

The **co-operative** bank

Platinum credit card

Your exclusive privileges and Purchase Protection insurance policy documentation

Emergency cash and card replacement

Should your Co-operative Bank Platinum credit card be lost or stolen whilst abroad, we will provide you with a replacement as soon as possible. We will also provide you with emergency cash or travellers cheques if you should need them†.

If you do lose your card whilst abroad you will need to quote your Platinum credit card number. Write it down in the boxes below and make sure you take this leaflet with you when you go.

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If the number for the country you are travelling to is not listed, then please call Visa Customer Services on **0345 600 6000** before you go.

Alternatively, if the country you are calling from is not listed or if you have difficulties, you can reverse the charges and call Visa International on **+1 410 581 3836** who will be able to help.

†Any such advances will be converted into (£) sterling and debited to your credit card account for repayment.

24-hour medical and travel assistance help when you are abroad

You can call the International SOS Assistance Centre whenever you need medical or travel and assistance help:

London +44 (0)208 762 8008

International SOS Assistance (UK) Ltd,
Chiswick Park, Building 4, 566 Chiswick High Road
London W4 5YA.

Emergency medical and travel services

The following services are provided free of charge to the cardholder

- Vaccination and Visa Information.
- Specialist referrals.
- Medical advice.
- Updating your family and employer in the event of an accident.
- Hospital deposit guarantee*.

We can arrange a replacement card and/or cash for you. This service is available 24 hours a day. There will be no charge for the telephone call.

Australia	+1 800 805341
France	0800 90 2033
Greece	00 800 11 638 0304
Italy	+1 678 77232
Spain	900 99 1216
United States	1 800 336 8472

- Legal referral.
- Lost documents advice and assistance (e.g. passport, credit cards).
- Interpreter referral advice.

The following services are chargeable to the cardholder

- Transport back to your home country in the event of illness or injury.
- Sending out a specialist.
- Sending out medicines that are not available locally.
- Getting your dependents home.
- Transporting your body home in the event of your death abroad.

*Such advances must be reimbursed by the cardholder (without interest) as soon as possible within 45 days of payment by us. We will require valid credit authorisation prior to advancement of funds for admission as appropriate.

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 AmTrust Europe Limited. Registered in England number 01229676. Registered Office: Market Square House, St James's Street, Nottingham NG1 6FG, United Kingdom. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189. You can check this on the Financial Services Register by visiting www.fca.org.uk/register or by contacting the FCA on **0800 111 6768**.

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 those 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 insurers 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 Co-operative Bank Platinum credit card 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 Programme 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 AmTrust Europe Limited.
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. Eligibility

Purchase Protection cover is provided to you as a benefit of your Co-operative Bank credit card account. Cancellation of your credit card account will result in cancellation of your cover.

D. 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 websites
- 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.

E. 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 or failure to follow the manufacturer's instructions
 - 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
- 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
- non receipt, damage to, loss or theft of items while being transported under a freight, postal or courier service.

Purchase Protection cover is administered by Sentinel® which is a registered trademark and trading name of Affinion International Limited, Registered in England number 1008797. Registered Office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ, United Kingdom. Affinion International Limited is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities only.

Choice of Law

Unless we agree otherwise:

- a) the language of the policy and all communications relating to it will be English
- 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 prevent 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.

How to make a complaint

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. Financial Ombudsman Service, Exchange Tower, London E14 9SR. By telephone on 0800 023 4567/0300 123 9123 or email: complaint.info@financialombudsman.org.uk. The Ombudsman's website is www.financial-ombudsman.org.uk.

You may at any time refer your complaint to the Financial Ombudsman Service if you are dissatisfied with the way in which your complaint is being handled. Using the complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Please contact us at:

Customer Relations Manager at: Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF. Referral to the Financial Ombudsman Service does not affect your legal rights.

Cancellation

Purchase Protection is provided to you as a benefit of your Co-operative credit card and will remain active for as long as your credit card account is active, or until you are no longer entitled to this benefit, whichever is earlier. Cancellation of your credit card account will result in the cancellation of your Purchase Protection cover. You may need to review this cover periodically to ensure it remains adequate to your needs.

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

Information will be disclosed to the Insurer who will use your information to manage your insurance policy, including underwriting. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers. The Insurer may use and share your information with other members of the AmTrust group companies and may be disclosed to regulatory bodies and/or your bank or card issuer and/or our subcontractors for the purposes of providing the services. These details will not be kept for longer than necessary. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if AmTrust Europe Limited or Sentinel® Gold cannot meet their liabilities under this agreement. 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

Please call 03457 212 212* if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes. Information correct as at 01/2016.