authorised and regulated by the Financial Services Authority (Firm Reference Number 311489).

CPP must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

Your policy with the Insurer

This section explains the terms and conditions of the cover that the Insurer will provide in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

All premiums paid in respect of your policy shall be deemed to have been paid to the Insurer when received by CPP from you.

Your Card Protection policy is underwritten by the Insurer, ACE European Group Limited, whose main business is general insurance. ACE's registered number is 01112892 and its head office address is ACE Building, 100 Leadenhall Street, London EC3A 3BP, United Kingdom.

www.aceeuropeangroup.com. The Insurer pays CPP a commission of 5p a year from the premium. ACE is authorised and regulated by the Financial Services Authority (Firm Reference Number 202803).

All claims management and administration of this Card Protection policy is provided by CPP acting as agent for the Insurer. This means that when you contact CPP in connection with a claim or administrative matter, you are deemed to be making contact with the Insurer.

The Insurer must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

Definitions

£ – United Kingdom pound sterling.

abroad – In a country other than the one in which you reside.

card – Your credit, charge, cash, cheque, debit, pre-paid, contactless, store and other cards as shown in the schedule or reported to us before or at the time that you report a card loss to us.

card loss – Loss by you or theft from you of a card during the period of insurance.

claim – Any claim you make under this policy.

communication costs – The cost of a phone call, fax, letter or registered post.

cover – The benefits available to you under this policy.

CPP – Card Protection Plan Limited (registered number 1490503) whose registered office address is Holgate Park, York YO26 4GA, United Kingdom.

home – The place where you live, for which you have given us the address, before making any claim.

identification labels – The labels supplied to you by us for the purpose of identifying your personal items.

Insurer – ACE European Group Limited.

issuer – The issuers of the cards.

key tag – The key tag supplied to you and to each policyholder by us.

main policyholder – The person you have told us is responsible for this policy.

mobile phone loss – Loss by you or theft from you of a contract mobile phone during the period of insurance.

network provider – Provider of the network to which your contract mobile phone is connected.

paycard – The card from which your payment will be collected.

payment – The total amount you pay for the policy and your contract with CPP.

period of insurance – The period of insurance starting on the start date and continuing for the period up to the renewal date.

personal belongings – Your handbags, wallets, purses, briefcases or similar in which you kept the cards at the time of their loss or theft.

personal items – Any personal item other than personal belongings.

policy – These terms and conditions of your contract with us and your certificate of insurance, and any changes we may agree with you to such documents from time to time.

policyholder – The main policyholder and each person registered with us in order to benefit from this policy.

premium – <74p> a year (including Insurance Premium Tax in the United Kingdom) or any other amount we agree with you from time to time.

renewal date – The renewal date shown in the certificate of insurance.

schedule – The schedule we send to you from time to time, including information provided by you such as card numbers and personal details.

start date – The start date shown in your certificate of insurance.

unauthorised use – Use of a card by someone else other than you following card loss.

United Kingdom – England, Scotland, Wales and Northern Ireland.

we, us, our – ACE European Group Limited.

year – A period of 12 consecutive months beginning on the start date or the renewal date, as applicable.

you, your – The person whose name appears on the certificate of insurance.

2 Insurance policy conditions, exclusions and limits

A1: Conditions

1. You must provide us with full and accurate information in connection with your cover, including changes to your personal details.
2. You should take reasonable precautions to the extent that this is reasonably within your control to protect yourself against loss or theft of your personal property including, but not limited to, cash, passport and driving licence; but this condition shall not apply to any claims you may have under Section B1 Card cover.
3. You must provide all the documents requested for any expenses claimed under this policy.
4. You must be over the age of 18 years old and be permanently resident in the United Kingdom, Isle of Man, Jersey, Guernsey or the Falkland Islands.
5. You may not make a claim unless you have paid for the policy.
6. You must make claims and report losses of items within the timescales specified in these terms and conditions.

A2: Exclusions and limitations

1. Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B5, B9 and B10 of this policy. However, it may not be possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control.
2. You are required to provide evidence of any expenses incurred. Expenses not supported by valid evidence may not be covered. For the avoidance of doubt, photocopies of original receipts or other relevant documents will be deemed to be valid evidence for this purpose.

A3: Length of policy and payments

1. This policy provides cover that begins on the start date and continues for the period of insurance in return for your premium.
2. We will write to you at least 45 days before the renewal date to notify you that your policy and your contract with CPP is due for automatic renewal on the renewal date. We will also use this opportunity to notify you of any changes in the policy before the renewal date, including any changes in your premium, which will apply for the next renewal period.
3. We will automatically renew the policy and your contract with CPP on the renewal date unless you contact us before that date and ask us not to.

A4: Cancelling this policy

1. You have a right to cancel your policy and your contract with CPP within 21 days of the start date or

within 60 days of the renewal date. If you exercise this right to cancel then your policy and your contract with CPP will be cancelled immediately and any payment you have made refunded in full.

2. If you choose to cancel your policy and your contract with CPP outside the cooling off periods shown above, you will not be entitled to a refund except during the term of a three year policy where you are no longer eligible for the cover provided under the policy. In such circumstances, we will cancel your policy and your contract with CPP and refund you an amount of each unexpired year left on your policy.
3. We will cancel your policy and your contract with CPP on written notice to you if:
 - (a) you do not pay on the date it is due the amount payable for the policy comprising both the premium payable to us and the fee due to CPP; and/or
 - (b) if you have at any time:
 - i) given us false or materially incomplete information in relation to your policy;
 - ii) attempted to defraud us or CPP; or
 - iii) committed a material breach of the terms and conditions of your policy or acted dishonestly towards us or CPP.

A5: Other insurance

If there is any other insurance which covers any of the benefits set out in this policy, you must tell us about this when you make a claim. We will not pay more than our share of any claim covered by other insurance.

A6: Dishonest claims

If you make a claim which is in any way dishonest, we will refuse to pay any benefit and will cancel your policy and your contract with CPP in line with A4 above. If we pay any benefit and later discover that your claim was dishonest, we will take steps to get the money back from you.

A7: Waiver of terms and conditions

If we choose not to enforce a term or condition of this policy at a particular time, this will not prevent us from relying on that term or condition in the future.

A8: Who is covered

Policies are designed to cover the main policyholder and up to four other policyholders. The policy therefore covers up to five registered policyholders and each policyholder is entitled to all the policy benefits unless stated otherwise. All of these people must live at the same address and agree that we can release their details to the other policyholder(s) and one contract mobile phone for each of the policyholders.

The policy covers cards and keys held by the policyholder(s).

We may communicate with any policyholder, and ask their permission, on behalf of the other policyholders, to:

- register cards and valuable documents onto a policy;
- report a lost card;
- register mobile phones onto the policy;
- make contact with the card issuers; or
- process a claim.

However, we need permission from the main policyholder to amend the main policyholder's personal details, report a change of address, change the payment details, and to cancel the policy or change its term.

A9: Claims and loss reporting

If your cards or keys are lost or stolen, you must report the incident to us within 24 hours of discovery. If you cancel your cards directly with your card issuer, we may

need evidence of this communication before we pay a claim under section B1.

The owner of a lost or stolen contract mobile phone must report the loss or theft of the contract mobile phone to us and the network provider by telephone within 24 hours of discovering the mobile phone loss. Where your phone is stolen, you must also notify the police and obtain a police reference number from them.

If you need to report a loss or theft or make a claim on your policy, please call us on the telephone number shown in your welcome pack and certificate of insurance. You will be sent a claim form to fill in. All claims and supporting documents must be received within six months of the date of the loss or theft.

Please remember to include all the documents asked for, including proof of any expenses claimed for. If you do not, your claim may be delayed. When all documents have been received, we aim to process claims within 14 days.

If you are unhappy with a decision we have made about your claim, you have the right to appeal. You must do this within 90 days of the claim decision. If you would like to appeal, please call us on the telephone number shown in your welcome pack and certificate of insurance ask for the Appeals Team, or write to:

The Appeals Team
Card Protection Plan Limited
Holgate Park
York YO26 4GA

Please note that when processing and settling claims and appeals, CPP does so as agent for the Insurer and not as agent for any policyholder. Any amount due to you in settlement of a claim is not deemed to have been paid out until received by you.

3 Cover and Benefits

B1: Card cover

If you lose your card or it is stolen:

- 1) We will reimburse you for the amount of any unauthorised transaction arising from the use of a lost or stolen card which your card issuer holds you liable to pay.
- 2) We will cover any amount which you have to pay for a replacement card.
- 3) We will reimburse you for the cash balance if it is a pre-paid card or the value of reward or loyalty points stored on a card if you are unable to recover the balance or value from a card issuer or retailer.
- 4) When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement.

Exclusions and Conditions of this Cover

We will not pay:

- more than £20,000 per policyholder per year;
- more than £100 per card per year for claims relating to balances stored on lost or stolen pre-paid cards;
- more than £100 per card per year for claims relating to the value of reward or loyalty points stored on lost or stolen cards;
- any amount relating to the balances on lost or stolen pre-paid cards or the value of reward or loyalty points on lost or stolen cards if you are unable to provide evidence of the value of your loss;
- any courier costs associated with delivering an emergency replacement card to you.

B2: Contract mobile phone cover

If you lose your contract mobile phone or it is stolen:

- 1) We will pay amounts which you have to pay to a network provider as a result of airtime abuse in the twelve hours before the time at which you report the loss of your contract mobile phone to us.
- 2) When you report a contract mobile phone loss to us, we will try to connect you to your network provider so that you can report the loss to that network provider. Please note: usually only the owner of the contract mobile phone can report this to the network providers as they will not normally accept instructions from third parties.

Exclusions and Conditions of this Cover

We will not pay:

- more than £1,000 per policyholder per claim
- any claim that is not supported by a police reference number.
- any claim that is not supported by the required documentation, which may include an itemised bill showing unauthorised calls. If you cannot provide this document and a police reference number or you cannot provide alternative evidence to our sole satisfaction that the contract mobile phone loss took place, you will not be covered for airtime abuse.
- We will not cover airtime abuse of a mobile phone that is not a contract mobile phone.
- We will not cover the value of the contract mobile phone.

B3: Key cover

A. House keys

If your house keys are lost or stolen we will arrange for one of our pre-approved locksmiths to replace locks that need to be changed and provide cover against the costs you have to pay for this. We will arrange for the replacement of up to three keys for each lock that has been replaced and provide cover against the costs you have to pay for this. If you do not need to have your house locks replaced, we will pay up to £30 per incident for up to three new keys to be cut for an existing lock.

B. Vehicle keys

- 1) If your vehicle keys are lost or stolen and you require immediate assistance to gain access to your vehicle, we will arrange for one of our pre-approved locksmiths to give you access into your vehicle and provide cover against the costs you have to pay for this.
- 2) We will arrange for the replacement of one key for each vehicle lock that has been replaced and provide cover against the costs you have to pay for this.
- 3) If your vehicle keys are lost or stolen, and we cannot arrange for a pre-approved locksmith to gain access to your vehicle, we will refund the cost of hiring a car or taxi fares or using public transport for up to three days, provided:
 - (a) you notify us of the need for transport at the time you report your keys lost or stolen and we agree the cost with you in advance; and
 - (b) you do not hire a car with an engine size of over 1600cc.
- 4) We will provide cover against the costs that you have to pay if you have to replace infrared handsets for vehicle immobilisers or alarms when these are lost or stolen at the same time as your vehicle keys.
- 5) We will also provide cover for costs you have to pay to have immobilisers or alarms reprogrammed or otherwise reset as a result of the loss or theft of your vehicle keys.

C. All keys

- 1) If your keys are not lost or stolen but you are prevented from accessing them and are unable to gain access to your house or vehicle, we will arrange for our pre-approved locksmith to gain entry to your house or vehicle to recover your keys.
- 2) We will provide you with a key tag to attach to your keys. The key tag will contain a unique identification number and CPP's telephone number which any person who finds your keys, subsequent to them being lost or stolen, will be encouraged to ring. In the event that someone finds your keys and contacts us, we will:
 - (a) pay phone or postage costs for anyone who finds your keys to return them to us; and
 - (b) let you know where your keys are or return them to you.

Exclusions and Conditions of this Cover

- You must notify us in advance before you incur any costs that you wish to claim for under this section.
- We **will not pay** more than £1,000 for all claims under this section in each year.
- We will only provide one key tag for every policyholder.
- We do not cover broken keys or keys stuck in a lock.
- Locks that were already damaged before keys were lost or stolen are not covered.
- We will only cover keys and locks owned by you.
- We will not accept liability for your house or vehicle arising from our replacement of locks unless this is caused by our negligence.

B4: Personal belongings cover

We will pay up to £200 for the cost of replacing personal belongings which are lost or stolen at the same time as the card while you are away from your home.

Exclusions and Conditions of this Cover

We **will not pay** anything unless:

- (a) you reported the loss to the police local to where the incident occurred as soon as reasonably practicable;
 - (b) you have written evidence from the police of making a report (or, if this evidence is not available, we must be satisfied that you reported the matter or you have some form of evidence to support your claim); and
 - (c) you provide documentary evidence for the replacement items (for example, replacement receipts or any other document showing payment incurred).
- We **will not pay**:
 - more than one claim per policyholder under this section in each year.
 - the first £25 of each claim.

B5: Paying emergency hotel bills

We will pay your hotel bill up to £3,000 per claim if:

- (a) you lose your card whilst abroad and report the loss to us; and
- (b) you do not have any other way of paying the bill.

Exclusions and Conditions of this Cover

- You must ask us to pay the hotel bill within 48 hours of the time you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse at our discretion to pay the bill.
- We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

B6: Replacement cash

We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card whilst you are abroad.

Exclusions and Conditions of this Cover

We **will not pay** anything unless:

- (a) you have reported the loss to the police local to where the incident occurred as soon as reasonably practicable; and
 - (b) you have written evidence from the police of making a report (or, if this evidence is not available, we must be satisfied that you reported the matter or you have some form of evidence to support your claim).
- You must provide evidence to prove that you had the cash or banknotes immediately before the loss or theft. For example, ATM receipts, bank statements, Bureau de Change receipts or photocopies of such documents.
 - We **will not pay** more than £300 for all claims under this section in each year.

B7: Passport and driving licence

- 1) If your passport is lost or stolen while you are abroad, we will:
 - (a) help you to arrange an emergency replacement; and
 - (b) pay any charges you have to pay for the issue of the emergency replacement while you are abroad.
- 2) If your driving licence is lost or stolen while you are abroad, we will pay any charges you have to pay for the issue of a replacement when you return home.

Exclusions and Conditions of this Cover

- We **will not pay** anything unless:
 - (a) the loss or theft of the passport or driving licence happens and is reported to us at the same time as the card loss; and
 - (b) you have provided evidence to support your claim (for example, receipts from or correspondence with a Consulate).
- We **will not pay** more than £300 for all claims under this section in each year.

B8: Personal items retrieval

We will provide you with identification labels to tag or mark your personal items. The identification labels will contain details of your policy number and CPP's telephone number which any person who finds your personal items, subsequent to them being lost or stolen, will be encouraged to ring.

If your personal items are lost or stolen, we will:

- (a) in the event that anyone finds your personal items and contacts us we will, at your option, put you in touch with that person so that you can arrange the delivery of your personal items, or contact the finder on your behalf to arrange the delivery of your personal items to CPP and then contact you to arrange delivery to you; and
- (b) pay any costs you have to pay to get the items back to you.

Exclusions and Conditions of this Cover

- We **will not pay** anything unless you have provided evidence showing the costs you have incurred (for example, receipts or any other document showing payment incurred).
- We **will not pay** more than £200 for all claims under this section in each year.

B9: Emergency cash

In the event of a card loss, we will advance you cash via money transfer up to up to £5,000 per claim to cover basic living expenses if:

- (a) you are away from your home; and
- (b) you have no other way of getting credit or funds.

Exclusions and Conditions of this Cover

- You must ask us for the emergency advance within 48 hours of the time when you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before cash is provided. If we are not satisfied with the result of that check, we may refuse to advance you any money.
- You must repay us in full within 28 days of the advance.

B10: Replacement travel tickets

We will advance you up to £5,000 per claim to replace travel tickets so that you can return to your home if your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card.

Exclusions and Conditions of this Cover

- You must ask us for replacement travel tickets within 48 hours of the time when you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before cash is provided. If we are not satisfied with the result of that check, we may refuse to advance you any money.
- You must repay us in full within 28 days of the advance.

B11: Communication costs

We will pay any communication costs that you have to pay when you report a card or mobile phone loss to us, the police and to any other insurer.

Exclusions and Conditions of this Cover

- You must provide evidence to support your claim (for example, telephone bills, receipts or any other document showing payment incurred).
- We **will not pay**:
 - more than £100 for all claims under this section in each year in respect of card loss
 - more than £50 for all claims under this section in each year in respect of mobile phone loss

B12: Language Line

We will provide you with access to Language Line, a phone-based foreign language interpretation service, so that in an emergency abroad you can seek assistance with issues that are covered by your policy, if:

- (a) you report a card loss to us; and
- (b) you are abroad at the time of card loss; and
- (c) you ask for this service at the same time as or following notification of card loss. To access Language Line, you will need to know your policy number and post code. For confirmation of either, please ask when you contact us to notify us of card loss. Provision of Language Line is dependent upon availability of interpreters fluent in the language required by you, neither of which can be guaranteed by us at all times. For details of available languages, please refer to the list available on the website hosted by Language Line Ltd (the third party provider of this service) at www.languageonline.com. Owners of mobile phones used to contact Language Line from abroad may be subject to roaming charges levied by network providers. CPP will not be responsible for these charges.

B13: Protective Registration

If you tell us you have lost personal documents at the same time as the card, and if you agree, we will register your personal details with CIFAS for 13 months to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services in your name. CIFAS is a not-for-profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

4

General conditions of both contracts**Cooling-off periods**

Remember that you have a right to cancel your policy and your contract with CPP. If you decide to cancel within 21 days of your start date or 60 days of your renewal date, please call CPP on the telephone number shown in your welcome pack and certificate of insurance or write to CPP at the address below. Your policy and your contract with CPP will be cancelled immediately and any payment you have made refunded.

General information

You should review your policy periodically to make sure it remains adequate for your needs. You may have to pay other taxes or costs that are not paid or imposed by us.

Complaints

If at any time you have a problem with your contracts, please call CPP on the telephone number shown in your welcome pack and certificate of insurance. Or you can write to the Complaints Manager at:

Card Protection Plan Limited

PO Box 353
York YO26 4GA

We will do our best to answer your query within five working days. If no reply has been sent by then, you will be sent an acknowledgement letter to keep you informed of progress. If you are not happy with our reply, you can take the matter to:

The Financial Ombudsman Service

Insurance Division
South Quay Plaza
183 Marsh Wall
London E14 9SR

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to CPP and your subsequent appeal is made within six months of our final reply.

The existence of these complaint procedures does not reduce your statutory rights relating to this policy. For further information about your statutory rights, contact the Office of Fair Trading or Citizens Advice Bureau.

Governing law

These contracts are governed by and must be interpreted in accordance with the laws of England and Wales, unless you and the Insurer agree otherwise. You, the Insurer and CPP agree that policy terms and all other communications will be issued in English.

Who regulates us

CPP (Firm Reference Number 311489) and the Insurer (Firm Reference Number 202803) are authorised and regulated by the Financial Services Authority (FSA) of 25 The North Colonnade, Canary Wharf, London E14 5HS. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Consumer protection

CPP and the Insurer are covered by the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we cannot meet our obligations. Insurance, insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk, call them on

