

POLICY SUMMARY FOR PURCHASE PROTECTION

Introduction

This is a policy summary. It does not contain the full terms and conditions of Your 30-Day Purchase Protection product. Please refer to the policy document for full details of the cover provided. Your policy provides cover for items against theft or accidental damage for up to 30 days from the date of purchase.

Who provides Your insurance policy.

Your Purchase Protection policy is provided by Assurant General Insurance Limited (registered number 2341082).

Eligibility	Policy Reference
<ul style="list-style-type: none"> Items with a purchase price of up to £1000 Items or events not covered by another insurance A purchase where the entire purchase amount is made with the ClearCash Prepaid MasterCard™ Losses that occur within 30 days of the date of purchase 	Section 2 Section 3 Section 3 Section 1

Significant features and benefits	Policy Reference
<ul style="list-style-type: none"> Cover may be provided in the event of a theft or accidental damage Registration of the item is not necessary 	Section 1 Policy Introduction

Limits	Policy Reference
Minimum cover for any single item	£50 Section 2
Maximum cover for any single item	£1,000 Section 2
Each event	£10,000 Section 2
Total in respect of any one card in any one year	£25,000 Section 2

Significant exclusions and/or limitations	Policy Reference
<ul style="list-style-type: none"> Any item covered under any other insurance policy Boats, motorised vehicles Land or buildings Travellers cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent Plants or animals Consumables, perishables or services 	Section 3

Duration of cover	Policy Reference
This policy runs for the length of time that You hold a ClearCash Prepaid MasterCard unless We notify You of any changes to the policy or the withdrawal of cover.	Section 10

Cancellation	Policy Reference
As this cover is provided as part of a package of policies, You are unable to cancel individual elements of cover.	Section 13

What to do if You want to make a claim	Policy Reference
You should telephone Us on 0844 871 1102 to notify Us of Your claim and to request a claim form	Section 4

What to do if You want to make a complaint	Policy Reference
<p>Please write to the Quality Assurance Manager, Assurant General Insurance Limited, 117 – 119 Whitby Road, Slough, Berkshire, SL1 3DR.</p> <p>You should give details of the policy number or claims reference number to help You with the speedy handling of Your enquiry. After this action, if You are still not happy or the problem has not been resolved to Your satisfaction, You may refer it, within 6 months of the date of Our final letter to You, to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 08450 801 800. If You complain it will not affect Your legal rights.</p>	Section 14

Financial Services Compensation Scheme	Policy Reference
We are covered by the Financial Services Compensation Scheme (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 are available from the FSCS at www.fscs.org.uk or by telephoning 0207 892 7300.	Section 12

30-DAY PURCHASE PROTECTION POLICY TERMS AND CONDITIONS

INTRODUCTION

This 30-Day Purchase Protection insurance provides cover for eligible purchases made on or after the first day after Your ClearCash Prepaid MasterCard™ has been issued to You. Eligible purchases will be covered against theft or accidental damage for up to 30 days from the date of purchase, if the items were purchased in full with Your ClearCash Prepaid MasterCard, subject to the terms, conditions and limitations shown below. To be covered, You must pay for Your purchases in full, in a single transaction, using Your ClearCash Prepaid MasterCard.

Cover is limited to only those amounts not covered by any other insurance or indemnity, up to the purchase amount. In no event will this coverage apply as contributing insurance. This insurance is excess of all other valid and collectable insurance clauses found in other insurance or indemnity language.

No registration of covered purchase is required. Please keep this document in a safe place as it states the cover provided and the course of action You must observe should You have to file a claim.

WORDS WITH SPECIAL MEANINGS

Whenever the following words appear in the policy they will have the meaning explained below:

You/Your – means the principal cardholder and Authorised cardholder as specified in the ClearCash Prepaid MasterCard agreement.

Our/ Ourselves/ Us/ We – means Assurant General Insurance Limited (registered number 2341082). Registered in England and Wales with registered address 117 – 119 Whitby Road, Slough, Berkshire SL1 3DR.

Due Diligence – means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a covered purchase from theft or accidental damage.

1. DETAILS OF PURCHASE PROTECTION

We will provide cover for 30 days, from the date of purchase, or from the date of delivery and acceptance by You, for:

- 1.1 Theft; or
- 1.2 Accidental Damage

2. LIMIT OF COVER

- 2.1 Minimum cover £50 for any single item
- 2.2 Maximum cover £1,000 for any single item;
- 2.3 £10,000 for each claim event ; and
- 2.4 £25,000 in total in respect of any one card in any one year.

3. WHAT IS NOT COVERED

- 3.1 Any item covered under any other insurance policy, or which would be covered but for the application of an excess or a limit under another policy, or where compensation provided by any guarantee or other agreement exists.
- 3.2 Any item which cost £50 or less.
- 3.3 Any item not purchased in full, in a single transaction, using Your ClearCash Prepaid MasterCard.
- 3.4 Travellers cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, stamps/stamp collections, art objects, antiques, cash or equivalent.
- 3.5 Land or buildings (including but not limited to homes and dwellings).
- 3.6 Plants, animals, consumables or perishables of any type.
- 3.7 Boats, motor vehicles, mechanically propelled or assisted vehicles, caravans, trailers, aircraft, gliders and hang gliders, hovercraft, sailboards, surfboards, jet-skis or boats and other mechanically propelled or assisted watercraft, or parts or accessories (including but not limited to communication devices intended solely for Use in the vehicle).
- 3.8 Trade or business purchases.
- 3.9 Sports equipment whilst in Use.
- 3.10 Items which are stolen or accidentally damaged in transit unless they are carried in hand or are under the personal supervision of the insured.
- 3.11 Any purchases delivered to You by courier or posted to You until the goods are received, checked for damage and accepted by You.
- 3.12 Inherent product defects, electrical and mechanical failure, or failure to operate any item in accordance with the manufacturers' instructions.
- 3.13 Detention or confiscation by customs or other official bodies.

- 3.14 Any items that You have attempted to repair, clean or alter since purchase.
- 3.15 Services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).
- 3.16 Items stolen from public places are not covered unless they are locked wherever and whenever circumstances permit. Stolen items are not covered unless they are reported as stolen, within 36 hours, or as soon as reasonably possible thereafter, to the police or an appropriate authority where the incident took place and an incident number is obtained.
- 3.17 Items stolen from unattended vehicles.
- 3.18 Any loss, accidental damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.(For the purposes of this exclusion "terrorism" means the Use, or threat of Use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear).
- 3.19 Cover is not provided for theft or damage caused by fraud, abuse, wear and tear, gradual deterioration, moths, vermin, inherent product defects, war or hostilities of any kind (including but not limited to invasion, rebellion or insurrection); any weapon of war employing atomic fission or radioactive force, whether in time of peace or war and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this Policy; confiscation by any government, public authority or customs official; risks of contraband, losses arising from illegal activity or acts; acts of God (including but not limited to flood, hurricane and earthquake); disappearance where there is absence of evidence of a wrongful act by a person or persons; property while in the care, custody or control of any common carrier.
- 3.20 Cover is not provided for theft or damage when You fail to exercise Due Diligence to avoid or diminish the potential of theft, or accidental damage to, eligible purchases.

4. **CLAIMS PROCEDURES**

4.1 **Claims Conditions**

- 4.1.1 Claims for theft or damage in transit must be reported to the carrier or the tour operator and a written report obtained.
- 4.1.2 Any, theft or accidental damage caused by malicious persons must be reported to the police authorities within 36 hours or as soon as reasonably possible thereafter and a written report and crime reference number obtained from them.
- 4.1.3 Cover is limited to only those amounts not covered by any other insurance or indemnity, up to the purchase amount. In no event will this coverage apply as contributing insurance. This insurance is in excess of all other valid and collectable insurance clauses found in other insurance or indemnity language.
- 4.1.4 If someone else was responsible for the accidental damage, You must claim from their liability insurer. You must submit a copy of these claims, any settlement documents and any claim cheque You receive, with Your claim under this insurance. We may ask You to send a copy of Your other insurances to confirm that there is no cover or that an excess applies.

4.2 **Claims Forms**

- 4.2.1 To claim under Purchase Protection, You must notify Assurant General Insurance Limited within 30 days of theft or accidental damage by calling 0844 871 1102 between the hours of 09.00 to 17.00, Monday to Friday
- 4.2.2 Assurant General Insurance Limited will receive Your notice of claim over the telephone and upon receipt of notice of claim will furnish You with the necessary claims form for filing proof of loss. You will also be advised of the documents You will be required to submit in order for Your claim to be processed.

4.3 **Proof of Loss**

- 4.3.1 Written proof of loss including any required information necessary to support a claim must be furnished to Assurant General Insurance Limited or its authorised agent at its said location within ninety (90) days after the date of the incident. The Policy will only pay claims that are completely substantiated in the manner requested within twelve (12) months after the incident date.
- 4.3.2 You must complete the claim form and attach all requested documentation, including a legible copy of the charge card transaction slip and/or the merchant receipt and police report and any other proof of loss, as advised by Us.
- 4.3.3 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 form to the following address: Claims Department, Assurant General Insurance Limited, 117-119 Whitby Road, Slough, Berkshire, SL1 3DR.

4.4 **Time of Payment of Claim**

Benefits payable under this Policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim. Assurant General Insurance Limited may, in any claim for damage recoverable here under, require You to send the damaged item to an address designated by the Insurer at Your expense.

4.5 **Payment of Claim**

All Benefits payable will be credited to Your ClearCash Prepaid MasterCard or, in the case of death, to Your estate.

5. **MISREPRESENTATION AND FRAUD**

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

6. **THE INSURER'S RIGHT TO RECOVER FROM OTHERS**

If the Insurer makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Insurer makes payment must transfer to Us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

7. **LEGAL ACTIONS**

No Action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy.

8. **STATEMENT OF PRICE**

There is no charge for this insurance.

9. **CHOICE OF LAW AND LANGUAGE**

English law will apply to Your policy unless We make a written agreement saying otherwise before We issue this policy to You. The information supplied in Your policy document and all further communications will be in English.

10. **GENERAL CONDITIONS**

10.1 If You do not observe the terms and conditions of this policy We shall not be liable for any claim made by You. You must be a ClearCash Prepaid MasterCard holder at the time You make a claim. You cannot make a claim if Your rights under the ClearCash Prepaid MasterCard agreement have been terminated or Your ClearCash Prepaid MasterCard has been withdrawn or suspended.

10.2 You must give Us at Your reasonable expense, all the information We ask for about any claim and You must help Us take legal action against anyone if We ask You to.

10.3 You must take all reasonable steps to prevent loss or damage to any item covered by this insurance.

10.4 This Purchase Protection policy is underwritten by Assurant General Insurance Limited, registered number 2341082, a member company of Assurant Solutions whose registered office in England is 117-119 Whitby Road, Slough, Berkshire, SL1 3DR.

10.5 Assurant General Insurance Limited is authorised and regulated by the Financial Services Authority (FSA), with FSA authorisation number 202735. You can check this on the FSA Register at <http://www.fsa.gov.uk/register/> or by calling 0845 606 1234.

10.6 This policy runs for the length of time that You hold a ClearCash Prepaid MasterCard unless We notify You of any changes to the policy or the withdrawal of cover.

11. **ASSIGNMENT AND SURRENDER VALUE**

You cannot transfer Your rights or interest in this policy to any other person. This policy will not have any value at the end date or if it is cancelled.

12. **FINANCIAL SERVICES COMPENSATION SCHEME**

We are covered by the Financial Services Compensation Scheme (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 are available from the FSCS at www.fscs.org.uk or by telephoning 0207 892 7300.

13. **CANCELLATION PROCEDURE**

As this cover is provided as part of a package of policies, You are unable to cancel individual elements of cover. You can cancel the entire cover package at anytime by writing to ClearCash, Nelson House, Park Road, Timperley WA 14 5BZ. However, please note that this will lead to a cancellation of Your whole package of policies.

14. **COMPLAINTS PROCEDURE**

14.1 **What to do if You have a complaint:**

14.1.1 We set Ourselves high standards, but if You are not satisfied with Our service please tell Us. If You follow the procedure set out below, We will deal with Your complaint in the most efficient way possible. In the first instance, please contact:-

The Quality Assurance Manager
Assurant General Insurance Limited
117-119 Whitby Road
Slough,
Berkshire,
SL1 3DR
Phone: 0844 871 1248
E-mail: uk.complaints@assurant.com]

14.1.2 After this action, if You are still not happy or the problem has not been resolved to Your satisfaction, You may, within 6 months of the date of Our final letter to You, refer it to the Financial Ombudsman Service (FOS). Their address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Phone: 0845 080 1800. If You complain it will not affect Your legal rights.

15. **DATA PROTECTION NOTICE**

For the purposes of the Data Protection Act 1998, Assurant General Insurance Limited is the data controller in respect of any personal information provided. Assurant General Insurance Limited is committed to maintaining the personal data that You provide in accordance with the requirements of data protection legislation. Please read the Privacy Statement below as it contains important information relating to the details that You have given Us.

16. **PRIVACY STATEMENT DATA PROTECTION ACT 1998**

16.1 All personal information supplied by You will be treated in confidence by the Assurant Group of companies and will not be disclosed to any third parties except where Your consent has been received or where permitted or required by law. In order to manage and service Your policy, this information will be held in the data systems of the Assurant Group of companies or Our agents or subcontractors.

16.2 The Assurant Group of companies may pass Your personal data to other companies for processing on its behalf. Some of these companies may be based outside the European Economic Area which may not have laws to protect Your personal data, but in all cases the Group will ensure that it is kept securely and only Used for the purposes for which You provided it. Details of the companies and countries involved can be provided to You on request.

17. **ACCESS TO YOUR INFORMATION**

You have the right to ask for a copy of the information We hold on You. There may be a charge for this. If any of the information We hold about You is wrong, please tell Us and We will put it right. To ask to see Your information please write to the:

The Quality Assurance Manager
Assurant General Insurance Limited
117-119 Whitby Road
Slough,
Berkshire,
SL1 3DR

18. **OTHER PEOPLE'S PERSONAL DATA**

If You provide Us with information about another person, You must confirm that they have appointed You to act for them, to consent to the processing of their personal data and that You have informed them of Our identity and the purposes (as set out above) for which their personal data will be processed.

19. **NOTICE TO CUSTOMERS**

You are advised that any telephone calls made to Our Administration and Claims departments may be recorded. These recordings may be used to monitor the accuracy of information provided by customers and Our own staff. They may also be used to allow additional training to be provided to Our staff or to prove that Our procedures comply with legal and regulatory requirements. Our staff is aware that conversations are monitored and recorded.

POLICY SUMMARY FOR PRICE PROTECTION

Introduction

This is a policy summary. It does not contain the full terms and conditions of Our Price Protection product. Please refer to the policy document for full details of the cover provided. Your Price Protection policy provides cover if, within 30 days of completing a purchase of an eligible item, You find the exact item for sale at a cheaper price at any retail store in the United Kingdom.

Who provides Your insurance policy.

Your Price Protection policy is provided by Assurant General Insurance Limited (registered number 2341082).

Eligibility	Policy Reference
<ul style="list-style-type: none"> Cheaper sales price within 30 days of purchase; Sale item is exactly the same as the item purchased; Item has a purchase price in excess of £25 but less than £250; Entire purchase amount made with the ClearCash Prepaid MasterCard™; 	Section 1

Significant features and benefits	Policy Reference
<ul style="list-style-type: none"> Refund of the difference in price if, within 30 days of completing a purchase of an eligible item, You find the exact item for sale at a cheaper price at any retail store in the United Kingdom Registration of the item is not necessary. 	Section 1 Policy Introduction

Significant exclusions and/or limitations	Policy Reference
<ul style="list-style-type: none"> Boats, motorised vehicles; Land or buildings; Travellers cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent; Plants, animals, consumables, perishables or services. 	Section 3

Limits	Policy Reference
Minimum cost any single item	£25 Section 2
Maximum cost any single item	£250 Section 2

Duration of cover	Policy Reference
This policy runs for the length of time that You hold a ClearCash Prepaid MasterCard unless We notify You of any changes to the policy or the withdrawal of cover.	Section 10

Cancellation	Policy Reference
As this cover is provided as part of a package of policies, You are unable to cancel individual elements of cover.	Section 13

What to do if You want to make a claim	Policy Reference
You should telephone Us on 0844 871 1102 to notify Us of Your claim and to request a claim form	Section 4

What to do if You want to make a complaint	Policy Reference
<p>Please write to the Quality Assurance Manager, Assurant General Insurance Limited, 117 – 119 Whitby Road, Slough, Berkshire, SL1 3DR.</p> <p>You should give details of the policy number or claims reference number to help You with the speedy handling of Your enquiry. After this action, if You are still not happy or the problem has not been resolved to Your satisfaction, You may refer it, within 6 months of the date of Our final letter to You, to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. If You complain it will not affect Your legal rights.</p>	Section 14

Financial Services Compensation Scheme	Policy Reference
We are covered by the Financial Services Compensation Scheme (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 are available from the FSCS at www.fscs.org.uk or by telephoning 0207 892 7300.	Section 12

30-DAY PRICE PROTECTION POLICY TERMS AND CONDITIONS

INTRODUCTION

This 30-Day Price Protection Policy insurance provides cover for eligible purchases made on or after the first day after Your ClearCash Prepaid MasterCard™ has been issued to You and will be subject to the terms and conditions shown below.

Price Protection covers most purchases of new, personal items that You buy from any store in the United Kingdom. To be covered, You must pay for Your purchases in full, in a single transaction, using Your ClearCash Prepaid MasterCard. No registration of covered purchase is required. Please keep this document in a safe place as it states the cover provided and the course of action You must observe should You have to file a claim.

WORDS WITH SPECIAL MEANINGS

Whenever the following words appear in the policy they will have the meaning explained below:

You/Your:

The principal cardholder and Authorised cardholder as specified in the ClearCash Prepaid MasterCard agreement.

Our/ Ourselves/ Us/ We:

Assurant General Insurance Limited (registered number 2341082). Registered in England and Wales with registered address 117 – 119 Whitby Road, Slough, Berkshire SL1 3DR.

1. DETAILS OF PRICE PROTECTION

If You purchase an item with Your ClearCash Prepaid MasterCard and within 30 days of completing that purchase You find the exact item for purchase at a cheaper price at any retail store in the United Kingdom, We will allow You to claim back the difference. To be covered, You must pay for Your purchases in full, in a single transaction, Using Your ClearCash Prepaid MasterCard.

2. LIMIT OF COVER

- 2.1 £25 minimum for any single item.
- 2.2 £250 maximum for any single item.

3. WHAT IS NOT COVERED

- 3.1 Any item not purchased in full, in a single transaction, Using Your ClearCash Prepaid MasterCard.
- 3.2 Items that are for sale cheaper in duty free or tax free zones.
- 3.3 Items offered during a sale or any 'limited period,' 'limited quantity,' 'closing down,' 'going out of business' or 'cash only' offers.
- 3.4 Items, whether the original or the lower priced item, purchased at auction.
- 3.5 Items, whether the original or the lower priced item, purchased from internet sites.
- 3.6 Lower priced Items which are not identical to the original item purchased.
- 3.7 Items that, when purchased, Were Used, altered or are second-hand.
- 3.8 Services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).
- 3.9 Travellers cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, stamps/stamp collections, art objects, antiques, cash or equivalent.
- 3.10Plants, animals, consumables or perishables of any type.
- 3.11Personal or handheld computers, PDA's, computer software laptops and any associated accessories or equipment.
- 3.12Claims where the reduced selling price is a result of currency fluctuations.
- 3.13Trade or business purchases.
- 3.13Boats, motor vehicles mechanically propelled or assisted vehicles, caravans, trailers, aircraft, gliders and hang gliders, hovercraft, sailboards, surfboards, jet-skis or boats and other mechanically propelled or assisted watercraft, or parts or accessories (including but not limited to communication devices intended solely for use in the vehicle).
- 3.14One-of-a-kind items.
- 3.15Special order, customised or tailored items.
- 3.16Medical or optical equipment, or customised dental appliances.
- 3.17Claims for incorrectly priced items.

4. CLAIMS PROCEDURES

4.1 Claims Conditions

You must always submit Your claim in the first instance to:

- 4.1.1 The shop where You bought the item, if they offer a low price guarantee; or
- 4.1.2 The manufacturer, if they offer a low price guarantee.

4.2 Claims Forms

- 4.2.1 To claim under Price Protection, You must notify Assurant General Insurance Limited within 30 days of identifying the cheaper item by calling 0844 871 1102 between the hours of 09.00 to 17.00, Monday to Friday.
- 4.2.2 Assurant General Insurance Limited will receive Your notice of claim over the telephone and upon receipt of notice of claim will furnish You with the necessary claim form for filing proof of loss. You will also be advised of the documents You will be required to submit in order for Your claim to be processed.

4.3 Proof of Loss

- 4.3.1 Written proof of loss including any required information necessary to support a claim must be furnished to Assurant General Insurance Limited or its authorised agent at its said location within ninety (90) days after the date You identify the cheaper item. This Policy will only pay claims that are completely substantiated in the manner requested within twelve (12) months after the incident date.
- 4.3.2 You must complete the claim form and attach all requested documentation, including the purchase receipt and written or printed evidence that the same item is on sale to the public for a lower price, such as the entire advertisement or note from the store, stating an exact price and full product description.
- 4.3.3 You must send the claim form and requested documents to: Claims Department, Assurant General Insurance Limited, 117-119 Whitby Road, Slough, Berkshire SL1 3DR. Telephone 0844 871 1102 .

4.4 Time of Payment of Claim

Benefits payable under this Policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim.

4.5 Payment of Claim

All Benefits payable will be credited to Your ClearCash Prepaid MasterCard or, in the case of death, to Your estate.

5. MISREPRESENTATION AND FRAUD

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

6. THE INSURER'S RIGHT TO RECOVER FROM OTHERS

If the Insurer makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Insurer makes payment must transfer to us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

7. LEGAL ACTIONS

No Action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy.

8. STATEMENT OF PRICE

There is no charge for this insurance.

9. CHOICE OF LAW AND LANGUAGE

English law will apply to Your policy unless We make a written agreement saying otherwise before We issue this policy to You. The information supplied in Your policy document and all further communications will be in English.

10. GENERAL CONDITIONS

- 10.1 If You do not observe the terms and conditions of this policy We shall not be liable for any claim made by You. You must be a ClearCash Prepaid MasterCard holder at the time You make a claim. You cannot make a claim if Your rights under the ClearCash Prepaid MasterCard agreement have been terminated or Your ClearCash Prepaid MasterCard has been withdrawn or suspended.
- 10.2 You must give Us at Your reasonable expense, all the information We ask for about any claim and You must help Us take legal action against anyone if We ask You to.
- 10.3 You must take all reasonable steps to prevent loss or damage to any item covered by this insurance.

- 10.4 This Purchase Protection policy is underwritten by Assurant General Insurance Limited, registered number 2341082, a member company of Assurant Solutions whose registered office in England is 117-119 Whitby Road, Slough, Berkshire, SL1 3DR.
- 10.5 Assurant General Insurance Limited is authorised and regulated by the Financial Services Authority (FSA), with FSA authorisation number 202735. You can check this on the FSA Register at <http://www.fsa.gov.uk/register/> or by calling 0845 606 1234.
- 10.6 This policy runs for the length of time that You hold a ClearCash Prepaid MasterCard Prepaid Card unless We notify You of any changes to the policy or the withdrawal of cover.
11. **ASSIGNMENT AND SURRENDER VALUE**
You cannot transfer Your rights or interest in this policy to any other person. This policy will not have any value at the end date or if it is cancelled.
12. **FINANCIAL SERVICES COMPENSATION SCHEME**
We are covered by the Financial Services Compensation Scheme (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 are available from the FSCS at www.fscs.org.uk or by telephoning 0207 892 7300.
13. **CANCELLATION PROCEDURE**
As this cover is provided as part of a package of policies, You are unable to cancel individual elements of cover. You can cancel the entire cover package at anytime by writing to ClearCash, Nelson House, Park Road, Timperley WA14 5BZ. However, please note that this will lead to a cancellation of Your whole package of policies.
14. **COMPLAINTS PROCEDURE**
- 14.1 **What to do if You have a complaint:**
- 14.1.1 We set Ourselves high standards, but if You are not satisfied with Our service please tell Us. If You follow the procedure set out below, We will deal with Your complaint in the most efficient way possible. In the first instance, please contact:-
- The Quality Assurance Manager
Assurant General Insurance Limited
117-119 Whitby Road
Slough,
Berkshire,
SL1 3DR
Phone: 0844 871 1248
E-mail: uk.complaints@assurant.com]
- 14.1.2 After this action, if You are still not happy or the problem has not been resolved to Your satisfaction, You may, within 6 months of the date of Our final letter to You, refer it to the Financial Ombudsman Service (FOS). Their address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Phone 0845 080 1800. If You complain it will not affect Your legal rights.
15. **DATA PROTECTION NOTICE**
For the purposes of the Data Protection Act 1998, Assurant General Insurance Limited is the data controller in respect of any personal information provided. Assurant General Insurance Limited is committed to maintaining the personal data that You provide in accordance with the requirements of data protection legislation. Please read the Privacy Statement below as it contains important information relating to the details that You have given Us.
16. **PRIVACY STATEMENT DATA PROTECTION ACT 1998**
- 16.1 All personal information supplied by You will be treated in confidence by the Assurant Group of companies and will not be disclosed to any third parties except where Your consent has been received or where permitted or required by law. In order to manage and service Your policy, this information will be held in the data systems of the Assurant Group of companies or Our agents or subcontractors.
- 16.2 The Assurant Group of companies may pass Your personal data to other companies for processing on its behalf. Some of these companies may be based outside the European Economic Area which may not have laws to protect Your personal data, but in all cases the Group will ensure that it is kept securely and only Used for the purposes for which You provided it. Details of the companies and countries involved can be provided to You on request.

17. **ACCESS TO YOUR INFORMATION**

You have the right to ask for a copy of the information We hold on You. There may be a charge for this. If any of the information We hold about You is wrong, please tell Us and We will put it right. To ask to see Your information please write to the:

The Quality Assurance Manager
Assurant General Insurance Limited
117-119 Whitby Road
Slough,
Berkshire,
SL1 3DR

18. **OTHER PEOPLE'S PERSONAL DATA**

If You provide Us with information about another person, You must confirm that they have appointed You to act for them, to consent to the processing of their personal data and that You have informed them of Our identity and the purposes (as set out above) for which their personal data will be processed.

19. **NOTICE TO CUSTOMERS**

You are advised that any telephone calls made to Our Administration and Claims departments may be recorded. These recordings may be used to monitor the accuracy of information provided by customers and Our own staff. They may also be used to allow additional training to be provided to Our staff or to prove that Our procedures comply with legal and regulatory requirements. Our staff is aware that conversations are monitored and recorded.

POLICY SUMMARY FOR EXTENDED WARRANTY COVER

Introduction

This is a policy summary. It does not contain the full terms and conditions of Our Extended Warranty policy. Please refer to the policy document for full details of the cover provided. Your Extended Warranty policy is provided by Assurant General Insurance Limited (registered number 2341082). Your policy will pay for Mechanical Breakdown repair costs if Your domestic electrical item breaks down for up to one year after the manufacturer's original warranty has expired.

Who provides Your insurance policy.

Your Price Protection policy is provided by Assurant General Insurance Limited (registered number 2341082).

Eligibility	Policy Reference
<ul style="list-style-type: none"> Items with repair costs in excess of £50 Item is a domestic electrical good Mechanical Breakdown that occurs within 12 months of the expiration of the manufacturer's original warranty The entire purchase amount is made with the ClearCash Prepaid MasterCard™. 	Section 1

Significant features and benefits	Policy Reference
<ul style="list-style-type: none"> Cover if the purchased item ceases to operate satisfactorily and requires repair Registration of the item is necessary. 	Section 1 Section 2

Significant exclusions and/or limitations	Policy Reference
<ul style="list-style-type: none"> Boats, motorised vehicles Consumables Any domestic electrical items that are not covered under an original manufacturer's warranty at the time of purchase Any domestic electrical items intended for business or commercial Use 	Section 5

Limits	Policy Reference
Any single item	£1000 Section 4
Total in respect of any one card in any one year	£5000 Section 4

Duration of cover	Policy Reference
This policy runs for the length of time that You hold a ClearCash Prepaid MasterCard unless We notify You of any changes to the policy or the withdrawal of cover.	Section

Cancellation	Policy Reference
As this cover is provided as part of a package of policies, You are unable to cancel individual elements of cover.	Section 15

What to do if You want to make a claim	Policy Reference
You should telephone Us on 0844 871 1102 to notify Us of Your claim and to request a claim form	Section 6

What to do if You want to make a complaint	Policy Reference
<p>Please write to the Quality Assurance Manager, Assurant General Insurance Limited, 117 – 119 Whitby Road, Slough, Berkshire, SL1 3DR.</p> <p>You should give details of the policy number or claims reference number to help You with the speedy handling of Your enquiry. After this action, if You are still not happy or the problem has not been resolved to Your satisfaction, You may refer it, within 6 months of the date of Our final letter to You, to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. If You complain it will not affect Your legal rights.</p>	Section 16

Financial Services Compensation Scheme	Policy Reference
We are covered by the Financial Services Compensation Scheme (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 are available from the FSCS at www.fscs.org.uk or by telephoning 0207 892 7300.	Section 14

EXTENDED WARRANTY COVER POLICY TERMS AND CONDITIONS

INTRODUCTION

This Extended Warranty insurance provides cover for eligible purchases made on or after the first day after Your ClearCash Prepaid MasterCard™ is issued to You, subject to the terms, conditions and limitations as shown below. Extended Warranty Cover includes most purchases of brand name, domestic electrical products that You buy in the United Kingdom. Coverage is also provided for items which carry a store brand warranty, but only if the store warranty is on a store-branded item. You must pay the full purchase price of the item with a single transaction using Your ClearCash Prepaid MasterCard. The product must also have an original manufacturer's warranty.

Please keep this document in a safe place as it states the cover provided and the course of action You must observe should You have to file a claim.

WORDS WITH SPECIAL MEANINGS

Whenever the following words appear in the policy they will have the meaning explained below:

You/Your:

The principal cardholder and Authorised cardholder as specified in the ClearCash Prepaid MasterCard agreement.

Our/ Ourselves/ Us/ We:

Assurant General Insurance Limited (registered number 2341082). Registered in England and Wales with registered address 117 – 119 Whitby Road, Slough, Berkshire SL1 3DR.

1. DETAILS OF EXTENDED WARRANTY COVER

We will pay for Mechanical Breakdown repair costs if Your domestic electrical product breaks down, within one year after the manufacturer's original warranty has expired and if the cost of repair is £50 or more. If an eligible purchase ceases to operate satisfactorily and requires repair during the period covered by this Extended Warranty cover, benefits will be paid to cover the cost of the repair. Alternatively, the item may be replaced at the discretion of the Insurer, Assurant General Insurance Limited. In no event will this policy pay more than the actual purchase amount charged to You for the item covered by this Extended Warranty Cover.

2. REGISTRATION OF PURCHASES

2.1 To qualify for cover, all eligible purchases must be registered within the first 90 days from the date of purchase or delivery. To register Your item You must telephone Assurant General Insurance Limited on 0844 871 1102. You will be sent a Purchase Registration Form to complete and return to Assurant General Insurance Limited, along with Your account statement showing the purchase. If You submit details of an item that cannot be registered, Assurant General Insurance Limited will tell You and explain why.

2.2 You should also keep Your original shop and card receipts confirming that You paid for the item in one transaction, in full, at the point of sale using Your ClearCash Prepaid MasterCard.

3. PERIOD OF COVER

Cover for Mechanical Breakdown starts from the expiry date of the original manufacturer's warranty and ends one year from the expiry date of the original manufacturer's cover.

4. LIMIT OF COVER

4.1 £1,000 for any single item

4.2 £5,000 in total in respect of any one card in any [one year] [12 consecutive month period].

5. WHAT IS NOT COVERED

5.1 Boats, motorised vehicles (including but not limited to aeroplanes, automobiles and motorcycles) and their motors, equipment and accessories (including but not limited to communication devices intended solely for Use in the vehicle);

5.2 Consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

5.3 Any domestic electrical items that are not covered under an original manufacturer's warranty at the time of purchase;

5.4 Any domestic electrical items intended for business or commercial Use;

5.5 Breakdown caused by terrorism, riot or war;

5.6 Breakdown caused by misuse or use contrary to the manufacturer's instructions;

6. CLAIMS PROCEDURES

6.1 Claims Conditions

6.1.1 If any covered loss occurs, notice must be provided to Assurant General Insurance Limited within 30 days of the date that the mechanical breakdown occurred.

6.1.2 You shall take all reasonable measures to protect, save and/or recover the property.

6.2 Claims Forms

6.2.1 To claim under Your Extended Warranty cover, You must notify Assurant General Insurance Limited by calling 0844 871 1102 between the hours of 09.00 to 17.00, Monday to Friday.

6.2.2 Assurant General Insurance Limited will receive Your notice of claim over the telephone and upon receipt of notice of claim will confirm whether or not the item is registered, and, if registered will instruct You to contact an authorised service centre so that the item may be inspected. You will also be furnished with the necessary forms for filing proof of loss. You will also be advised of the documents You will be required to submit in order for Your claim to be processed.

6.3 Proof of Loss

6.3.1 Written proof of loss including any required information necessary to support a claim must be furnished to Assurant General Insurance Limited or its authorised agent at its said location within ninety (90) days after the date of the incident. The Policy will only pay claims that are completely substantiated in the manner requested within twelve (12) months after the incident date.

6.3.2 Send the form and requested documents to: Claims Department, Assurant General Insurance Limited, 117-119 Whitby Road, Slough, Berkshire, SL1 3DR. Telephone 0844 871 1102.

6.4 Time of Payment of Claims

Benefits payable under this Policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim. Assurant General Insurance Limited may in any claim for damage recoverable here under, require You to send the damaged item to an address designated by Assurant General Insurance Limited at Your expense.

6.5 Payment of Claims

All Benefits payable will be credited to Your ClearCash Prepaid MasterCard or, in the case of death, to Your estate.

7. MISREPRESENTATION AND FRAUD

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

8. THE INSURER'S RIGHT TO RECOVER FROM OTHERS

If the Insurer makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Insurer makes payment must transfer to Us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

9. LEGAL ACTIONS

No Action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy.

10. STATEMENT OF PRICE

There is no charge for this insurance.

11. CHOICE OF LAW AND LANGUAGE

English law will apply to Your policy unless We make a written agreement saying otherwise before We issue this policy to You. The information supplied in Your policy document and all further communications will be in English.

12. GENERAL CONDITIONS

12.1 If You do not observe the terms and conditions of this policy We shall not be liable for any claim made by You. You must be a ClearCash Prepaid MasterCard holder at the time You make a claim. You cannot make a claim if Your rights under the ClearCash Prepaid MasterCard agreement have been terminated or Your ClearCash Prepaid MasterCard has been withdrawn or suspended.

12.2 You must give Us at Your reasonable expense, all the information We ask for about any claim and You must help Us take legal action against anyone if We ask You to.

- 12.3 You must take all reasonable steps to prevent loss or damage to any item covered by this insurance.
- 12.4 This Purchase Protection policy is underwritten by Assurant General Insurance Limited, registered number 2341082, a member company of Assurant Solutions whose registered office in England is 117-119 Whitby Road, Slough, Berkshire, SL1 3DR.
- 12.5 Assurant General Insurance Limited is authorised and regulated by the Financial Services Authority (FSA), with FSA authorisation number 202735. You can check this on the FSA Register at <http://www.fsa.gov.uk/register/> or by calling 0845 606 1234.
- 12.6 This policy runs for the length of time that You hold a ClearCash Prepaid MasterCard unless We notify You of any changes to the policy or the withdrawal of cover.

13. **ASSIGNMENT AND SURRENDER VALUE**

You cannot transfer Your rights or interest in this policy to any other person. This policy will not have any value at the end date or if it is cancelled.

14. **FINANCIAL SERVICES COMPENSATION SCHEME**

We are covered by the Financial Services Compensation Scheme (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 are available from the FSCS at www.fscs.org.uk or by telephoning 0207 892 7300.

15. **CANCELLATION PROCEDURE**

As this cover is provided as part of a package of policies, You are unable to cancel individual elements of cover. You can cancel the entire cover package at anytime by writing to ClearCash, Nelson House, Park Road, Timperley WA14 5BZ. However, please note that this will lead to a cancellation of Your whole package of policies.

16. **COMPLAINTS PROCEDURE**

16.1 **What to do if You have a complaint**

- 16.1.1 We set Ourselves high standards, but if You are not satisfied with Our service please tell Us. If You follow the procedure set out below, We will deal with Your complaint in the most efficient way possible. In the first instance, please contact:-

The Quality Assurance Manager
Assurant General Insurance Limited
117-119 Whitby Road
Slough,
Berkshire,
SL1 3DR
Phone: 0844 871 1248
E-mail: uk.complaints@assurant.com]

- 16.1.2 After this action, if You are still not happy or the problem has not been resolved to Your satisfaction, You may, within 6 months of the date of Our final letter to You, refer it to the Financial Ombudsman Service (FOS). Their address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Phone :0845 080 1800. If You complain it will not affect Your legal rights.

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