

## Buying Insurance through us

### Who am I buying insurance from?

Financial Services products are brought to you by Shop Direct Group Financial Services Limited ("SDGFS") and are offered via Shop Direct Finance Company Limited ("Shop Direct") who is a subsidiary of SDGFS.

### Who regulates us?

Shop Direct is authorised and regulated by the Financial Services Authority ("FSA") for permission to act as an intermediary to arrange insurance products. Shop Direct Contact Centres Limited is an appointed representative of Shop Direct. Shop Direct Home Shopping Limited is an introducer appointed representative of Shop Direct. Shop Direct's authorisation by the FSA can be checked by visiting the FSA website – [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or on 0845 606 1234. Shop Direct's FSA Register number is 312190.

### Who are the FSA?

The FSA is the independent watchdog that regulates financial services. It requires us to give you the information contained in the "Buying insurance through us" section. Use this information to decide if our services are right for you.

### Whose products do we offer?

Shop Direct have contracted to sell and introduce insurance products on behalf of one insurer per product. The details of the insurer for each product are given in the relevant pages. Shop Direct reserve the right to change provider and will contact customers in advance.

### Which service will we provide you with?

Shop Direct or its appointed representative will **not** provide any advice on Shopping Insurance, Life Event Plan, Purchase Insurance, RAC Breakdown (therefore you are responsible for deciding if these products are suitable for your demands and needs) or for any insurance product where you are introduced to a 3<sup>rd</sup> party.

#### **Note; all products offered are optional.**

Shop Direct will arrange insurance cover for you with insurers and, for some policies Shop Direct will also handle claims – for the other policies the insurer will deal with the claims (your policy documents will set out the claims procedure you need to follow). We will not charge you a fee for this service.

Any monies from the collection or refund of premiums or for the settlement of claims are held by Shop Direct as an agent of the insurer.

### **How will I know what I am covered for?**

For each insurance product you purchase, you will be sent full policy documents giving details of the terms and conditions.

### **What can I do if I change my mind?**

With each insurance product you are given a cancellation period to consider the policy details and, if you change your mind within that time, you may be entitled to receive a full refund of any premium paid. Please ensure you read the policy documentation before the end of your cancellation period to ensure that the cover is suitable for your demands and needs. Cancellation periods, how to cancel and information regarding premium refunds can be found within the policy documentation for each product.

### **How can I extend my cover?**

You will be contacted before the cover expires, and may be offered the opportunity to extend the cover for a further period (subject to your account status).

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

Shop Direct and the insurers are covered by the FSCS. You may be entitled to compensation from the scheme should Shop Direct or your insurer become unable to meet their obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Details are available from FSCS on 020 7892 7300.

### **What if I have a complaint?**

If you are not satisfied with the service you have received in connection with any of the Financial Service products offered by Shop Direct or its appointed representative, there are three ways you can contact us:

- call us on 0844 822 4676 and speak to an advisor who will try and resolve the problem,
- complete the Online Help System form in “Contact us” section of our website, or
- write to us addressing your complaint to the Customer Excellence, Sandringham House, Sandringham Avenue, CHELMSFORD, CM92 1LQ

For complaints where the product was not offered by Shop Direct or its appointed representative or in relation to an insurance claim, you should refer to your terms and conditions for contact details.

### **Please note any complaint which is sent to an incorrect address may cause a delay in providing a response.**

Your complaint will be acknowledged, and once it has been investigated you will receive a final decision. If you are still not satisfied with the decision, you can refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or phone 0845 080 1800. The Ombudsman will only consider your complaint if you have followed the above procedure. However, the rules and restrictions FOS are required to follow mean there are certain circumstances and some types of dispute FOS can't help with.

**General Information**

Copies of terms and conditions are available upon request. All communications with our customers will be in English. Unless you and the product provider agree otherwise, all products will be governed by the laws of England and Wales. All prices include IPT/VAT at the prevailing rate. All prices are correct at the time of printing and are subject to change at the sole discretion of Shop Direct. The costs of the insurance products are based on the prices in this publication, even where the product is offered at a lower price in another publication. Calls to Shop Direct or its appointed representative and their suppliers may be recorded and monitored to maintain quality of service. Financial Service products are not available on Buy Now Pay Later or deferred terms. Any customer who recommends any of our products would be doing so in their personal capacity and would not be acting on behalf of Shop Direct, its appointed representative or the insurer.

**Company Registration Details**

Shop Direct Group Financial Services Limited: Registered No. 5200103

Shop Direct Finance Company Limited: Registered No. 4660974

Registered Offices: Aintree Innovation Centre, Park Lane, Netherton, Bootle L30 1SL.

Shop Direct Contact Centres Limited: Registered No. 5330323

Shop Direct Home Shopping Limited: Registered No. 4663281

Registered Offices: 1<sup>st</sup> Floor, Skyways House, Speke Road, Speke, Liverpool, L70 1AB