

### Details of store card insurance cover

This appendix sets out details of the insurance cover and benefits offered by each provider as at June 2005.

<i>Pricing</i>	<i>Insurance cover and benefits</i>	<i>Retailer</i>
<i>GECF</i>		
<i>Payment protection insurance</i>		
70p per £100	<i>Life insurance:</i> Outstanding balance payable up to £5,000 <i>Accident and sickness:</i> Max £500 (per month) Maximum of 12 monthly payments <i>Unemployment:</i> Max £500 (per month) Maximum of 12 monthly payments per claim	ASDA
78p per £100	<i>Life insurance and accidental body injury:</i> Outstanding balance payable up to £15,000 <i>Accident and sickness, unemployment and hospitalization:</i> Max £250 (per month) until the earliest of insured back to work, balance covered repaid	QVC, Goldsmiths
89p per £100	<i>Life insurance and critical illness:</i> Outstanding balance payable up to £30,000 <i>Accident and sickness, unemployment and hospitalization:</i> Max £750 (per month), £30,000 in total, Maximum of 12 monthly payments per claim	B&Q
100p per £100	<i>Life insurance and accidental body injury:</i> Outstanding balance payable up to £15,000 <i>Accident and sickness, unemployment and hospitalization:</i> Max £250 (per month) until the earliest of insured back to work, balance covered repaid	Kwik-Fit
<i>Payment and purchase protection insurance</i>		
78p per £100	<i>Life insurance:</i> Outstanding balance payable up to £15,000 <i>Accident and sickness, unemployment</i> Max £250 (per month) until the earliest of insured back to work, balance covered repaid. <i>Purchase cover:</i> Maximum payment up to £500 per item; £25 excess on each claim	Boundary Mills, Debenhams staff, Harrods staff, New Look staff, HoF staff, Arcadia staff

*Purchase, price and payment protection*

<p>AC2 100p per £100</p>	<p><i>Life, accidental death and accidental bodily injury:</i> Outstanding balance payable up to £15,000 <i>Accident and sickness, hospitalization, unemployment</i> Max £250 (per month) and £15,000 in aggregate until the earliest of insured back to work, balance covered repaid. <i>Purchase cover:</i> Maximum payment up to £500 per item for 60 days; maximum claims in 12 months is £2,000; £20 excess on each claim <i>Price cover:</i> Price reduction within 60 days after purchase; maximum per claim is £150; maximum claims in 12 months is £500; £5 excess on each claim</p>	<p>Dickens, Uptons, Harrods, Hawkshead, Mothercare, Racing Green, Wade Smith, Wallis</p>
<p>AC3 and AC3+<sup>1</sup> 150p per £100</p>	<p><i>Life, accidental death and accidental bodily injury:</i> Outstanding balance payable up to £15,000 <i>Accident and sickness, hospitalization, unemployment:</i> Max £250 (per month) and £15,000 in aggregate until the earliest of insured back to work, balance covered repaid. <i>Purchase cover:</i> Maximum payment up to £1,000 (£3,500 for AC3+) per item; maximum claims in 12 months is £3,000 (£12,000 for AC3+); £20 excess on each claim (£20 monthly cap for AC3+) <i>Price cover:</i> Price reduction within 100 days after purchase; maximum per claim is £250 (£500 for AC3+); maximum claims in 12 months is £1,000 (5,000 for AC3+); £5 excess on each claim (no excess for AC3+)</p>	<p>AC3: BHS, Country Casual, Dorothy Perkins, Evans, High and Mighty, Miss Selfridge, Monsoon, Outfit, Owen Owen, Principles, Russell &amp; Bromley AC3+: Bentalls, Debenhams, HoF, Laura Ashley, River Island, New Look</p>

*Pricing*

*Insurance benefits*

*Clients*

*Card protection insurance*

<p>CPP+ benefits</p> <ul style="list-style-type: none"> <li>• 1-year single policy £20;</li> <li>• 1-year household policy £30;</li> <li>• 3-year single policy £55;</li> <li>• 3-year household policy £65</li> </ul>	<p>24 hours worldwide protection, fraud protection (up to £1,000 prior notification and up to £50,000 after notification), up to £100 for lost cash when abroad, £200 towards costs of recovering lost luggage, up to £3,000 emergency hotel bill payment, handbag and wallet cover (up to £100), replacement travel tickets if lost or stolen with card, up to £3,000 emergency cash advance when away from home, lost key notification and retrieval, up to £1,000 a year if main door lock(s) require replacement</p>	<p>Arcadia, Bentalls, BHS, Country Casual, Debenhams, Etam, Harrods, High and Mighty, HoF, Kwik Fit, Laura Ashley, Mothercare, Monsoon, New Look, Owen Owen, River Island, Russell &amp; Bromley, Top Man, Top Shop, Wallis, River Island, New Look</p>
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<sup>1</sup>Extends age of insurable person and reduces exclusions; also improves purchase and price protection as shown in the table.

<i>Pricing</i>	<i>Insurance cover and benefits</i>	<i>Clients</i>
<p><i>Creation</i>  <i>Creation 3D—Payment, purchase and price insurance</i></p> <p>150p per £100</p>	<p>From 18 to 70 years of age  <i>Life insurance:</i> Max £10,000  <i>Accident and sickness:</i> Max £500 (per month)  <i>Unemployment:</i> Max £500 (per month)  <i>Carer Cover insurance:</i> Max £500 (per month)  <i>Hospitalization:</i> Max £500 (per month)  <i>Misuse of credit card:</i> Max £50  <i>Purchase protection:</i> Max £500 per article, for a period of 100 days from the day of purchase, Max £2,500 a year  <i>Price protection:</i> Max £500 per item</p>	<p>All Creation's clients</p>

<i>Pricing</i>	<i>Insurance benefits</i>	<i>Clients</i>
<p><i>Card protection insurance</i></p> <ul style="list-style-type: none"> <li>• 1-year single policy £15;</li> <li>• 1-year household policy £25;</li> <li>• 3-year single policy £35;</li> <li>• 3-year household policy £55</li> </ul>	<p>24-hour loss-reporting telephone line, worldwide cover, fraud protection (prior and after notification), tele-registration line, communication costs, reminder stickers, replacement financial card ordering service, replacement membership card-ordering service, lost cash insurance, emergency cash advance, handbag and wallet replacement, passport and driving licence assistance, valuable document registration and retrieval, CPP keyfob and retrieval service, emergency cash advance for hotel bill payment, replacement travel ticket advance, retrieval of lost luggage, change of address service</p>	<p>All Creation's clients</p>

<i>Pricing</i>	<i>Insurance cover and benefits</i>	<i>Clients</i>
<p><i>Ikano</i>  <i>Payment insurance</i></p> <p>72p per £100</p>	<p><i>Life insurance:</i> Max £15,000  <i>Unemployment, accident and sickness:</i> Max £750 (per month)</p>	<p>Habitat, Liberty</p>
<p><i>Payment and purchase insurance</i></p> <p>72p per £100</p>	<p><i>Life insurance:</i> Max £15,000  <i>Unemployment, accident and sickness:</i> Max £750 (per month)  <i>Purchase protection:</i> Max £500 per article and £2,000 a year</p>	<p>Ikea</p>

*Payment, purchase and price insurance*

99p per £100

*Life insurance: Max £15,000*  
*Unemployment, accident and sickness: Max £750 (per month)*  
*Purchase protection: Max £500 per article and £2,000 a year*  
Price protection

Oasis, Warehouse

Maximum number of months benefits are payable per claim: until balance is paid.

*Pricing*

*Insurance benefits*

*Clients*

*Card protection insurance*

- 1-year single policy £15

24-hour worldwide card protection, advance to cover hotel bills when away from home, cash advance when away from home when the cards are lost, advance for replacement travel tickets, up to £200 each year to help retrieve luggage, up to £200 each year to help replace passports and driving licence, key retrieval service

Information not available

*Pricing*

*Insurance cover and benefits*

*Clients*

Argos

*Payment insurance*

99p per £100

*Life insurance: Max £10,000*  
*Unemployment and accident: Max benefit payable: until outstanding balance is cleared*  
*Critical illness: Max benefit payable: £10,000*  
Benefits are payable for a maximum of 12 months

Argos

*Pricing*

*Insurance benefits*

*Clients*

*Card protection insurance*

- 1-year single policy £15

24-hour worldwide card protection, advance of up to £1,500 to cover hotel bills when away from home, cash advance of up to £1,500 when away from home when the cards are lost, advance for replacement travel tickets (up to £2,500), up to £200 each year to help retrieve luggage, up to £1,000 cover against fraudulent use of the card, before notification, and up to £50,000 after notification, up to £100 cash replacement, handbag and wallet cover up to £100, assistance for replacement of passport and driving licence

Not applicable

<i>Pricing</i>	<i>Insurance cover and benefits</i>	<i>Clients</i>
<i>HSBC-JLP Payment insurance</i>		
79p per £100	<i>Life insurance: Max £15,000 Unemployment, accident and sickness: Max benefit payable: £12,000</i>	JLP

<i>Pricing</i>	<i>Insurance benefits</i>	<i>Clients</i>
<i>Card protection insurance</i>		
Not available	24-hour worldwide card protection, advance of up to £1,500 to cover hotel bills when away from home, cash advance of up to £1,500 when away from home when the cards are lost, advance for replacement travel tickets (up to 2,500), up to £200 each year to help retrieve luggage, up to £1,000 cover against fraudulent use of the card, before notification, and up to £50,000 after notification, up to £100 cash replacement, handbag and wallet cover up to £100; assistance and up to £200 in cash for replacement of passport and driving licence	JLP

<i>Pricing</i>	<i>Insurance cover and benefits</i>	<i>Clients</i>
<i>Style Financial Services Payment, purchase and price insurance</i>		
150p per £100	<i>Unemployment, accident, sickness: No maximum amount or period; payments under the cover are made until the outstanding amount is cleared. Death: Max £5,000 Purchase protection: Max: £1,000 Price protection: Max £1,000</i>	All clients

<i>Pricing</i>	<i>Insurance benefits</i>	<i>Clients</i>
<i>Card protection insurance</i>		
Household cover—one-year £16, three-year £39	24-hour worldwide card protection, advance of up to £3,000 to cover hotel bills when away from home, cash advance of up to £1,000 when away from home when the cards are lost, advance for replacement travel tickets (up to £3,000), up to £100 each year to help retrieve luggage, up to £1,500 cover against fraudulent use of the card, before notification, and up to £75,000 after notification, assistance and up to £100 in cash for replacement of passport and driving licence	All clients