

The co-operative bank good with money

Platinum credit card

Your exclusive privileges and insurance policy documentation

Part of The **co-operative** financial services

Statement of Demands and Needs

This product meets the demands and needs of those who wish to benefit from Insurance for their purchases against theft, accidental damage and fire, at no extra cost.

Purchase Protection insurance provides cover for qualifying purchases made on or after the first day of you opening a Co-operative Bank Platinum credit card account, subject to the terms, conditions and limits shown below. This includes most new retail purchases of personal items (including gifts) anywhere in the world that you pay for an item in full with a single transaction, using the Co-operative Bank Platinum credit card. Please read this document carefully and keep it in a safe place as it describes the cover provided by this programme and what you need to do to obtain its full benefits.

This policy is underwritten by Allianz Insurance plc (we, us/our) Registered in England No. 84638.

Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB United Kingdom (ACS1091/3)

Branch address: Allianz Schemes, Allianz House, 6 Vale Avenue, Tunbridge Wells, TN1 1EH United Kingdom

Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Their FSA registration number is 121849. Authorisation can be confirmed by the FSA by calling **0845 606 1234** or this can be checked by visiting the FSA website at www.fsa.gov.uk/register.

Details of 90-Day Purchase Protection

Cover is provided for 90 days, starting from the date of purchase (or from the date of delivery and acceptance if later) of the qualifying item for:

- theft
- accidental damage
- fire.

At the Insurer's discretion, the Purchase Protection Programme will repair, replace, or reimburse you for the qualifying item.

A. Limits

The maximum claim that may be paid is the price paid for the qualifying item, subject to the following limits:

- Minimum £20 and maximum £500 for any single item
- £3,500 in total for each policyholder in any 12 month period.

You must pay the first £25 of every claim.

The Purchase Protection Programme provides cover only for claims or portions of claims which are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.

If you or The Co-operative Bank close your Co-operative Bank Platinum credit card Account or The Co-operative Bank terminates the cover provided through the programme, qualifying purchases made whilst the cover was in effect will still be eligible for claims.

B. Claims Procedures

1. Claims must always be submitted initially to any insurer providing you with cover for the damaged or stolen item. Any settlement documents together with a copy of these claims and the claim cheque must be submitted with the Purchase Protection claim.
2. If someone else caused the damage, you must claim from his or her liability insurer.
3. You must send a copy of these claims, any settlement documents and any claim cheque you receive, with your claim under this insurance. You may be asked to send a copy of your other insurances to confirm that there is no cover or that an excess applies.
4. If an item is accidentally damaged, you should call Sentinel[®] on **02392 656 756** to verify that the item is covered for repair. You will be asked for:
 - your name and address
 - your policy number
 - the date the damage happened
 - the make and model number of your product
 - the date the purchase was made.
5. If an item is stolen you must notify the police or appropriate authorities, within 48 hours of you discovering the theft and obtain a crime reference or other report number.
6. To make a claim under Purchase Protection, report the incident to Sentinel[®] on **02392 656 756** between the hours of 9:00am to 5:00pm, seven days a week, except public holidays. You must notify Sentinel[®] of the loss within 45 days of the damage or theft.
7. Sentinel[®] will record your claim over the telephone and will post a claim form to you within two business days. You must complete and return the claim form with the requested documentation, including (but not limited to):
 - the purchase receipt
 - a copy of the card receipt
 - the account statement showing the transaction.You must return the claim form as soon as possible and no later than 90 days from the date of the theft or damage. Send the completed claim form to the following address: Sentinel[®], Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF
8. You may be asked to submit additional information such as:
 - a complete product description, including model number, serial number or other identifying numbers
 - a photograph of the damaged qualifying item
 - written proof of cover (or lack of cover) under another insurance policy
 - witness reports and any additional information, such as police and insurance reports.You must supply the requested information, at your own expense, no later than six months from the date of the theft or damage. If you do not, your claim may not be paid.
9. If you are asked to, you must send the qualifying item that you are claiming for, at your own expense, to an address that Sentinel[®] will supply.
10. If the qualifying item is part of a pair or set, the 90 Day Purchase Protection Programmes will not pay more than the value of any one part or parts unless the qualifying items cannot be used individually or cannot be replaced individually.
11. When a claim is paid, your legal right to recover damages from the party responsible for the theft or damage is automatically transferred to Allianz Insurance plc.
12. You must:
 - tell Sentinel[®] as soon as possible but in any event within 45 days of any theft or damage
 - fully complete and submit the claim form and follow all the claim procedures and instructions
 - notify Sentinel[®] prior to proceeding with any repairs
 - follow any additional instructions you are given.If you do not then your claim may not be paid.

C. Excluded Items

No cover is provided for the following items:

- animals, plants, shrubs, trees or any other living thing
- art objects, antiques, rare or precious coins, stamps, collectable items
- consumable and perishable items
- items purchased from internet/computer web sites
- illegal goods
- items intended for business or commercial use
- items with an inherent defect
- items stolen from vehicles
- items that, when purchased, have been used, altered or are second-hand
- jewellery stolen from baggage unless it is carried by hand and under the personal supervision of you or someone authorised by you
- customised or tailored items including medical or optical equipment or customised dental appliances
- motorised vehicles of any kind, watercraft, aircraft or any parts or accessories for any of these items
- services, cash or its equivalent, travellers' cheques, tickets of any kind, negotiable instruments, bullion
- any item not purchased in full at the point of sale with a single transaction using your Co-operative Bank Platinum credit card.

D. Exclusions

90-Day Purchase Protection cover will not pay for:

- the first £25 of any claim
- any claim due to or arising from:
 - a) fraud, abuse, neglect, failure to follow the manufacturer's instructions or intentional acts by you
 - b) war or hostilities of any kind including invasion, rebellion or insurrection
 - c) confiscation by order of any government, public authority or customs officials
- normal wear and tear
- the normal course of play to sports equipment and consumable sporting items
- radioactive contamination, flood, lightning, storm or earthquake
- illegal activity or acts
- mysterious disappearance (where an item goes missing in an unexplained manner with no evidence of someone having doing something wrong)
- loss of use of the item or any loss over and above the cost of the item
- loss which does not occur through theft, fire or accidental damage
- theft or damage while the item is in the care, custody or control of anyone other than you or someone authorised by you
- theft or damage where reasonable precautions to prevent a loss has not been taken
- theft of an item if it has been left unattended in a public place
- theft or damage to the item prior to the delivery and acceptance in perfect condition by you or someone authorised by you
- theft, if the qualifying item has been left unattended in a public place or theft from a building or other property unless
 - a) force, resulting in physical damage to the property was used to enter or leave the property, or
 - b) the qualifying item was stored in a fixed, locked receptacle and force resulting in entry to that receptacle was used.

Sentinel[®] is a registered trademark of Affinion International Limited. Purchase Protection is a trading name of Affinion International Limited. Purchase Protection insurance is administered by Affinion International Limited. Registered in England No. 1008797. Registered Office: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ, United Kingdom. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Affinion International Limited FSA registration number is 311584.

Choice of Law

Unless we agree 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, is subject to English Law and the decisions of English courts.

Fraud

If the insured or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and you will forfeit all rights under the policy. In such circumstances, we retain the right to keep the premium and to recover any sums paid by way of benefit under the policy. If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claims process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us. Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not normally release information or material about a covered person to you without their consent.

Your Right to Cancel

You may cancel this policy at any time in writing or by telephone within 14 days of the start date and have any premiums you have paid refunded (no refund will be made if the insurers have paid a claim which leads to the termination of the insurance during this period). If you decide to do this you must do so in writing to Sentinel[®], Sentinel House, Airspeed Road, Portsmouth, PO3 3RF quoting your policy number. You must also return your certificate of insurance for cancellation. If you do not cancel within this period the premium becomes due, you may not be entitled to a refund of premium and the policy may run for its full term.

How to make a complaint

A. Sales

If you have a complaint about the way in which the policy was sold please contact Sentinel[®] at the address given below, quoting your policy number. Customer Services Manager, Sentinel[®], Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

B. Non-sales

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected. If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Please contact us at:

Customer Satisfaction Manager, Allianz Schemes, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH, United Kingdom
Telephone: **01483 260 758** Fax: 01892 517994 Email: schemesccsm@allianz.co.uk Using Allianz Insurance plc complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Notice to customers

You are advised that any telephone calls made to the administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information provided by customers and the staff. They may also be used to allow for additional training to be provided or to prove that the procedures comply with legal requirements. The staff are aware that conversations can be monitored and recorded.

Data Protection Act

The details you provide will be stored and used by Allianz Insurance plc and Sentinel[®] to administer your insurance cover. Information may be disclosed to regulatory bodies. Your personal details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all the principles of UK law. These details will not be kept for longer than necessary.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if we cannot meet our liabilities under this policy. The level of compensation provided by the FSCS is that the first £2,000 of a claim or policy is protected in full, above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

Further information is available from the FSCS on **0207 892 7300** or at enquiries@fscs.org.uk

Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print or Braille.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Banking Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

Co-operative Financial Services Limited, Registered Office: New Century House, Manchester M60 4ES. Registered Number 29379R.

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. Call charges from other companies may vary and you may want to check this with your service provider.

