

CARD PROTECTION PLAN

• Policy Summary

• About our Insurance Services

1. YOUR DEMANDS AND NEEDS If you do not have insurance cover, which (i) provides emergency cash; and/or (ii) covers costs incurred through the misuse of your card when they are lost or stolen; and/or (iii) enables you to cancel all missing cards in one phone call, this Card Protection Plan policy may meet your needs. We do not provide advice in respect of this product. This document is intended to provide you with enough information to make an informed decision.

I understand that my account will be charged with the amount indicated on the previous sheet when my proposal for cover is accepted. When cover is renewed subsequently premiums will be charged at the prevailing rate when due until I cancel this policy.

2. STATUS DISCLOSURE We only offer Card Protection Insurance which is provided by ACE European Group Limited, and is arranged and administered by Card Protection Plan Ltd.

POLICY SUMMARY



This is a summary of cover only. Full terms and conditions are included in a policy pack sent on acceptance of your application. Terms are also provided at each policy renewal.

The Insurer

Card Protection Plan is provided by Card Protection Plan Limited ("CPP"), which arranges cover with the insurer, ACE European Group Limited.

About Card Protection Plan

Card Protection Plan provides insurance cover against unauthorised use of your credit and bank cards if these are lost or stolen, plus a loss reporting facility so that missing cards are promptly cancelled. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money.

Policies are either 1 or 3 years. For 3 year cover, you should review your policy periodically to ensure this remains suitable. To be eligible for cover, you must be over 18 and live either in the United Kingdom, Jersey, or Guernsey.

Principal features of Card Protection Plan

- Up to £5,000 worldwide insurance cover against fraudulent card use in the period before you report your missing cards and up to £100,000 insurance cover thereafter.
- Emergency cash (up to £3,000), hotel bill advance (up to £3,000) and replacement travel ticket advance available.
- Up to £500 cover for replacing locks and keys if your keys are lost, stolen, locked in or stuck in a lock. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.
- Up to £1,000 cover for airtime abuse following the loss or theft of a mobile phone registered on the policy.
- Covers you and up to four other people living at your address.

Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss must be reported to CPP within 24 hours of discovery (policy section A1).
- The owner of the mobile phone must report the loss or theft within 24 hours of discovery (policy section A1).
- Unauthorised card use cover is not available if you use your card in a

way that your card issuer does not allow or if someone else at your home uses your card without permission (policy section A2).

- The value of any pre-paid vouchers for a handset will not be covered (policy section A2).
- We will not pay more than the first £50 of any claim if your card has been retained by an automated telling machine (ATM) (section B1).
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B10 and B9). Hotel bill payment only available if you are abroad when cards go missing (section B5).
- To be eligible for cash advances and payments, you must apply for these within 48 hours of notifying us of your card loss. Loans subject to status and repayable within 28 days (sections B5, B9, B10).
- Car hire or travel expenses cover available for three days' expenses only, which must be agreed in advance by CPP when you report the loss and before these costs are incurred (section B3).
- Maximum one claim per year for costs of reprogramming or resetting vehicle immobilisers and alarms (section B3).
- This policy does not cover lost or stolen keys that were not attached to a Card Safe key tag at the time of their loss or theft (policy section A2).

Cancellation

You have a statutory 14 day right to cancel with a full premium refund. This also applies when your policy is renewed. To cancel, please call 0844 848 2914. If you cancel outside this 14 day period, no refund of your premium will be made.

Claims

If you need to report a loss or theft in the UK please telephone 0808 100 22 55.

To report a loss or theft abroad (reverse charges) please telephone +44 1904 544 622.

ABOUT OUR INSURANCE SERVICES

Home Retail Group Card Services Ltd, Royal Avenue, Widnes, WA88 1AL.

1. Whose products do we offer?

For card protection insurance, we are contracted to introduce only to Card Protection Plan Limited.

2. What will you have to pay us for our services?

There will be no fee for our services.

3. Who regulates us?

Home Retail Group Card Services Ltd is an appointed representative of Home Retail Group Insurance Services Ltd (HIS), Avebury, 489-499 Avebury Boulevard, Saxon Gate West, Milton Keynes MK9 2NW, who are authorised and regulated by the Financial Services Authority (FSA). FSA Register number for Home Retail Group Insurance Services is 314050. Home Retail Group Card Services and HIS are part of the same group of companies. The group also includes All Counties Insurance Company Ltd. Home Retail Group Insurance Services permitted business is arranging and administering general insurance contracts. You can check this on the FSA's Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

4. What to do if you have a complaint?

If you wish to register a complaint please contact our Customer Service Department on 0845 640 0700 or at the address above. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Services Ombudsman Service.

5. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

6. Premiums and Payments

HIS holds all premiums, refunds and benefits payable under and in connection with card protection insurance as an agent of the insurer.