

About Tesco Bank Travel Insurance

Who regulates us?

Tesco Personal Finance plc (trading as Tesco Bank) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check this by visiting www.fca.org.uk. We are registered SC173199 and our registered address is 2 South Gyle Crescent, Edinburgh, EH12 9FQ.

About our service

Tesco Personal Finance is an insurance intermediary; we work on your behalf to understand what you need from your insurance and to offer appropriate products and services. We work on behalf of the insurer to accept, collect and refund premiums from your insurance policy. We will also handle mid-term adjustments and cancellations on behalf of your insurers. You will be asked a series of questions so we understand what you need from your insurance, we will not provide advice or recommendations. Please ensure that the policy meets your needs.

About the products

Tesco Bank only offer travel insurance from a single insurer, Ageas Insurance Limited. Our additional optional products are provided by one insurer per product as follows; Travel Legal Guard cover is underwritten by DAS Legal Expenses Insurance Company Limited.

Financial Failure cover is provided and administered by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd's.

What you will have to pay us for our services

Tesco Bank do not charge any fees in relation to your Travel Insurance Policy.

What we receive

When you arrange or renew your policy, Tesco Bank receive commission from Ageas Insurance Ltd which is a percentage of the premium you have agreed to pay for the policy. Tesco Bank and Ageas Insurance Limited have a profit sharing agreement.

Receiving your documents

If you are currently receiving your documents electronically and would prefer paper copies, please call us. If you are receiving paper copies and would prefer the convenience of electronic copies, then again please call us.

Making a Complaint

If we have not met your expectations and you would like to make a complaint, you can do so by contacting Ageas directly in the first instance. Full details on how to make a complaint can be found in your policy documentation. If you remain dis-satisfied you can contact the Financial Ombudsman Service.

Financial Services Compensation Scheme

This service is covered by the Financial Services Compensation Scheme (FSCS) and further information can be found in your policy documentation.

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