

## ABOUT OUR INSURANCE SERVICES

### Who are we?

Tesco Personal Finance plc (trading as Tesco Bank) acts as a general insurance intermediary. Our scope of business includes arranging general insurance contracts.

You won't receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products we will provide details on. You will then need to make your own choice about how to proceed.

For Tesco Home Insurance we have chosen to deal with a number of carefully selected insurers. Please contact us if you want a list of who those insurers are.

We also offer products from Ageas Insurance Limited for Tesco Legal Guard, Inter Partner Assistance S.A for Tesco Finest Home Emergency Cover, Ten Lifestyle Management Limited for Tesco Finest Concierge Service and Experian Limited for Tesco Finest ID Protection Service (depending on the level of cover chosen).

When collecting and refunding premiums, we do so on behalf of your insurer.

Tesco Home Insurance meets the needs of an individual requiring insurance cover for their home or contents and associated services (including help with certain legal expenses) which are based on the information you have supplied, as well as the type and level of cover chosen.

### Ownership

Tesco Bank owns 49.9% of the capital and voting rights in Tesco Underwriting Limited.

### What will you have to pay us

We charge fees for:

- mid term changes to your policy once it has started. We will charge an administration fee of £15.75.
- cancellation of your policy before it has expired. We will charge a cancellation fee of £20.00.

You will receive a quote which will tell you about any other fees relating to any particular insurance policy which the insurer may charge.

### What to do if you have a complaint?

If you ever need to complain, please contact us:

**In writing:** Write to Freepost RSJB-RYLK-JKUX, Tesco Bank Complaints, P.O. Box 277, Newcastle Upon Tyne, NE12 2BU

**By phone:** Telephone 0845 674 6666

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

We are covered by the FSCS and you may be entitled to compensation from the FSCS 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 90% of the claim without upper limit. For compulsory classes of insurance, this increases to 100% of the claim without upper limit. Further information about the compensation scheme is available from the FSCS (Tel 0207 8927300) or their website [www.fscs.org.uk](http://www.fscs.org.uk).

### Our Regulator

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. Tesco Personal Finance plc (Trading as 'Tesco Bank'), Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH is authorised and regulated by the Financial Services Authority under reference 186022 and you can check our status at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.