

Shopping Insurance Policy Documentation

- Policy Summary
- Policy Document

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This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document carefully and keep it for your future reference

Who are the insurers?

- Aviva Insurance Limited for accident or sickness, unemployment, carer, hospitalisation and merchandise cover.
- Aviva Life & Pensions UK Limited for life cover.

What is Shopping Insurance?

This policy will pay the scheduled payment on your credit account equal to your payment obligation on your four-weekly credit account statement if you:

- are unable to work due to accident or sickness;
- are made involuntarily unemployed;
- voluntarily leave your job to become a carer.

If you are aged 18 or over and under 75 this policy will also pay the outstanding balance in the event of your or your partner's* death.

If you are not in work but reside with your partner* who is, then your partner* can have cover instead if he/she becomes unable to work due to accident or sickness, becomes unemployed or becomes a carer provided they are eligible.

If neither you or your partner* work and you are hospitalised for more than 5 nights, it will pay 33.3% (one third) of your outstanding balance.

This policy will also replace or pay for the repair of most of your credit account goods if they are lost, stolen or accidentally damaged within the first 3 years of purchase.

Who is eligible for Shopping Insurance?

You are eligible for this insurance if on the day your insurance starts you can answer 'yes' to all of the following:

- a) I am aged 18 or over and under 75.
- b) I live in the United Kingdom.
- c) I have a credit account with Shop Direct.

Employment status and age at the time of any claim for benefit determines which cover you (or your partner*) are eligible for. For example, if you are aged 75 or over and have purchased the policy prior to the age of 75, the policy will remain in force but the cover you are eligible for will change. Please see the illustrated table.

If you are self employed and you are eligible for this insurance you should pay particular attention to the 'Unemployment Cover' and 'Things to Keep in Mind When Claiming' sections.

What happens if my circumstances change?

Your eligibility for cover under the policy and various policy cover sections may change if your circumstances change, for example if you take up employment of more than 16 hours every week, or voluntarily reduce your hours to less than 16 hours every week, if you retire from work, you reach the age of 75 or leave the UK to live abroad. If this happens or is likely to happen you may wish to discuss this with Shop Direct.

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What are the benefits and features of Shopping Insurance?

- If you are unable to work for longer than **15 days** in a row (the waiting period) due to accident or sickness, involuntary unemployment or you voluntarily leave your job to become a carer:
 - we will pay the scheduled payment on your credit account, backdated to the first day you were unable to work.
 - we will then continue to pay the scheduled payment for each consecutive and complete 28-day period you are unable to work:
 - for up to a maximum of 6 consecutive scheduled payments; or
 - until the amount of the outstanding balance of your last credit account statement before you were unable to work has been paid; or
 - you return to work,
 whichever is sooner.

The scheduled payment amount will be equal to 20% of the outstanding balance on your four-weekly credit account statement to Shop Direct immediately prior to the start of your claim.

- If you or your partner* dies before the age of 75, we will pay the outstanding balance on your credit account statement at the date of death up to a maximum of £10,000.
- If neither you or your partner are working or work less than 16 hours a week, every week and you are in hospital for longer than 5 nights in a row (the waiting period), we will pay 33.3% (one third) of the outstanding balance on your last credit account statement before you went into hospital up to a maximum of £10,000.
- If goods you have purchased on your credit account are lost, stolen or accidentally damaged within the first 3 years of purchase, we will either pay for repair or provide a replacement of as similar specification as possible. Exclusions apply, please refer to the 'What Is Not Covered' section in the Policy Document for Goods not covered. The maximum payment will be the current value of the replacement goods or their equivalent.

Employment status and age at the time of any claim for benefit determines which cover you (or your partner*) are eligible for. This is illustrated in the table below:

| | Life Cover | Accident or Sickness Cover | Unemployment Cover or Carer Cover | Hospitalisation Cover | Merchandise Cover |
|--|----------------------|--|--|-----------------------|-------------------|
| You are aged 18+ but under 75 and work 16+ hours a week, every week | You or your partner* | You (or your partner* if you are not in work provided they are eligible**) | You (or your partner* if you are not in work provided they are eligible**) | Not covered | You |
| You are aged 18+ but under 75 and you do not work 16+ hours a week, every week | You or your partner* | Not covered | Not covered | You | You |
| You are aged 75+ | Not covered | Not covered | Not covered | You | You |

* Your husband, wife, civil partner or the person with whom you have been living (as if you were a couple) for a period of at least 6 consecutive months immediately prior to the date of any claim, and upon whom you are financially dependent.

** Your partner is eligible if they are aged 18+ but under 75 and work 16+ hours per week, every week.

What am I not covered for?

The policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. You need to check 'Life', 'Accident or Sickness', 'Unemployment', 'Carer', 'Hospitalisation' and 'Merchandise' sections of the policy for full details of what is and is not covered. The main exclusions are shown here:

- We will not cover accident or sickness, or hospitalisation claims which result from pregnancy or childbirth unless there have been medical complications.
- We will not cover unemployment claims:
 - If you know about the unemployment at the start of the policy
 - You are notified of, or which happens, within the first 90 days of the policy
 - If you have resigned, retired, taken voluntary redundancy or been dismissed for misconduct

Note: For unemployment claims, if you are under 65 you need to have a Jobseeker's Agreement for the whole time you are claiming. If you are ineligible for a Jobseeker's Agreement and/or you are aged 65 or over, you must be able to provide ongoing alternative evidence acceptable to us that you are unemployed and actively seeking work. This could include copies of job applications, responses and registration with job agencies.

- We will not cover carer claims:
 - Unless you are in receipt of (or awaiting) Carer's Allowance,
 - If you know that a member of your immediate family would require a carer at the start of the policy, or
 - If you apply for Carer's Allowance or are notified of receipt of Carer's Allowance within the first 90 days of the policy.
- We will not cover merchandise claims for loss or accidental damage caused by or resulting from negligence or a lack of reasonable care in using the goods.

Note: This exclusion applies to all purchases of goods from your credit account with Shop Direct, and relates to actions which are within your control. There are also some additional exclusions for specific types of goods e.g. mobile phones. You need to check the 'Merchandise' section of the policy for full details of what is and is not covered.

Changes we can make to premium, policy cover and/or terms and conditions

We can, at any time and after taking a fair and reasonable view, make changes to your premium, policy cover and/or terms and conditions of insurance to reflect:

- changes in our expectation of the future cost of providing cover; and/or
- changes in the law, regulation or taxation that affect us or your policy

Changes will be notified to you in writing at least 30 days in advance. Where we give notice of any proposed changes you have the right to cancel your policy with immediate effect. (Please see 'Changes we can make to premium, policy cover and/or terms and conditions' section of the policy document for more information).

How long does my Shopping Insurance run for?

Unless this policy is cancelled earlier by you or us your cover will continue as long as you have a credit account with Shop Direct and you continue to pay your monthly premium on time but it will end when you die or when your credit account is closed. The policy is designed to cover the outstanding balance on your credit account so you do not need to review your level of cover.

There are certain circumstances in which we can cancel your policy (for example):

- Where we can offer you an equivalent alternative product we will give you at least 30 days notice.
- Where we are unable to offer you an equivalent alternative product we will give you at least 90 days notice.
- If you breach the terms of your policy we can cancel your policy immediately.

In the event that we cancel your policy we will send you notice in writing.

For the full list of circumstances in which we may cancel your policy and details of notice periods, please see the 'When does your policy end' section.

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What happens if I take out cover and then change my mind?

This insurance is optional and you have the right to cancel your policy at any time.

If you cancel within 30 days from start of this insurance or the day on which you receive your policy, whichever is the later, you will receive a full refund of any premiums paid. Please refer to the 'Changing Your Mind – Your Cancellation Rights' and 'When Does Your Policy End' sections for full details and information on cancelling outside of this period.

If you wish to cancel this insurance please call Shop Direct on 0844 811 1220 or write to Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH. We will cancel your insurance from the day we receive your instruction.

How do I make a claim?

Please call the Shopping Insurance Claim Team on 0870 169 1084 between 8.00am and 6.00pm Monday to Friday and between 9.00am and 1.00pm on Saturday. Or write to Shopping Insurance Claim Team, Sterling Administration Services Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Note: When making a claim under Merchandise cover, you must report the loss or theft to the police within 7 days. You must endeavour to obtain a crime reference number which will be required when making any claim for theft.

For our joint protection telephone calls may be recorded and/or monitored.

0844 numbers will be charged at 5p per minute from a BT landline. Calls from other networks may vary.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

For sales complaints please call Shop Direct on 0844 811 1220 or write to: Customer Excellence, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LQ.

For claims complaints please call The Shopping Insurance Claim Team on 0870 169 1084 or write to: Shopping Insurance Claim Team, Sterling Administration Services Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you can then refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations depending on the type of insurance and circumstances of the claim.

Underwritten by Aviva Insurance Limited Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH and Aviva Life & Pensions UK Limited Registered in England No: 3253947 Registered Office: 2 Rougier Street, York YO90 1UU Both are authorised and regulated by the Financial Services Authority

Shop Direct Finance Company Limited, Registered No. 4660974. Registered offices: Aintree Innovation Centre, Park Lane, Netherton, Bootle, L30 1SL. Authorised and regulated by the Financial Services Authority in respect of arranging insurance products.

Introduction

This **policy** provides **you** with everything **you** need to know about **your** Shopping Insurance **policy**. It is important that **you** read it carefully and keep it in a safe place, as it contains the full details of **your policy** including the exclusions.

This **policy** uses words and phrases that have specific meanings; **you** will find these explained in the 'Definitions' section. Defined words are shown in 'bold' wherever they appear.

Make sure that **you**:

- are eligible for the insurance cover
- know what this insurance does and does not cover
- understand how changes to **your** work age and residency affect **your** eligibility and the terms and conditions of making a claim.

If **you** have any questions about **your** eligibility for this insurance or changes to **your** circumstances **you** should call Shopping Insurance Helpline on 0844 811 1220. Lines open 7am to 11pm, 7 days a week.

To register a claim (or check progress on a claim), please call the Shopping Insurance Claim Team on 0870 169 1084 between 8.00am and 6.00pm Monday to Friday and between 9.00am and 1.00pm on Saturday or write to Shopping Insurance Claim Team, Sterling Administration Services Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

If **you** are registering a claim **you** should read the 'Making a Claim' section before calling to make sure **you** have the relevant information available.

For our joint protection telephone calls may be recorded and/or monitored.

0844 numbers will be charged at 5p per minute from a BT landline. Calls from other networks may vary.

Changing Your Mind – Your Cancellation Rights

This insurance is optional and **you** have a right to cancel **your policy** during a period of 30 days from the day of purchase of the **policy** or the day on which **you** receive **your policy**, whichever is the later. This is called the 'cooling off period'.

If during this period **you** wish to cancel back to the **start date**, **you** will be entitled to a full refund of the premium paid. If **you** have made a claim and then cancel within this period, **we** may seek to recover any monies paid to **you** in settlement of the claim.

To exercise **your** right to cancel in the cooling off period, please call Shop Direct on 0844 822 4604 or write to Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH. **We** will cancel **your** insurance from the day **we** receive **your** instruction.

If **you** do not exercise **your** right to cancel **your policy** in the cooling off period, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights after the cooling off period, please see the 'When Does Your Policy End' section of this **policy**.

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Customers With Disabilities

This **policy** is also available in large print, audio and Braille. If **you** require any of these formats please contact the Shopping Insurance Helpline on 0844 811 1220. Lines open 7am to 11pm, 7 days a week.

Definitions

Wherever the following words or phrases appear in this **policy**, they will be shown in **bold** and have the following meanings;

Accidental Damage – Accidental **loss**, destruction or damage by external and violent means to the **goods** insured.

Accident or Sickness – Any accident, sickness, disease that results in **you** being totally unable to carry out the duties of **your** normal* **work** as confirmed by a **doctor** or **specialist** and **you** are not undertaking any other work.

This also includes any complication of pregnancy or childbirth which has developed into an identified **medical condition**, diagnosed by a recognised obstetric **specialist** but not delivery by caesarean section or other surgically-assisted means, or any normal symptom of a temporary or minor nature, which presents no significant medical hazard to mother or baby.

* Normal **work** means **your work** immediately before **your accident or sickness**, or any other **work** which **we** think **you** are, or may reasonably become qualified for, in view of **your** training, education and ability.

BNPL – **Goods** purchased which are not yet debited to **your credit account** on a 'Buy Now Pay Later' basis with Shop Direct. A period during which no monthly credit repayments need to be made as agreed with Shop Direct, and as detailed in **your** credit agreement.

Carer – **You** look after a member of **your immediate family** on a full-time basis and have completed a Carer's Allowance Claim pack from the Department for Work and Pensions, and are either in receipt of or awaiting Carer's Allowance (a taxable benefit paid by the Department for Work and Pensions to an informal carer).

Credit Account – **Your** account with Shop Direct to which this **policy** applies.

Doctor – A medical practitioner, (other than **you** or a member of **your** family) who holds a full qualification entitling him or her to full registration with the General Medical Council.

Goods – Most merchandise purchased through **your credit account**.

Hospital – A lawfully operated establishment (other than a convalescent, nursing or rest home, or similar section of a hospital) which has accommodation for diagnosis and major surgery and which provides twenty-four hours a day nursing services by registered nurses.

Hospitalisation/Hospitalised – Being confined to a **hospital** upon the recommendation of a **doctor** because of **accident or sickness**.

Immediate Family – **Your** spouse, civil partner, live in partner, children and parents.

Loss – **Goods** insured being accidentally left by **you** in a location and **you** are permanently deprived of its use.

Medical Complication – A symptom of pregnancy which has developed into an identified condition diagnosed by a recognised obstetric **specialist**. It does not include delivery by caesarean section or other surgically assisted means or any normal symptom of a temporary or minor nature, which presents no significant medical hazard to mother or baby.

Outstanding Balance – The amount **you** owe on **your credit account**, as shown in the records of Shop Direct, up to a maximum of £10,000 (excluding any arrears from missed payments or any associated interest and costs), and any transactions made up to **your last credit account** statement date immediately prior to your claim.

The **outstanding balance** includes the amount **you** owe on **your credit account** for **goods** purchased under the **BNPL** scheme.

Partner – **Your** husband, wife, civil partner or the person with whom **you** have been living (as if **you** were a couple) for a period of at least 6 consecutive months immediately prior to the date of any claim, and upon whom **you** are financially dependent. **Your partner** must be aged 18 years or over and under 75.

Policy – This document sets out the benefits, terms, conditions and exclusions of **your** Shopping Insurance.

Riot – **Riot**, civil commotion, strike, locked-out workers or persons taking part of labour disturbances or malicious persons acting on behalf of or in connection with any political organisation excluding:

- damage occasioned by or happening through confiscation or destruction or requisition by order of the government or any public authority;
- damage resulting from cessation of **work**.

Scheduled Payment – An amount equal to 20% of the **outstanding balance**, or the Minimum Payment amount shown on **your credit account** statement, whichever is the greater.

Self-employed – **You** are **self-employed** if:

- **you** are carrying on a business in the **UK** either alone or as a partner in a partnership; or
- **you** can control the affairs of a company **you work** for because either **you** or a relative or a member of **your** household individually or jointly hold the majority of the voting rights in that company; or
- **you** can otherwise ensure that the company **you work** for conducts its affairs according to **your** wishes.

Specialist – A **doctor** who is or has been a consultant at an NHS hospital.

Start Date – The date shown on **your policy** schedule on which cover under this insurance commences.

Theft – Theft or attempted theft.

UK – England, Scotland, Wales, Northern Ireland and the Isle of Man, excluding the Channel Islands.

Unemployment/Unemployed – Having no paid **work** and having a Jobseeker's Agreement with the Department for Work and Pensions or equivalent where appropriate in the **UK**. If **you** are ineligible for a Jobseeker's Agreement **you** must be able to provide alternative proof acceptable to **us** that **you** are actively seeking **work**.

Waiting Period – The first:

- 15 days of any **accident or sickness, unemployment, or carer** claim;
- 5 nights of any **hospitalisation** claim.

We/Us/Our – For all **accident or sickness, unemployment, carer, hospitalisation** or merchandise insurance benefits; Aviva Insurance Limited. For life insurance benefits; Aviva Life & Pensions UK Limited.

Work – Any paid **work** of at least 16 hours a week, every week. This includes **self-employed work** and statutory maternity and parental leave.

You/Your/Yours – The person who is eligible, whose name appears on the four-weekly **credit account** statement, has applied and been accepted by **us** for insurance and who has paid or agreed to pay the premiums.

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Eligibility, Important Notes and Material Facts

Eligibility

You are eligible for this insurance if **you** can answer 'yes' to all of the following at the **start date**.

- I am aged 18 or over and under 75*.
- I live in the **UK**.
- I have a **credit account** with Shop Direct.

* Employment status and age at the time of any claim for benefit determines which cover **you** (or **your partner**) are eligible for. For example, if **you** are aged 75 or over and have purchased the **policy** prior to the age of 75, the **policy** will remain in force but the cover **you** are eligible for will change. Please see the illustrated table on page 10.

For the purposes of this insurance **work** means any paid work of at least 16 hours per week, every week. This includes **self-employed work** and statutory maternity and parental leave.

You should read this **policy** carefully to make sure it is suitable for **your** needs. If **you** are **self-employed you** should pay particular attention to the 'Unemployment Cover' and 'Your Claim – Things To Keep In Mind When Claiming' sections.

Important Notes:

1. If **you** are off **work** due to **accident or sickness** at the **start date**, if **you** do not return to **work** within the first 30 days following the **start date**, **your accident or sickness** cover will not start until **you** have returned to **work** for 30 consecutive days.
2. This **policy** will not pay for any **unemployment we** reasonably believe **you** knew was likely to happen at the **start date**, whether **you** had official notice or not.
3. This **policy** will not pay for any **unemployment** that **you** were notified of or which happens during the first 90 days of the **start date**.
4. This **policy** will not pay a **carer** claim where at the **start date we** reasonably believe **you** were aware of the need or the likely need for a member of **your immediate family** to require a **carer**.
5. This **policy** will not pay a **carer** claim **you** are notified of, in receipt of or apply for Carer's Allowance within the first 90 days of the **start date**.
6. This **policy** will not pay for any **hospitalisation** claims which commence or **you** become aware of within the first 30 days of the **start date**.
7. If **you** are not in **work** at the **start date** but reside with **your partner** who is, then **your partner** can have cover instead if he/she becomes unable to **work** due to **accident or sickness**, becomes involuntarily **unemployed**, voluntarily becomes a **carer**, or dies.

If you have any questions you should call Shopping Insurance Helpline on 0844 811 1220 Lines open 7am to 11pm, 7 days a week.

Employment status and age at the time of any claim for benefit determines which cover you or your partner are eligible for, and this is illustrated in the table below:

| | Life Cover | Accident or Sickness Cover | Unemployment Cover or Carer Cover | Hospitalisation Cover | Merchandise Cover |
|--|----------------------|--|--|-----------------------|-------------------|
| You are aged 18+ but under 75 and work 16+ hours a week, every week | You or your partner* | You (or your partner* if you are not in work provided they are eligible**) | You (or your partner* if you are not in work provided they are eligible**) | Not covered | You |
| You are aged 18+ but under 75 and you do not work 16+ hours a week, every week | You or your partner* | Not covered | Not covered | You | You |
| You are aged 75+ | Not covered | Not covered | Not covered | You | You |

* **Your** husband, wife, civil partner or the person with whom **you** have been living (as if **you** were a couple) for a period of at least 6 consecutive months immediately prior to the date of any claim, and upon whom **you** are financially dependent.

** **Your partner** is eligible if they are aged 18+ but under 75 and **work** 16+ hours per week every week.

Material Facts

All material facts must be disclosed. A material fact is one that is likely to influence **us** in the acceptance and assessment of an application e.g. living outside the **UK** or in **work** for less than 16 hours per week, every week. It is **your** responsibility to provide complete and accurate information to Shop Direct when **you** take out **your** insurance **policy** and throughout the life of **your** insurance.

Please note that if **you** fail to disclose any material information to Shop Direct or **us**, this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid. **We** recommend **you** keep a record (including copies of letters) of all information provided to Shop Direct and **us** for **your** future reference.

Changes During The Lifetime Of Your Policy That May Affect Your Insurance Cover

It is **your** responsibility to ensure that this **policy** continues to meet **your** requirements should any of **your** personal or the circumstances of **your work** change during the lifetime of **your** insurance, as this could affect **your** eligibility for cover or entitlement to make a claim.

It is important that **you** notify **us** if a change in **your** circumstances happens or is likely to happen by contacting Shop Direct on the number below.

This would include for example:

- **You** retire from **work** and do not intend to actively seek further **work**.
- **You** voluntarily reduce **your** hours of **work** to less than 16 hours per week, every week.
- **You** reach 75 years of age.
- **You** no longer live in the UK.

To notify **us** of a change in **your** circumstances or if **you** have any questions call Shop Direct on 0844 822 4604. Lines are open 8.30am to 8pm, Monday to Friday and between 9.00am and 1.00pm on Saturday.

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Retiring Before The Age of 75

If **you** and/or **your partner** retire before the age of 75 and do not intend to actively seek further **work**, **you** and/or **your partner** will no longer be eligible for **unemployment**, **carer** or **accident or sickness** cover.

You and **your partner** will still be eligible for:

- life cover up to age 75; and
- **you** will still be eligible for **hospitalisation** and merchandise cover.

Your Benefits At A Glance

This is only a summary of **your** cover; full details are given in the following sections

| Cover | Waiting Period | Maximum Claim Duration | Maximum Claim Amount |
|---|----------------|--|---|
| Life | | The lower of <ul style="list-style-type: none">• your outstanding balance; or• £10,000 | |
| Accident or Sickness | 15 days | 6 consecutive scheduled payments ; or Until the amount of the outstanding balance on your last credit account statement before your claim has been paid; whichever is sooner | Your outstanding balance on your last credit account statement before your claim |
| Unemployment (1) (including Carer (2)) | 15 days | 6 consecutive scheduled payments ; or Until the amount of the outstanding balance on your last credit account statement before your claim has been paid; whichever is sooner | Your outstanding balance on your last credit account statement before your claim |
| Hospitalisation | 5 nights | 1/3rd (33.3%) of your outstanding balance | |
| Merchandise | | The current value of the replacement goods or their equivalent | |

Note you cannot make a claim

(1) Under 'Unemployment Cover' section during the first 90 days following the **start date**.

(2) Under 'Carer Cover' section during the first 90 days following the **start date**, unless the condition giving rise to the claim was unforeseen.

Life Cover

Please refer to the illustrative table on page 10 to determine whether **you** or **your partner** is eligible for life cover.

What Is Covered

If **you** or **your partner** dies before the age of 75, **we** will pay the **outstanding balance** at the date of **your** or **your partner's** death, up to a total of £10,000.

If **you** die as a result of an **accident** by external and violent means **we** will pay an additional £6,000 to **your** estate.

Accident or Sickness Cover

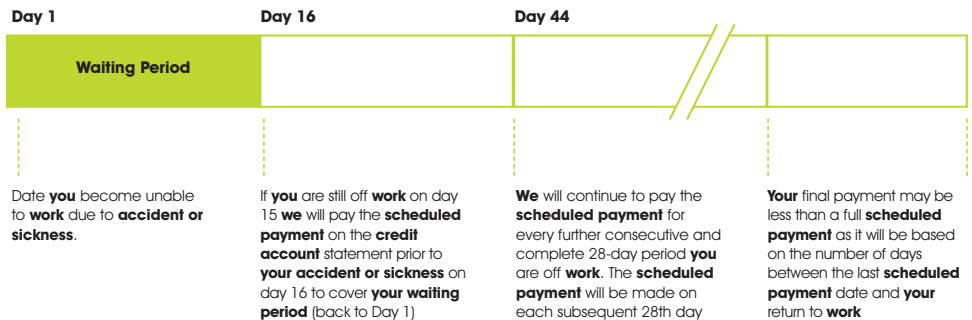
Please refer to the illustrative table on page 10 to determine whether **you** or **your partner** is eligible for **accident or sickness** cover.

What Is Covered

If an **accident or sickness** prevents **you** working for the **waiting period** or longer, **we** will pay:

- the **scheduled payment** on the **credit account** statement prior to **your accident or sickness**, then
- **we** will continue to pay the **scheduled payment** for every further consecutive and complete 28-day period **you** are unable to **work** on each subsequent 28th day **you** are unable to **work** until:
 - o the amount of the **outstanding balance** on **your last credit account** statement, before **your accident or sickness**, has been paid; or
 - o a maximum of six consecutive **scheduled payments** have been paid; or
 - o a maximum total benefit of £10,000 per claim has been paid, whichever is sooner.

Example of how a claim is calculated



- If **you** return to **work** after claiming for **accident or sickness** and then are unable to **work** within three months because of the same **accident or sickness** **you** do not have to complete another **waiting period** before benefits can be paid. **We** will combine these two periods into one claim when calculating **your** benefit period.
- Once **you** have received the maximum of 6 **scheduled payments** or paid the **outstanding balance** on **your last credit account** statement before **your accident or sickness** **you** need to return to **work**, free of all symptoms and not receiving medical treatment for **your** original condition, for at least six consecutive months before **you** can make another **accident or sickness** claim for the same or related condition. However, if **your** new claim is for an unrelated condition **you** will only need to be back at **work** for 30 days for **you** to be eligible to claim again.
- **We** will not pay benefits for orders placed after the start of the **accident or sickness** claim. If **goods** are purchased but not debited to **your credit account** until after the start of **your accident or sickness**, **we** will pay benefit provided that **you** can supply satisfactory proof of the date of the transaction.

Note: If **you** are not at **work** immediately prior to **your accident or sickness**, **you** will not be able to claim for **accident or sickness**.

Unemployment Cover

Please refer to the illustrative table on page 10 to determine whether **you** or **your partner** is eligible for **unemployment** cover.

What Is Covered

If **you** are **unemployed** for the waiting period, **we** will pay;

- the **scheduled payment** on the **credit account** statement prior to **your unemployment**; then
- **we** will continue to pay the **scheduled payment** for every further consecutive and complete 28-day period **you** are unable to **work** until:
 - the amount of the **outstanding balance** on **your** last **credit account** statement, before **your unemployment**, has been paid; or
 - a maximum of 6 consecutive **scheduled payments**; or
 - a maximum total benefit of £10,000 per claim has been paid, whichever is sooner.

Example of how a claim is calculated



- If, within three months of returning to **work**, **you** are made **unemployed**, **you** will not have to wait before benefits can be paid. **We** will combine these two periods of **unemployment** into one claim when calculating **your** benefit period.
- Once **we** have paid the maximum of 6 **scheduled payments** or paid the **outstanding balance** on **your** last **credit account** statement before **your unemployment** **you** need to return to **work** for at least six consecutive months before **you** can make another **unemployment** claim.
- **We** will not pay benefits for orders placed after the start of the **unemployment** claim. If **goods** are purchased before but not debited to **your credit account** until after the start of **your unemployment**, **we** will pay benefit provided that **you** can supply satisfactory proof of the date of the transaction.

Self –Employed

If **you** are **self-employed** and **you** have involuntarily ceased trading because **you** could not find enough **work** to meet all **your** reasonable business and living expenses and have declared this to HM Revenue & Customs **you** will be entitled to claim for **unemployment** benefit.

If, for the purpose of this insurance **you** are not **self-employed**, all other terms, conditions and exclusions of this **policy** will apply.

In either case **you** will need to have a Jobseeker's Agreement for the whole time **you** are claiming. If **you** are ineligible for a Jobseeker's Agreement, **you** must be able to provide ongoing alternative evidence that is acceptable to **us** that **you** are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies.

Payment in Lieu Of Notice

If **you** have been paid or are entitled to be paid in lieu of notice any claim for **unemployment**, including the **waiting period**, will not start until the end of **your** notice period.

What Is Not Covered (in addition to General Exclusions)

We will not pay for any **unemployment**:

- If at the **start date** we reasonably believe **you** knew was likely to happen, whether **you** had official notice or not.
- **You** are notified of or which happens within the first 90 days of the **start date**.
- If **you** have resigned or taken voluntary redundancy.
- If **you** retire from **work** and do not intend to actively seek further **work**, unless **you** retire due to **accident or sickness** on the advice of a **doctor**.
- Caused by **your** misconduct.
- Which is normal, regular or seasonal in **your work**.

Carer Cover

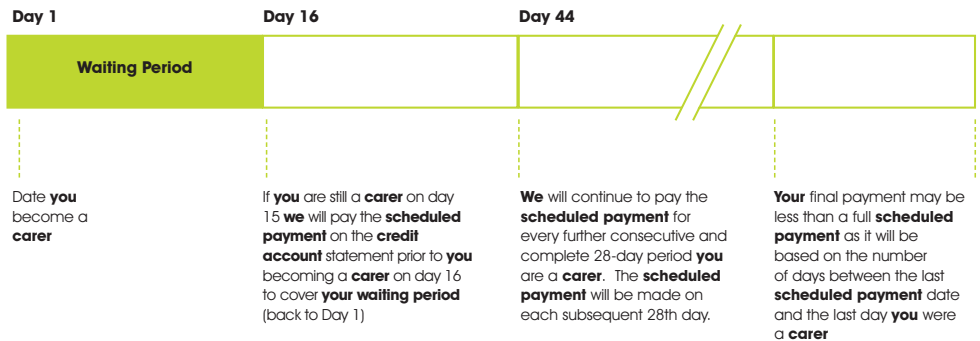
Please refer to the illustrative table on page 10 to determine whether **you** or **your partner** is eligible for **carer** cover.

What Is Covered

If **you** voluntarily leave **your work** to become a **carer** for the **waiting period** or longer, **we** will pay:

- the **scheduled payment** on the **credit account** statement prior to **you** becoming a **carer** on day 16; then
- **we** will continue to pay the **scheduled payment** for every further consecutive and complete 28-day period **you** are a **carer** until:
 - the amount of the **outstanding balance** on **your last credit account** statement, before **you** became a **carer**, has been paid; or
 - a maximum of six consecutive **scheduled payments**; or
 - a maximum total benefit of £10,000 per claim has been paid,
 whichever is sooner.

Example of how a claim is calculated



- If, within three months of returning to **work**, **you** claim for a second period of being a **carer**, **you** will not have to wait before benefits can be paid. **We** will combine these two periods into one claim when calculating **your** benefit period.
- Once **we** have paid the maximum of six **scheduled payments** or paid the **outstanding balance** on **your last credit account** statement before **you** became a **carer**, **you** need to return to **work** for at least six consecutive months before **you** can make another claim.
- **We** will not pay benefits for orders placed after the start of the **carer** claim. If **goods** are purchased before but not debited to **your credit account** until after the start of **you** becoming a **carer**, **we** will pay benefit provided that **you** can supply satisfactory proof of the date of the transaction.

What Is Not Covered (in addition to General Exclusions)

We will not pay for any claim for **carer** cover:

- If at the **start date we** reasonably believe **you** were aware of the need or likely need, for a member of **your immediate family** to require a **carer**.
- If within the first 90 days of **your start date you** apply for Carer's Allowance, or are notified of receipt of Carer's Allowance, **we** will not consider a **carer** claim unless the condition of the member of **your immediate family** requiring a **carer** was due to or caused by an unforeseen event happening after the **start date**.
- Where the person **you** are caring for is not a member of **your immediate family**.

Hospitalisation Cover

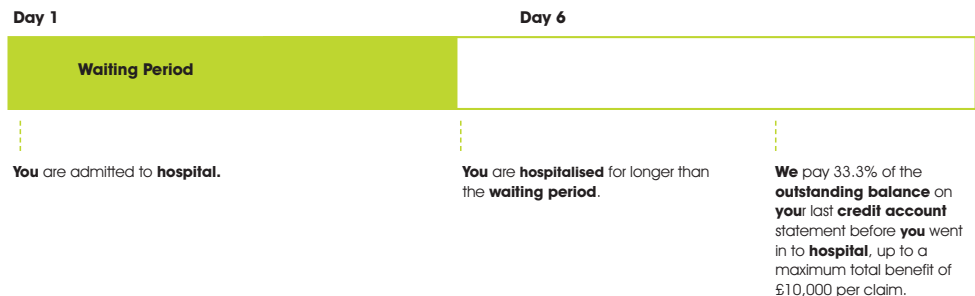
Please refer to the illustrative table on page 10 to determine whether **you** are eligible for **hospitalisation cover**.

What Is Covered

If **you** are **hospitalised** for longer than the **waiting period we** will pay:

- 33.3% (one third) of the **outstanding balance** on **your last credit account** statement before **you** went into hospital, up to a maximum total benefit of £10,000 per claim.

Example of how a claim is calculated



We will not pay benefits for orders placed after the start of the **hospitalisation** claim. If **goods** are purchased before but not debited to **your credit account** until after the start of **your hospitalisation**, **we** will pay benefit provided that **you** can supply satisfactory proof of the date of the transaction.

What Is Not Covered (in addition to General Exclusions)

We will not pay for any hospitalisation:

- we reasonably believe you knew was likely to happen when you took out the policy;
- which commence or you become aware of within the first 30 days of the start date.

Merchandise Cover

Please refer to the illustrative table on page 10 to determine whether **you** are eligible for merchandise cover.

What Is Covered

If during the first three years of purchase of **goods** on **your credit account**, they are lost, stolen or have been subject to **accidental damage**, **we** will either pay for the repair or provide a replacement of as similar a specification as possible.

The maximum payment will be the current value of the replacement **goods** or their equivalent.

What Is Not Covered (in addition to General Exclusions)

The following **goods** are excluded from merchandise cover:

- Mobile phones
- Furniture
- Consumable and perishable items e.g. flowers or food hampers
- Outbuildings
- Motorised vehicles, parts and accessories.

We will not pay any merchandise claims directly or indirectly due to or arising from:

- **Your** own wilful actions, drug or alcohol abuse. (This does not include any drugs prescribed by **your doctor**, except if they are to treat drug addiction, or **you** fail to follow any medical advice).
- **Loss** or **accidental damage** caused directly or indirectly by or resulting from:
 - Moth, vermin, wear and tear, gradual deterioration or electrical or mechanical breakdown.
 - Dyeing, cleaning, repair or restoration.
 - Inherent product defects.
 - Faulty manipulation, over-winding or internal **accidental damage** to watches or clocks.
 - Negligence or lack of reasonable care in using the **goods**
- **Theft** or criminal damage to **goods** left in an unattended motor vehicle unless it was closed and locked and the **goods** were not visible from outside.
- Business use of the **goods**.
- **Theft** from **your** home unless due to forcible and violent entry or exit.
- Any merchandise claims directly or indirectly due to or arising from a **loss** which is not described under each applicable 'What is Covered' section.
- Matching undamaged items in a set.
- Confiscation, destruction, requisition or detention of **goods** by order of the government, customs or any other public authority.
- The action of pets belonging to **you** or any member of **your** household.
- Outside the period of insurance.
- **Theft**, malicious damage or anything similar unless reported to the police within 7 days of **you** discovering the **theft** and/or damage.
- **Riot**.

General Exclusions Applying To All Covers

We will not pay any claim:

- due to or arising from **your** own deliberate actions (including cosmetic surgery or any other treatment which is not medically necessary), drug or alcohol abuse (this does not include any drugs prescribed by **your doctor**, except if they are to treat a drug addiction).
- which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - a) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - b) any action taken in controlling, preventing, suppressing or in any way relating to a) above.

The above exclusion does not apply if **you** are a member of H.M. Armed Forces and a claim occurs as a result of active service outside of the **UK**.

Your Claim

Making A Claim

It is important that **you** register **your** claim as soon as possible with the Shopping Insurance Claim Team.

For Life claims

Your dependents or representatives should contact the Bereavement Support Team, Phillips & Cohen Associates (UK) Limited, Building 5, Floor 9, Exchange Quay, Manchester, M5 3EF or call on 0800 111 4121 as soon as possible.

For Accident or Sickness, Unemployment, Carer, Hospitalisation or Merchandise claims

You will need to register the **claim**:

Policy Document

Step 1 – Please have the following information ready when **you** call

- **your credit account** number
- the date:
 - o on which **your** claim starts for an **accident or sickness, unemployment, carer or hospitalisation** claim; or
 - o of **loss, theft or accidental damage** for a merchandise claim;

Step 2 – Call 0870 169 1084 between 8am - 6pm Monday to Friday and from 9am - 1pm on Saturday or you can write to: Shopping Insurance Claim Team, Sterling Administration Services Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JR

The Shopping Insurance Claim Team will be there to give **you** advice, answer questions, help **you** through the claim and register it for **you**.

Step 3 – A claim pack will then be sent to **you**.

Step 4 – The forms should be completed as soon as possible and returned to the Shopping Insurance Claims team with the relevant information.

- For **accident or sickness, or hospitalisation** claims **you** will need to get a **doctor** and **your** employer to fill in the relevant section of the form.
- For **unemployment** claims **you** will need to arrange for a Department for Work and Pensions official and **your** previous employer to fill in the relevant sections of the form
- For **carer** claims arrange for **your** previous employer to fill in the relevant section of the form and provide evidence that **you** are either in receipt of or awaiting Carer's Allowance.

Things To Keep In Mind When Claiming

- **You** must supply and pay for all reasonable information or evidence **we** ask for to support **your** initial claim and throughout **your** claim. If **we** ask for proof, **you** need to be able and willing to supply it.
- If **we** do not receive all the information **we** need (for example declarations and medical questionnaires) or if these documents are not acceptable to **us** **we** may delay or suspend **your** claim payments.
- **We** may contact **your** employer, past employers or other insurers for information about **you**.
- For **unemployment** claims, if **you** are under 65 **you** need to have a Jobseeker's Agreement for the whole time **you** are claiming. If **you** are ineligible for a Jobseeker's Agreement and/or **you** are aged 65 or over, **you** must be able to provide ongoing alternative evidence acceptable to **us** that **you** are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies.
- When making an **accident or sickness, or hospitalisation** claim **you** must agree to any medical examination which **we** arrange and pay for.
- If **you** are a **carer** making a claim, **we** need satisfactory proof that **you** are required to look after a member of **your immediate family**, that **you** have completed a Carer's Allowance Claim pack and are either in receipt of or awaiting Carer's Allowance.
- **We** are concerned that **you** should not pay for the dishonesty of others and exchange information with other insurers to prevent fraud.
- For merchandise claims **you** must report the **loss or theft** to the police within 7 days and obtain a crime reference number which will be required when making any claim for **theft**.
- When working out the benefit due to **you**, **we** will not include any element of arrears on **your credit account**.
- If **you** have any other policies providing similar cover and the benefits you would receive under these (policies) are more than the benefit under this **policy**, **we** may reduce the benefit **we** pay.

Paying Claims

We will make claim payments to **your credit account** on **your** behalf. When **we** have made these payments, **we** will not make any further payments for the same claim.

Recovery of Claim Payments

We reserve the right to recover any claim payments made in respect of :

- **Goods** which are returned and credited to **your credit account**;
- **Goods** purchased on **your credit account** but subsequently notified by **you** as not being received and credited to **your credit account**.

Switching Between Claims

If **you** need to **you** can switch from an **accident** or **sickness** to an **unemployment** or a **carer** claim or a combination of all 3 – there is no additional **waiting period**. However, **we** will not pay more than 18 **scheduled payments** for a combination of all three, (being a maximum of six **scheduled payments** for **accident or sickness**, six **scheduled payments** for **unemployment** and six **scheduled payments** for **carer** cover).

You cannot claim for **accident or sickness**, **unemployment**, **carer**, or **hospitalisation** claim at the same time.

When Will Monthly Claim Payments End

We will continue paying **your** claim until the first of the following happens:

- **Your unemployment** ends, **you** recover from **your accident or sickness** or **you** are no longer a **carer**.
- The amount of the **outstanding balance** on **your last credit account** statement prior to **your** claim has been paid.
- **We** have paid:
 - six **scheduled payments** for any one continuous period of **accident or sickness**, **unemployment** or **carer**; or
 - 18 **scheduled payments** for a contribution of all three, (being a maximum of six **scheduled payments** for **accident or sickness**, six **scheduled payments** for **unemployment** and six **scheduled payments** for **carer** cover); or
 - **You** reach age 75; or
 - **You** die.

Paying Premiums During A Claim

When **you** are making a claim under this **policy you** should continue to pay the monthly premium to ensure that cover can continue once **your** claim has ended.

Should **you** cancel **your policy** during a claim then **we** will continue to pay the **scheduled payment** provided the claim happened prior to the cancellation date, and **your** premiums were up to date. However, **you** will not be covered for any claim that happens on or after the cancellation date.

Changes we can make to premium, policy cover and/or terms and conditions

1. **We** can, at any time and after taking a fair and reasonable view, make changes to **your** premium, **policy** cover and/or terms and conditions of insurance, to reflect changes in our expectations of the future likely cost of providing cover. Premiums and/or **policy** cover may go up or down but will not recoup past losses.

When doing so **we** will only consider one or more of the following:

- o **Our** experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.
- o Information reasonably available to **us** on the actual and expected claims experience of insurers of similar products.
- o Widely available economic information such as inflation rates, interest rates and **unemployment** rates.
- o **Our** experience and expectation of the costs of administering **your policy**.

Changes (together with the reasons for such changes) will be notified to **you** in writing at least 30 days in advance and once **we** make any changes **we** will not make any further changes under this paragraph 1 for at least six months.

Policy Document

2. Additionally, **we** can, at any time and after taking a fair and reasonable view, make changes to:
 - o **your** premium, **policy** cover and/or terms and conditions of insurance to reflect changes (affecting **us** or **your policy**) in the law or regulation or the interpretation of law or regulation, or changes in taxation.
 - o **your policy** cover and/or terms and conditions of insurance to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply.
 - o **your policy** cover and/or terms and conditions of insurance in order to make **your policy** clearer and fairer to **you** or to rectify any mistakes that may be discovered in due course.

Changes (together with the reasons for such changes) will be notified to **you** in writing at least 30 days in advance and there is no minimum period between changes.

When Does Your Policy End

1. The cover provided by this **policy** and all benefit payments will end immediately, if any of the following happen:
 - **Your credit account** is closed
 - **Your credit account** is transferred to a third party
 - There is any dishonest, intentionally exaggerated or fraudulent behaviour by **you** or anyone acting for **you** in relation to a claim under this **policy**. In such cases, **you** may have to return any benefits already paid, and **you** may forfeit all future rights under this **policy**, with no refund of premium.
 - **You** breach the **policy** terms and conditions.
 - **You** die
2. **You** may cancel the **policy** immediately at any time by contacting us on 0844 811 1220 or by writing to Insurance Customer Services, Sandringham house, Sandringham Avenue, Chelmsford, CM92 1LH. If **you** do so **you** will be entitled to a refund of the premium paid subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period for which **you** received cover. **We** will cancel **your** insurance from the day **we** receive **your** instruction.
3. **We** may cancel **your policy**, by sending **you** notice in writing to **your** last known address, if:
 - **You** have not paid **your** premium when it was due - in which case **your policy** will end with effect from the beginning of the period in respect of which premium has not been paid.
 - **We** offer you an equivalent alternative product (which does not materially disadvantage **you**). In this event **we** will give **you** at least 30 days notice.
 - **We** give **you** at least 90 days notice where **we** do not offer **you** an equivalent alternative product.
4. If **we** cancel **your policy** under 3 above, excluding where **you** have not paid **your** premiums when they are due, **you** will be entitled to a refund of the premium paid subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro rata basis for the period for which **you** received cover.
5. If **you** or **we** cancel **your policy** under 2 or 3 above then all cover will end from the date of cancellation outlined above. However, **we** will continue to pay **scheduled payment** that is due to be paid for **accident or sickness, unemployment or carer** cover for any claim that happened prior to the date on which **your policy** ends.

Promise of Service - Complaints Procedure

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update and give **you** an expected date of response.

What to do should you be dissatisfied

If **you** have a complaint about the sale of **your** insurance please write to :

Customer Excellence,
Sandringham House,
Sandringham Avenue,
Chelmsford,
CM92 1LQ

- **Your** complaint will be acknowledged within 5 working days of receipt.
- **Your** complaint will be resolved, following assessment and investigation, as quickly as possible.

If **you** have a complaint about the insurance or a claim **you** have made, please call the Shopping Insurance Claim Team on 0870 169 1084, or write to:

Shopping Insurance Claims Team
Sterling Administration Services Limited
50 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JR

If **you** remain unhappy with the decision **you** receive regarding a claim, **you** may write to the Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich NR1 3NS.

If **you** are dissatisfied with the final decision (from Shop Direct or Aviva), **you** can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of the FOS will be provided when **we** write in response to **your** complaint.

Notes

1. The FOS will only consider **your** complaint if **you** have given Shop Direct/Aviva the opportunity to resolve it and **you** are a private policyholder. If, however, Shop Direct/Aviva do not resolve **your** complaint within 8 weeks, the FOS will accept a direct referral.
2. Whilst Shop Direct/Aviva are bound by the decision of the FOS, **you** are not.
3. Following the complaints procedure does not affect **your** right to take legal action.

General Information

This insurance is underwritten by Aviva Insurance Limited and Aviva Life and Pensions UK Limited.

Aviva Insurance Limited and Aviva Life and Pensions UK Limited are authorised and regulated by the Financial Services Authority.

Aviva Life & Pensions UK Limited has agreed that Aviva Insurance Limited may administer this insurance on its behalf.

Aviva Insurance Limited has agreed that Sterling Administration Services Limited may administer the claims handling process on its behalf.

The Law

There is a choice of law for this insurance, but unless **we** agree otherwise, the law for that part of the UK where **you** live at the **start date** will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsooken Street, London, E1 8BN.

Policy Document

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the joint Data Controllers in relation to any personal data **you** supply are Aviva Insurance Limited, Aviva Life & Pensions UK Limited, Sterling Administration Services Limited and Shop Direct.

Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by **us**, **our** associated companies and agents, by reinsurers, Sterling Administration Services Limited and Shop Direct. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules/codes. **Your** information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, **you** signify **your** consent to such information being processed by **us** or **our** agents.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police
- undertake credit searches and additional fraud searches
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We can on request supply further details of the databases **we** access or contribute to.

Underwritten by Aviva Insurance Limited Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH and Aviva Life & Pensions UK Limited Registered in England No: 3253947 Registered Office: 2 Rougier Street, York YO90 1UU Both are authorised and regulated by the Financial Services Authority.

Shop Direct Finance Company Limited, Registered No. 4660974. Registered offices: Aintree Innovation Centre, Park Lane, Netherton, Bootle, L30 1SL. Authorised and regulated by the Financial Services Authority in respect of arranging insurance products.