

## Policy Document

**We** set out below the extent and terms of **your** insurance cover, subject to the conditions and exclusions shown. **We** want **you** to be satisfied with, and to understand **your policy**. Please be sure to read **this policy**, so that **you** know exactly what is and what is not covered.

**Your policy** covers the **cardholders** detailed in **your** schedule. It is particularly important that **you** and any **cardholders** covered under **your policy** read **your** schedule as well as these terms and conditions. **We** provide a national rate help line facility, which is available to all **cardholders**. If urgent assistance is required, please call the number shown on **your** schedule.

### The Insurance Contract

This **policy** document sets out the cover that the **insurer** will provide as long as **you** have paid for **your policy**. **Your policy** is made up of two parts, the **policy** document and the schedule, which make one document and must be read together. The contract is based on information **you** gave **us** when **you** applied for this insurance and information subsequently provided by **you** and / or a **cardholder** to **us**.

### Your Schedule

**Your** schedule is set out on **your** welcome letter. It shows important details including **your** home address, **policy** period and **your policy** type.

### The Policy Wording

The **policy** document tells **you** what is and what is not covered, how to make a claim and provides other important information. This **policy** is subject to change from time to time. Any change will be notified to **you** in writing or by e-mail at least 28 days in advance.

**Our** part of the contract is that **we**, on behalf of the **insurer**, will arrange the cover set out in this **policy** document and on **your** schedule. **Your** part of the contract is that **you** will pay for **your policy** for each **policy period**, and that **you** will comply with all of the conditions set out in this **policy**. If **you** do not meet **your** part of the contract **we** may refuse to pay a claim and / or cancel **your** cover.

**Your** Card Care service is provided by STAMS Ltd. **We** act as agents for the insurer, St Andrew's Insurance plc. **We** have arranged with the **insurer** that, instead of receiving commission, we will collect **our fees** for providing services to **you** and take them direct from your payment. This means that **you** have a contract with both **us** and the **insurer**. These arrangements do not affect the amount **you** pay for cover or the service that **you** will receive.

### Words with Special Meanings

1. **Advance** means an interest free payment made by **us** to a **cardholder**, when the **cardholder** has no other means of paying for services or obtaining cash due to an **incident**. This service is available to **cardholders** only when requested at the time of reporting an **incident** and will be made via Western Union only.
2. **Communication costs:** means the cost of communications that a **cardholder** has to pay to contact **us**, the police, a relevant assistance company and / or their **card** issuer in order to cancel **cards** or obtain appropriate assistance due to an **incident**.
3. **Card(s):** means a **cardholder's** financial **card(s)**, including credit, charge, cash, cheque, debit and / or store **card(s)**.
4. **Cardholder(s):** means the **policyholder**, and in the case of a household **policy** up to 9 other persons who reside at and whose **cards** are registered to the **policyholder's** permanent home address.
5. **Emergency card:** is a temporary replacement **card** that a **cardholder** obtains whilst away from the **cardholder's permanent country of residence** as a result of an **incident**.

6. **Emergency card fees:** are those fees payable by a **cardholder** to the **cardholder's card issuer** in order to obtain an **emergency card** whilst away from the **cardholder's permanent country of residence**.
7. **Emergency travel documents:** means a passport that a **cardholder** must replace whilst outside the **cardholders permanent country of residence** as a result of an **incident**.
8. **Fee:** is the difference between the **premium** and the total **you** must pay.
9. **Incident:** means an event or series of connected events, which results in the loss or theft of a **cardholder's card(s)** so that the **cardholder** is unable to use or control the use of those **card(s)**.
10. **Insurer:** means St Andrew's Insurance plc, whose registered office is St Andrew's House, Portsmouth Road, Esher, KT10 9SA or such other insurance company as **we** may appoint as underwriter of **your policy**.
11. **Permanent country of residence:** means the home address which appears on **your** schedule or as otherwise advised in writing to **us** by **you** during the **policy period** and prior to any **claim**. In the case of the U.K., **your permanent country of residence** includes the whole of the U.K.
12. **Personal effects:** means the bag, purse, wallet or card carrier in which a **cardholder** kept their **card(s)** at the time of an **incident**.
13. **Personal money:** means cash currency and bank notes belonging to a **cardholder** and solely for their personal use.
14. **Policy:** means **your policy** schedule and these terms and conditions specifying the cover, as amended from time to time.
15. **Policy period:** means the period to which the insurance applies. This is shown on **your** schedule and also includes any further period that **you** pay for or agree to pay for and for which **we** agree to accept **your** renewal.
16. **Policyholder / you / your:** means the private individual named as policyholder on **your** schedule.
17. **Premium:** 40p a year or any other amount that we agree with you from time to time.
18. **We / us / our** means STAMS Ltd, acting as agent for St Andrew's Insurance plc.

## Policy Conditions

These are the conditions of the insurance **you** need to meet as part of this contract.

1. **You** must be a resident of the United Kingdom.
2. Taking care – **cardholders** must take all possible care to safeguard against anything which may result in a claim under this **policy**.
3. **Cardholders** must comply with all instructions and conditions of issue as stated by their **card** issuing company. Any personal identification number(s) (PIN) must not be kept with the **card**, disclosed, or made known to anyone other than an authorised user.
4. **Cardholders** on a household **policy** agree that **we** can release their information to, and take instructions from, any other **cardholder** listed on the **policy**.
5. Cancelling **your policy** – **you** may cancel **your policy** by giving notice in writing to the address, or by telephoning the number, shown on **your** schedule. **You** have a statutory right to cancel **your** cover within 14 days of receiving **your policy**, however, under the terms and conditions of **your policy** we will allow you to cancel **your** cover within 30 days of receiving **your policy**. If this cancellation occurs within 30 days of the commencement of the **policy period** **you** may be entitled to a refund of the amount **you** have paid, provided that **you** / a **cardholder** have not used **your policy** and no claim has been made during the current **policy period**. On expiry of the 30 days **you** will not be entitled to a refund.
6. Any loss as a result of natural disasters, terrorist action, war, invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion or revolution or similar event, or where a **cardholder** has deliberately put themselves in danger, is specifically excluded.

7. Making a claim – if any item covered by this **policy** is lost or stolen, the **cardholder** must make a report to **us** within 24 hours of discovery. The **cardholder** must also obtain a report from the Police (including a full Police reference number, the address and telephone number of the Police station) confirming the loss and follow the ‘How to make a claim’ section below. Claims should be submitted as soon as possible and must be submitted within 60 days of the **incident**. The **cardholder** must provide **us** with all of the information that **we** consider relevant in order to assess any claim.
8. Other insurance – if a **cardholder** claims under this **policy** for something that is covered by another insurance policy, the **cardholder** must provide **us** with full details of the other insurance policy. **We** will only pay **our** legal share of any claim.
9. **Personal money** – any claim for the **personal money** must be supported by reasonable evidence confirming that the **cardholder** had the amount claimed in their possession immediately before the loss.
10. Fraud – if a **cardholder** makes a dishonest claim under this **policy**, all rights to the benefits under this **policy** will be lost.
11. **Communication costs** – claims for communication costs must be supported by reasonable evidence of the costs incurred
12. **Advance** – an **advance** will only be made when a **cardholder** has no other means of paying for services or obtaining cash following an **incident**. The **advance** is made on the basis that the **cardholder** agrees to repay the **advance** to **us** within one calendar month. **We** may refuse to provide an **advance** if **we** have reason to believe that the **cardholder** will not be able to repay the **advance** within one calendar month. All **advances** remain interest free. Should repayment of the **advance** be made after one calendar month the **cardholder** will, if **we** ask, pay any charges or expenses incurred by **us** or the Insurer in providing the **advance** from the day the amount was advanced until repayment in full including any charges paid to Western Union. If a **cardholder** does not repay an **advance** in full, **you** are liable for repayment. It is a condition of this Policy that any cover for **cardholders** will be suspended until any **advances** are repaid in full and in the event that they are not repaid in full by consent of STAMS Ltd then all cover under **your** Policy will be invalidated and void.
13. **Policy renewal** - **We** will renew the **policy** on the renewal date unless **you** contact **us** before that date to advise that **you** do not wish to renew the **policy**.
14. **Emergency cards** - when at least one of the **cardholder’s cards** is lost or stolen whilst travelling outside the **cardholder’s permanent country of residence** as a result of an **incident** the **cardholder** may claim for up to one **card** replacement per **cardholder**. **We** must be notified prior to any action being taken to obtain an **emergency card**. **We** will only reimburse **emergency card fees** if there has been no **advance** as a result of the **incident**.
15. **Emergency travel documents** – when at least one of the **cardholder’s cards** is lost or stolen whilst travelling outside the **cardholder’s permanent country of residence** as a result of an **incident** the **cardholder** may claim for the cost of one **emergency travel document** per **cardholder**. **We** must be notified prior to any action being taken to obtain **emergency travel documents**.

## The Cover

This part of the **policy** sets out the cover **we** will provide.

### What is covered

**Card fraud pre-notification** - following a **cardholder's** discovery of an **incident**, a loss for which the **cardholder** is legally responsible due to the fraudulent use of their **cards**.

**Card fraud post-notification** - following a **cardholder's** discovery of an **incident**, a loss for which the **cardholder** is legally responsible due to the fraudulent use of their **cards**.

**Personal money** lost or stolen as a result of an **incident**.

**Communication costs** that a **cardholder** must pay in order to notify **us**, a **card** issuer or the Police of an **incident**.

### The Cover

Up to £2,500 for a single **policy** and up to £5,000 for a household **policy** per **incident** for losses that occur before the **cardholder** reports the **incident** to us and/or their **card** issuer.

Up to £75,000 for a single **policy** and up to £150,000 for a household **policy** per **incident** for losses that occur after the **cardholder** reports the **incident** to us and/or their **card** issuer.

Up to £100 per **incident** for a single **policy** and up to £200 per **incident** for a household **policy**.

Up to £100 per **incident** for a single **policy** and up to £200 per **incident** for a household **policy**.

### What is not covered

A **cardholder** using a **card** not in accordance with a **card** issuer's terms and conditions.

Any loss where the **cardholder** has kept the personal identification number (PIN) with the **card** or disclosed or made it known to anyone other than an authorised user.

A **cardholder** using a **card** not in accordance with a **card** issuer's terms and conditions.

Any loss where the **cardholder** has kept the personal identification number (PIN) with the **card** or disclosed or made it known to anyone other than an authorised user.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

A loss or theft that **you** do not report to us within 24 hours of discovery..

A loss or theft that **you** do not report to the Police and obtain a crime reference number.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

**Communication costs** incurred for any reason after a successful loss report has been made.

**Communication costs** that a **cardholder** must pay in order to locate and retrieve lost luggage that has been marked with a luggage tag.

Up to £100 per event for a single **policy** and up to £200 per event for a household **policy**.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

Any travel costs a **cardholder** pays in order to retrieve the lost luggage.

**Communication costs** that a **cardholder** must pay in order to obtain **emergency travel documents** lost or stolen whilst outside their **permanent country of residence** as a result of an **incident**.

Up to £100 per **incident** for a single **policy** and up to £200 per **incident** for a household **policy**.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

**Communication costs** that a **cardholder** must pay in order to obtain **emergency medical assistance** whilst outside their **permanent country of residence** as a result of an **incident**.

Up to £100 per **incident** for a single **policy** and up to £200 per **incident** for a household **policy**.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

Any travel costs a **cardholder** has to pay.

**Communication costs** that a **cardholder** must pay in order to locate and retrieve lost keys that have been marked with a **Card Care** key tag.

Up to £100 per **incident** for a single **policy** and up to £200 per **incident** for a household **policy**.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

Any travel costs a **cardholder** pays in order to retrieve lost keys.

The costs that a **cardholder** must pay in order to replace personal effects lost or stolen as a result of an **incident**.

Up to £50 per **incident** for a single **policy** and up to £100 per **incident** for a household **policy**.

More than a total of £50 for a single **policy** and £100 for a household **policy** in any 12 month period.

CIFAS Protective Registration in the event a **cardholder** loses their passport outside the UK or driving licence as a result of an **incident**.

One Protective Registration per **cardholder** per year.

More than one Protective Registration per **cardholder** per year.

The costs of **emergency travel documents** that a **cardholder** must obtain in order to replace travel documents lost or stolen outside a **cardholder's permanent country of residence** as a result of an **incident**.

Up to £100 per **incident** for a single **policy** and up to £200 per **incident** for a household **policy**.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

Any legal or travel costs the **cardholder** has to pay in order to obtain **emergency travel documents**.

Any travel documents replaced not as an emergency, for example, document replaced whilst a **cardholder** is in their **permanent country of residence**.

Emergency **card** fees incurred by a **cardholder** in order to replace one **card** lost or stolen whilst outside their **permanent country of residence** as a result of an **incident**.

Up to £100 per **incident** for a single **policy** and up to £200 per **incident** for a household **policy**.

More than a total of £100 for a single **policy** and £200 for a household **policy** in any 12 month period.

The cost of obtaining more than one emergency **card** per **cardholder** for any one **incident**.

Any costs incurred where a **cardholder** has obtained an emergency **advance** for the same **incident**.

An emergency cash **advance** to a **cardholder** who has no other means of paying for services or obtaining cash following an **incident**.

Up to £2,500 per single **policy** and up to £5,000 per household **policy** for any one **incident**.

Any costs relating to travelling companions who are not **cardholders**.

More than one **advance** per **incident**.

A cash advance in the UK where **you** are stranded within 40 miles of the address registered with **us**.

An **emergency advance** to a **cardholder** who is outside their **permanent country of residence** to meet hotel or other third party accommodation charges that the cardholder is unable to pay as a result of an **incident**.

Up to £2,500 per single **policy** and up to £5,000 per household **policy** for any one **incident**.

Any costs relating to travelling companions who are not **cardholders**.

More than one **advance** per **incident**.

An emergency cash <b>advance</b> to a <b>cardholder</b> who is outside their <b>permanent country of residence</b> to replace flight or other travel tickets lost or stolen as a result of an <b>incident</b> .	Up to £2,500 per single <b>policy</b> and up to £5,000 per household <b>policy</b> for any one <b>incident</b> .	Any costs relating to travelling companions who are not <b>cardholders</b> .  More than one <b>advance</b> per event.
An emergency cash <b>advance</b> to a <b>cardholder</b> who is outside their <b>permanent country of residence</b> and has no other means of paying for services or obtaining cash following the loss or use of a <b>card</b> due to the application of an issuer's fraud detection process.	Up to £2,500 per single <b>policy</b> and up to £5,000 per household <b>policy</b> for any one <b>incident</b> .	An <b>advance</b> made other than via Western Union.  More than one <b>advance</b> per <b>incident</b> .  An <b>advance</b> where a <b>card</b> is blocked other than as a result of suspected fraud on the <b>card</b> .
An assistance service to help <b>cardholders</b> retrieve lost or stolen keys, mobile phones or luggage.	Liaison between the finder and the cardholder in order to help the <b>cardholder</b> retrieve the items, or postage costs for the finder to return the item to us to forward to the <b>cardholder</b> .	Any postage costs that have not been agreed with us before they are incurred.  Any costs unless the items have been tagged or marked with Card Care identification tag.
An emergency messaging service for <b>cardholders</b> who are outside their <b>permanent country of residence</b> .	We will use our best endeavours to relay a <b>cardholder's</b> message to a third party.	More than two emergency messages in any 24 hour period.  More than three separate unsuccessful attempts to deliver a message.
The cost of a replacement driving licence that is lost or stolen during an <b>incident</b> .	Up to £50 per <b>cardholder</b> in any 12 month period.	More than £50 per <b>cardholder</b> in any 12 month period.

## Using Your Policy

### How to Make a Claim

1. Check **your** schedule and **policy** wording to ensure that the loss is covered by **your policy**.
2. If any item covered by this **policy** is lost or stolen, **you** must report the loss to **us** within 24 hours of discovery. **You** must also obtain a report from the Police (including a full Police Reference number, the address and telephone number of the Police station) confirming the loss.
3. Read the 'Making a claim' section (item 7 under '**Policy** Conditions' above) and follow the instructions given.
4. Contact **us** within 60 days of the **incident** by telephone using the number shown on **your policy** schedule, quoting **your policy** number and telling **us** what has happened. Telephone calls may be recorded to assist with training and for quality control purposes.

5. **We** will provide **you** with a claim form to complete. Please return it, together with a Police report and other appropriate documentation that **we** may request to support **your** claim.
6. **You** must send **your** completed claim form within 60 days of the **incident** to the Customer Services Manager, STAMS Ltd, PO Box 389, Esher KT10 9UY
7. **We** will acknowledge receipt of **your** claim form within 5 working days. **We** will then carry out **our** normal investigations, and will pay all amounts due within 14 working days of receipt of **your** completed claim form and all necessary supporting documentation.
8. **In the event of fraud on a cardholder's card** the **cardholder** should take the following additional steps:
  - a. Identify the suspected fraudulent charges on their **card** statement.
  - b. Send the statement to the Fraud Department of the relevant **card** issuer requesting that the suspected fraudulent charges be removed from the account.
  - c. Should the **card** issuer be unable to remove the suspected fraudulent charges, the **cardholder** should obtain a letter from them confirming the date(s), time(s) and amount(s) of the suspected fraudulent charges and an explanation of why they cannot remove the charges. Attach the letter to the police report obtained at the time of the **incident**, along with any other evidence that can be supplied, and send it with a completed claim form by registered post to **us** at the address shown on **your** schedule.

**Customer Care** – **We** set high standards and seek to provide levels of service that **we** believe **you** have the right to expect. However, things can go wrong and if they do **we** want **you** to tell **us** about them. Please write in the first instance to the Customer Services Manager at STAMS Ltd, PO Box 389, Esher KT10 9UY. If this does not resolve the matter to your satisfaction you can take the matter up with the Customer Liaison Manager at St Andrew's Insurance plc, St Andrew's House, Portsmouth Road, Esher KT10 9SA.

If **you** are still dissatisfied, **you** have the right to refer to the Financial Ombudsman Service (FOS), which is authorised to consider most complaints and will undertake an independent review of **your** complaint. The Ombudsman can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone number 0845 0 801 800, or the Ombudsman website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## **DATA PROTECTION – YOUR INFORMATION**

1. **We** will use **your** information for the following purposes:
  - insurance, underwriting and claims handling;
  - administration and customer services;
  - statistical analysis, research and marketing;
  - credit scoring and investigation or prevention of fraud.
2. **We** will disclose **your** information to our service providers, agents, business partners and regulatory bodies for these purposes.
3. To help us make credit decisions about you for the purpose of an **advance** we may search the files of credit reference agencies who will record any credit searches on your file.
4. **We** may contact **you** by mail, telephone, fax, e-mail or other reasonable method to let **you** know about any products or services which may be of interest to **you**. If **you** do not want **your** details to be used for marketing please write to: STAMS Ltd, PO Box 389, Esher KT10 9UY.
5. By accepting Card Care **you** consent to our processing **your** personal data for the purposes set out in paragraphs 1,2,3 and 4 above. **You** also consent to the transfer of **your** information worldwide where necessary for the above purposes. Some countries do not provide the same level of data protection as the UK. However, we will place our own adequacy requirements to safeguard **your** information.

6. **You** have a right to ask for a copy of **your** information (for which we charge a small fee) and to correct any inaccuracies. To make sure we follow **your** instructions correctly and to improve our service to **you** through training our staff we may monitor or record communications.
7. When **you** give information about another person **you** confirm that they have appointed **you** to act for them, to consent to the processing of their personal data and to receive on their behalf any data protection notices.

### **Other Important Information**

This insurance is underwritten by St Andrew's Insurance plc (Registered in England No. (3104671) (The Insurer), whose head office and registered office is at St Andrew's House, Portsmouth Road, Esher, Surrey, KT10 9SA. The main business of the insurer is the underwriting general insurance policies, claims administration and claims settlement.

St Andrew's Insurance plc is authorised and regulated by the Financial Services Authority ('FSA'). You can check this on the FSA register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by telephoning the FSA on 0845 606 1234

You incur no additional costs by arranging your insurance by this method.

English law will apply to the negotiations that take place prior to the conclusion of your insurance contract.

The terms and conditions of your policy and the information provided in this document will be provided in English. During the term of your policy we will communicate using the English language.