

DEMANDS AND NEEDS STATEMENT

Shopping Insurance meets the demands and needs of Littlewoods Shop Direct Home Shopping customers who wish to ensure that their catalogue purchases and payments are safeguarded now and in the future. Littlewoods Finance Company Limited does not provide advice or recommendations on this product, and therefore you should consider the information provided in the policy documents. Should you or your partner's personal circumstances change, the benefits may also change.

Policy Summary

keyfacts[®]

This is a summary of the policy and does not contain the full terms & conditions of the cover which can be found in the Policy Document. It is important that you read the policy carefully.

Who are the insurers?

The insurers of this policy trade as Norwich Union and are:

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

What is Shopping Insurance?

This policy will pay the scheduled payment on your account equal to your payment obligation on your four-weekly account statement on the date you are unable to work due to accident or sickness, or the date you are first aware of unemployment or you know you will have to become a carer. If you die it will repay your outstanding balance.

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

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, becomes a carer or dies.

This policy will also replace or pay for the repair of goods purchased if anything you buy is lost, stolen or accidentally damaged within the first 3 years of purchase.

To be eligible for this policy you must:

- be aged 18 or over and under 75†,
- live in the United Kingdom, and
- have an account with Littlewoods Finance Company Limited.

† customers 75 and over who have purchased the policy prior to the age of 75 can retain the cover but the benefits will change.

If you are self employed or work on a fixed term contract you should read the policy to make sure it is suitable for your needs – you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Things to Keep in Mind When Claiming' sections.

What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you take up employment of more than 16 hours a week, or voluntarily reduce your hours to less than 16 per week, or if you retire from work or you reach the age of 75.

What are the benefits and features of Shopping Insurance ?

If you are unable to work for more than 15 days in a row due to accident, sickness or involuntary unemployment

- We will pay the scheduled payment on your catalogue 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, until the amount of the outstanding balance of your last account statement before you were unable to work has been paid or you return to work.

The scheduled payment amount will be your payment obligation on your four-weekly account statement to Littlewoods Finance Company Limited.

Policy Summary

- If you or your partner* dies before the age of 75, we will pay the outstanding balance at the date of your death up to a maximum of £10,000.
- If neither you or your partner are working or work less than 16 hours a week, and you are in hospital for more than 5 nights in a row, we will pay one third (33.3%) of the outstanding balance at the date you went into hospital up to a maximum of £10,000.
- If any goods you have purchased on your account are lost, stolen or accidentally damaged within the first 3 years of purchase, we will either pay for repair or provide a replacement. The maximum payment will be the current value of the goods or their equivalent. This cover does not apply to mobile phones.
- If you or your partner are self employed you will be entitled to claim for unemployment if 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 and Customs.
- If you or your partner receive payment in lieu of notice, your unemployment claim will start when you have registered as unemployed after the date your notice period ends.

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

	Life	Accident or sickness	Unemployment or Carer	Hospitalisation	Merchandise
You or your partner are aged 18+ but under 75 and work 16+ hours per week	You or your partner	You (or your partner if you are not in work)	You (or your partner if you are not in work)	n/a	You
You or your partner are aged 18+ but under 75 and neither you or your partner work 16+ hours per week	You or your partner	n/a	n/a	You	You
You are aged 75+	n/a	n/a	n/a	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* must be aged 18 years or over and under 75).

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 the '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

Please note – the following conditions apply ;

- After the end of a fixed-term contract unless you have either been employed by the same firm for at least 2 years or are on a contract of at least 12 months which has been renewed at least once with the same employer.

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:

- 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 a Carer's Allowance or are notified of receipt of a Carer's Allowance within the first 90 days of the policy.

Please note – the following condition applies. You are in receipt of (or awaiting) a Carer's Allowance.

We will not cover merchandise claims:

There are a number of exclusions relating to merchandise cover including loss or accidental damage caused by or resulting from negligence or a lack of reasonable care in using the goods. These exclusions apply to all purchases of goods from your account with Littlewoods Finance Company Limited, and relate to actions which are within your control.

This cover does not apply to mobile phones. You need to check the 'merchandise' section of the policy for full details of what is and is not covered.

How long does my Shopping Insurance run for?

Your cover will continue as long you have an account with Littlewoods Finance Company Limited and you continue to pay your monthly premium on time but Shopping Insurance cover will automatically change when you reach age 75 and over, to include Hospitalisation and Merchandise cover only and will end when your account is closed. The policy is designed to cover the outstanding balance on your account so you do not need to review your level of cover. The premium is reviewable and we may change the rate or terms and conditions of the policy by giving you 30 days' written notice.

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 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. If you cancel within this period you will receive a full refund of any premiums paid.

You may cancel this policy at any time after this period by giving 30 days' notice to Littlewoods Finance Company Limited. Please call Littlewoods Finance Company Limited on 0870 060 0204, or return the Policy Schedule to Insurance Customer Services, Littlewoods Finance Company Limited, Aintree Innovation Centre, Park Lane, Netherton, Bootle, L72 0LG.

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.

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 write to: Complaints Management Team, Park Lane, Liverpool L72 1LQ.

For claims complaints please 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 may then be entitled to 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 Norwich Union 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 International Insurance Limited, trading as Norwich Union (a member of the Aviva group)

Registered in England No: 21487 Registered Office: St Helen's, 1 Undershaft, London EC30 3DQ

and Norwich Union Life & Pensions Limited (a member of the Aviva group)

Registered in England No: 3253947 Registered Office: 2 Rougier Street, York YO90 1UU

Both are authorised and regulated by the Financial Services Authority.

Littlewoods Finance Company Limited. Registered address: Aintree Innovation Centre, Park Lane, Netherton, Bootle L30 1SL.

Registered No. 4660974. Authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.

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Introduction

This **policy** provides **you** with everything **you** need to know about **your** Shopping Insurance. 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** 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 0845 075 0201. 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. Telephone calls may be recorded and monitored.

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 'statutory cooling off period'.

If **you** wish to cancel during this period, **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 statutory cooling off period, please call Littlewoods Finance Company Limited on 0870 060 0204 or return this **Policy** Schedule and accompanying documentation to Insurance Customer Services, Littlewoods Finance Company Limited, Aintree Innovation Centre, Park Lane, Netherton, Bootle, L72 0LG.

If **you** do not exercise **your** right to cancel **your policy** in the statutory cooling off period, it will continue in force and **you** will be required to pay the premium. For **your** cancellation rights after the statutory cooling off period, please see the 'When Does Your **Policy** End' section of this **policy**.

Customers With Disabilities

This **policy** is also available in large print, audio and Braille. If **you** require any of these formats please contact Shopping Insurance Helpline on 0845 075 0201. Lines open 7am to 11pm, 7 days a week.

Eligibility, Important Notes and Material Facts

Eligibility

You are eligible for this insurance if at the **start date** **you**:

- be aged 18 or over and under 75†,
- live in the United Kingdom, and
- have an **account** with Littlewoods Finance Company Limited.

† customers 75 and over who have purchased the policy prior to the age of 75 can retain the cover but the benefits will change.

For the purposes of this insurance **work** means any paid **work** of at least 16 hours per week. This includes **self-employed work** and statutory maternity and parental leave but it does not include **temporary work**.

If **you** are self employed or **you** work on fixed term contracts **you** are eligible for this insurance but **you** should read the **policy** carefully to make sure it is suitable for **your** needs – **you** should pay particular attention to the 'Employment Circumstances', '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. **We** will not pay any **hospitalisation** claims which commence or **you** become aware of within the first 30 days of the **start date**.
3. This **policy** will not pay for any **unemployment** **you** were aware of at the **start date**. **You** will not be covered for any **unemployment** which **we** reasonably believe **you** knew was likely to happen, whether **you** had official notice or not, when **you** took out this insurance.
4. This **policy** will not pay for any **unemployment** that **you** were advised of or which happens during the first 90 days of the **start date**, whether **you** were aware of it or not at the **start date**.
5. This **policy** will not pay a **carer** claim if at the **start date** **we** reasonably believe **you** were aware of the need or the likely need at any time in the future for a member of **your** immediately family to require a **carer** or **you** are notified of receipt of or apply for **carers** allowance within the first 90 days of the **start date**.
6. 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 **unemployed**, becomes a **carer**, or dies.

If **you** have any questions **you** should call Shopping Insurance Helpline on 0845 075 0201. Lines open 7am to 11pm, 7 days a week.

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

	Life	Accident or sickness	Unemployment or Carer	Hospitalisation	Merchandise
You or your partner are aged 18+ but under 75 and work 16+ hours per week	You or your partner	You (or your partner if you are not in work)	You (or your partner if you are not in work)	n/a	You
You or your partner are aged 18+ but under 75 and neither you or your partner work 16+ hours per week	You or your partner	n/a	n/a	You	You
You are aged 75+	n/a	n/a	n/a	You	You

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. It is **your** responsibility to provide complete and accurate information to Littlewoods Finance Company Limited when **you** take out **your** insurance **policy** and throughout the life of **your** **policy**.

Please note that if **you** fail to disclose any material information to **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 Littlewoods Finance Company Limited 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 the circumstances of **your** work change during the lifetime of **your** **policy**, as this could affect **your** entitlement to benefits.

Your eligibility for cover under this **policy** may change if **your** personal circumstances change. If this happens or is likely to happen **you** should discuss this with Littlewoods Finance Company Limited.

This would include for example:

- **You** retire from work and do not intend to actively seek further **work**
- Changing **your** employment e.g. **your** work becomes **temporary**
- **You** voluntarily reduce **your** hours of **work** to less than 16 hours per week
- **You** reach 75 years of age
- **You** leave the **UK** to live abroad

If **you** decide the **policy** is no longer suitable and **you** wish to cancel it please see the 'When Does **Your** **Policy** End' section for more details.

Employment Circumstances

Your employment circumstances will affect **your** eligibility for cover and entitlement to make a claim. If **your** employment changes or is likely to change or **you** have any questions **you** should contact Littlewoods Finance Company Limited.

Fixed Term Contracts

If **you** work on a fixed term contract and **your** contract is not renewed, **you** will only be entitled to claim for **unemployment** cover if **you** meet 1 of the following criteria:

- **you** have worked continuously for the same employer for at least 24 months; or
- **your** contract is for at least 12 months and has been renewed at least once with the same employer; or
- **you** were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.

Self Employed

We consider **you** to be **self-employed** if **you** meet one of the following criteria:

- **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.

If **you** are **self-employed** **you** will need to provide the following to be entitled to claim for **unemployment** benefit:

- satisfactory proof that **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; and
- are registered as **unemployed** with the Department for Work and Pensions.

Retiring Before The Age of 75

Cover continues beyond age 65 but 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.

You will still be eligible for **hospitalisation** and merchandise cover.

Your Benefits At A Glance

The table below 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	Until the amount of the outstanding balance on your last account statement before your claim has been paid	The outstanding balance on your last account statement before your claim
Unemployment (1) (including Carer (2))	15 days	Until the amount of the outstanding balance on your last account statement before your claim has been paid	The outstanding balance on your last 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 the 'Unemployment Cover' section during the first 90 days following **start date**

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

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 **you** 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.

What Is Not Covered (in addition to General Exclusions)

We will not pay any claim 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.)

Accident or Sickness Cover

Please refer to the illustrative table on page 6 to determine whether **you** or **your partner** is eligible for **accident or sickness** cover.

You are eligible for **accident or sickness** cover if **you** are aged 18+ but under 75 and **work** 16+ hours per week.

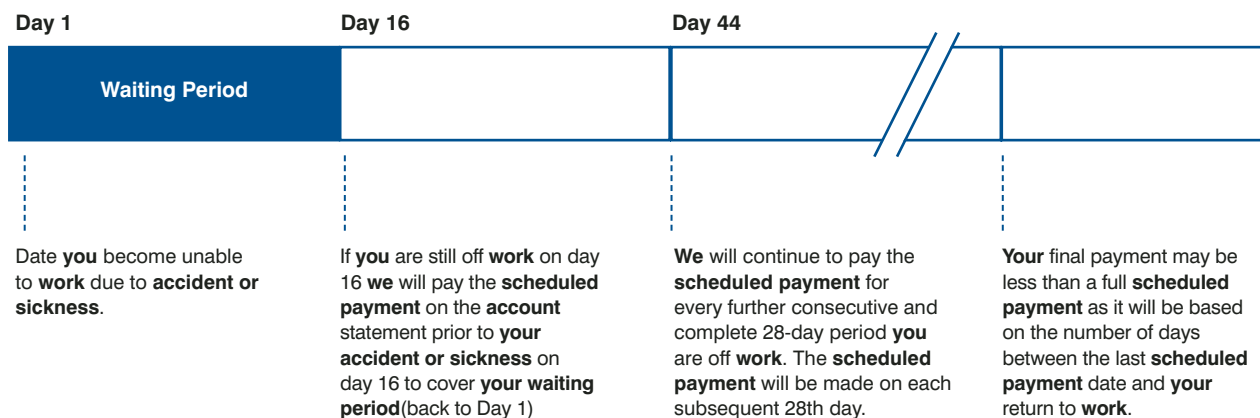
If **you** are not in **work**, **your partner** is eligible for **accident or sickness** cover if they are aged 18+ but under 75 and **work** 16+ hours per week.

What Is Covered

If an **accident or sickness** prevents **you** working for more than 15 days in a row, **we** will pay

- the **scheduled payment** on the **account** statement prior to **your accident or sickness** on day 16, 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 until the amount of the **outstanding balance** on **your** last **account** statement before **your accident or sickness** has been paid.

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 3 months because of the same **accident or sickness** **you** do not have to wait before benefits can be paid. **We** will combine these 2 periods into 1 claim when calculating **your** benefit period.
- Once **we** have paid the **outstanding balance** on **your** last **account** statement before **your accident or sickness** **you** need to return to **work** for at least 6 consecutive months before **you** can make another claim. If a subsequent claim is made for the same or related condition, **you** must be free of all symptoms and not receiving medical treatment for **your** original condition, for at least 6 consecutive months before **you** can make another claim for the same or related condition.

- We will not pay benefits for orders placed after the start of **your accident or sickness** claim. If **goods** are purchased before this date but not debited to **your account** until after the date of **your last account** statement, **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 any **accident or sickness** claims due to or arising from:

- Pregnancy or childbirth – unless there has been a medical complication
- Cosmetic surgery or other treatment which is not medically necessary.
- **Your** detention in prison under the direction of a court of law. This will not apply if **you** are later acquitted.
- **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.)

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 6 to determine whether **you** or **your partner** is eligible for **unemployment** cover.

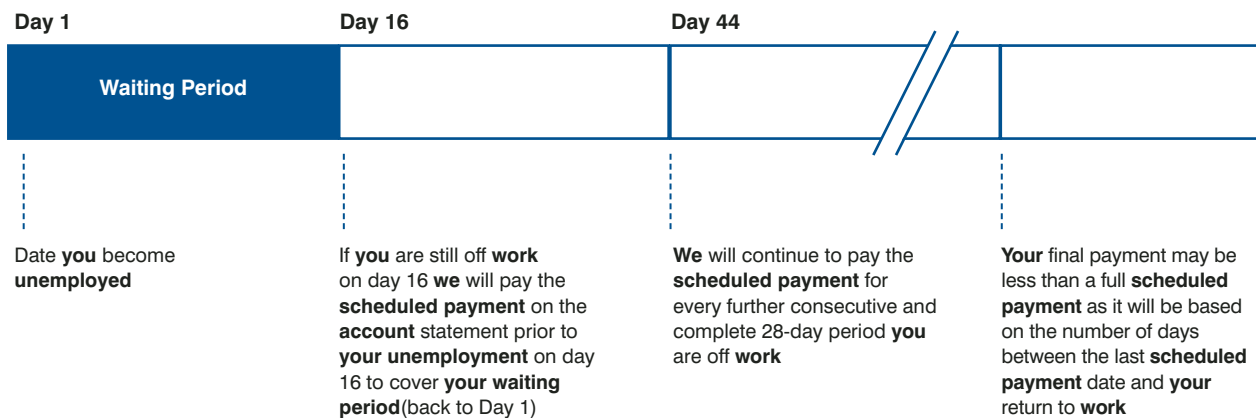
You are eligible for **unemployment** cover if **you** are aged 18+ but under 75 and **work** 16+ hours per week. If **you** are not in **work**, **your partner** is eligible for **unemployment** cover if they are aged 18+ but under 75 and **work** 16+ hours per week.

What Is Covered

If **you** are **unemployed** for more than 15 days in a row, **we** will pay

- the **scheduled payment** on the **account** statement prior to **your unemployment** on day 16, then
- **we** will continue to pay the **scheduled payment** for every further consecutive and complete 28-day period **you** are **unemployed** until the amount of the **outstanding balance** on **your last account** statement before **your unemployment** has been paid.

Example of how a claim is calculated



- If, after claiming for **unemployment**, **you** are made **unemployed** again within 3 months of returning to **work**, **you** will not have to wait before benefits can be paid. **We** will combine these 2 periods of **unemployment** into 1 claim when calculating **your** benefit period.
- Once **we** have paid the **outstanding balance** on **your last account** statement before **your unemployment** **you** need to return to **work** for at least 6 consecutive months before **you** can make another claim.
- **We** will not pay benefits for orders placed after the start of **your unemployment** claim. If **goods** are purchased before this date but not debited to **your account** until after the date of **your last account** statement, **we** will pay benefit provided that **you** can supply satisfactory proof of the date of the transaction

Temporary Work

If **you** do any **temporary work**:

- during a claim, **your scheduled payment** will be suspended during the period of **temporary work** and will be resumed when the **temporary work** finishes
- during the **waiting period**, the **waiting period** will be suspended until the end of the **temporary work**

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**:

- We reasonably believe **you** knew was likely to happen, whether **you** had official notice or not, when **you** took out the **policy**.
- **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 and do not intend to actively seek further **work**.
- Due to **your** misconduct.
- After **temporary work** (unless **you** have taken **temporary work** during a claim).
- Which is normal, regular or seasonal in **your** work.
- After the end of a fixed-term contract which is not renewed, unless:
 - **you** have **worked** continuously for the same employer for at least 24 months; or
 - **your** contract is for at least 12 months and has been renewed at least once with the same employer; or
 - **you** were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.
- As a result of **you** being detained in prison under the direction of a court of law. This will not apply if **you** are later acquitted.
- Due to **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.)

Carer Cover

Please refer to the illustrative table on page 6 to determine whether **you** or **your partner** is eligible for **carer** cover

You are eligible for **carer** cover if **you** are aged 18+ but under 75 and **work** 16+ hours per week.

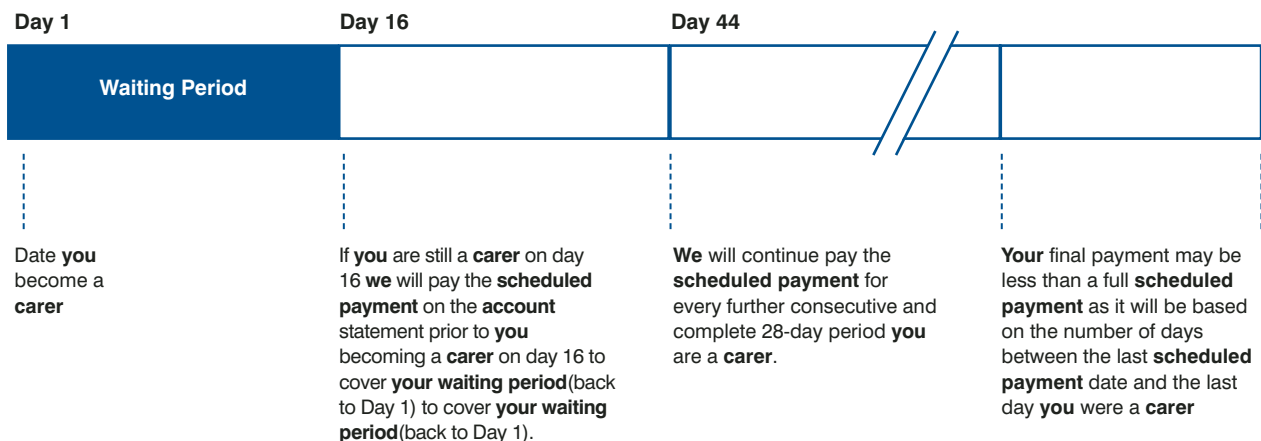
If **you** are not in **work**, **your partner** is eligible for **carer** cover if they are aged 18+ but under 75 and **work** 16+ hours per week.

What Is Covered

If **you** voluntarily leave **your** work to become a **carer**, for more than 15 days in a row, **we** will pay

- the **scheduled payment** on the **account** statement prior to **you** becoming a **carer** on day 16, then **we** will then 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 **account** statement before **you** became a **carer** has been paid.

Example of how a claim is calculated



- If **you** claim for a second period of being a **carer** within 3 months of returning to **work**, **you** will not have to wait before benefits can be paid. **We** will combine these 2 periods into 1 claim when calculating **your** benefit period.
- Once **we** have paid the **outstanding balance** on **your** last **account** statement before **you** became a **carer**, **you** need to return to **work** for at least 6 consecutive months before **you** can make another claim.
- **We** will not pay benefits for orders placed after the start of **your carer** claim. If **goods** are purchased before this date but not debited to **your account** until after the date of **your** last **account** statement, **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)

Any claim for **carer** cover:

- If at the **start date** **we** reasonably believe **you** were aware of the need, or likely need at any time in the future, 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 6.

You are eligible for **hospitalisation** cover if neither **you** or **your partner** **work** 16+ hours a week,

What Is Covered

If **you** are in **hospital** for more than 5 nights in a row, **we** will pay the one third (33.3%) of the **outstanding balance** on **your** last **account** statement before **you** went into **hospital**, up to a maximum of £10,000.

We will not pay benefits for orders placed after the start of **your hospitalisation** claim. If **goods** are purchased before this date but not debited to **your account** until after the date of **your last account** statement, 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 any **hospitalisation** claims due to or arising from:

- Pregnancy or childbirth – unless there has been a medical complication.
- Cosmetic surgery or other treatment which is not medically necessary.
- **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).
- As a result of **you** being detained in prison under the direction of a court of law. This will not apply if **you** are later acquitted.

We will not pay any **hospitalisation** claims 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 6. **You** are eligible for merchandise cover if **you** are aged 18 or over.

This cover does not apply to the following **Goods**:

- Mobile phones
- Flowers

What Is Covered

If during the first 3 years of purchase of **goods** on **your 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)

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).
- Loss or **accidental damage** caused directly or indirectly by or resulting from:
 - Moth, vermin, wear and tear, gradual deterioration or electrical or mechanical derangement.
 - 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.
 - Consequential loss or expense however caused.
 - 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 loss and/or damage.
 - Any loss or damage resulting from **riot**.

General Exclusions Applying To All Covers

We will not pay any claim due to or arising from:

- any dishonest or exaggerated behaviour by **you** or anyone acting for you. If this happens, **you** will have to return any benefits already paid and **you** will forfeit all future rights under this **policy**.
- war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

Your Claim

Making A Claim

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

For claims resulting from the **accident or sickness, unemployment, carer, or hospitalisation** will need to be registered by you, as shown in Step 1

For Life Claims

Your dependants or representatives should contact the Bereavement Support Team, Debra Saunders, Littlewoods Shop Direct, Thynne Street, Bolton BL3 6AX. Telephone 0870 902 2232 as soon as possible.

For Accident or sickness, Unemployment, Carer, Hospitalisation or Merchandise Claims

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

- **your account** number
- the date:
 - on which **your** claim starts for an **accident or sickness, unemployment, carer or hospitalisation** claim; or
 - 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** 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. **We** make random checks, so do not be alarmed if one of our claims advisers calls. **We** also 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 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 account** on **your** behalf. When **we** have made these payments, **we** will not make any further payments for the same claim.

Switching Between Claims

If **you** need to **you** can switch from **unemployment** to an **accident or sickness** or a **carer** claim or a combination of all 3 – there is no additional **waiting period**.

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 account** statement prior to **your** claim has been paid.
- **You** reach age 75

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.

Change of Premium and Cover

We may change the premium rates and terms of cover at any time by sending **you** at least 30 days' written notice to **your** last known address.

When Does Your Policy End

The cover provided by this **policy** and all benefit payments will end, if any of the following happen:

- **Your account** is closed
- **Your account** is transferred to a third party
- **You** make a false claim (**you** will have to return any claim payments **we** have made)
- **You** die

The cover provided by this **policy** will end if:

- **You** have not paid **your** premiums when they are due
- **You** cancel this insurance at any time following the expiry of **your** statutory cooling off period by giving us 30 days' written notice
- **We** cancel this insurance by giving **you** 90 days' written notice

However, **we** will continue to pay the **scheduled payment** that is due to be paid for **accident or sickness**, **unemployment** or **carer** cover for any claim that happened prior to the end date.

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

- **We** will acknowledge **your** complaint within 2 working days of receipt.
- **We** aim to resolve complaints, following assessment and investigation, within 5 working days of receipt.

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 Complaints Management Team, Park Lane, Liverpool L72 1LQ.

If you have a complaint about a claim you have made, 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 4JR

If **you** remain unhappy with the decision **you** receive regarding a claim, **you** may write to the Chief Executive, Norwich Union at PO Box 6, Surrey Street, Norwich NR1 3NS.

If **you** are dissatisfied with our final decision (from the Chief Executive Officer), **you** can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both our Chief Executive and 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 us the opportunity to resolve it and **you** are a private policyholder. If, however, **we** do not resolve **your** complaint within 40 working days, the FOS will accept a direct referral.
2. Whilst **we** 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 International Insurance Limited, trading as Norwich Union (a member of the Aviva group) and Norwich Union Life & Pensions Limited (a member of the Aviva group).

Aviva International Insurance Limited and Norwich Union Life & Pensions Limited are authorised and regulated by the Financial Services Authority.

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

Aviva International 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

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet our obligations, **you** could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit.

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, Portsoken Street, London, E1 8BN.

Data Protection Act – Information Users

For the purposes of the Data Protection Act 1998, the joint Data Controllers in relation to any personal data **you** supply are Aviva International Insurance Company Limited, Norwich Union Life & Pensions Limited, Sterling Administration Services Limited and Littlewoods Finance Company Limited.

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 Littlewoods Finance Company Limited. 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.

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 or disease which occurs after the **start date** which results in **you** being totally unable to carry out the duties of **your** normal **work** and not doing any other **work**, as confirmed by a doctor or specialist. 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.

Account **Your account** with Littlewoods Finance Company Limited.

Carer **You** look after a member of **your immediate family** on a full-time basis and have completed a **Carer's Allowance** Claim pack and are either in receipt of or awaiting **Carer's Allowance** from the Department for Work and Pensions.

Carer's Allowance A taxable benefit paid by the Department for Work and Pensions to an informal **carer**.

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 Merchandise purchased through **your 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.

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 account**, as shown in the records of Littlewoods Finance Company Limited, 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 the:

- date of **your** death,
- start of **your accident or sickness** claim,
- date on which **we** reasonably believe **you** knew **you** were likely to become **unemployed**, whether **you** had official notice or not,
- date on which **we** reasonably believe **you** were aware of the need for **you** to be a **carer** for a member of **your immediate family**,
- start of **your hospitalisation** claim,

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 The amount equal to required to clear **your** contractual payment obligation on **your** four-weekly catalogue **account** statement and will not be less than the minimum payment shown on such statement.

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 **you** open **your account**. If **you** apply for insurance at any other time, **your** insurance starts on the date **we** accept **your** application for insurance.

Temporary Work Work that is casual, occasional or for a specific task. Also **work** that is seasonal or irregular, or for a period of training or apprenticeship.

Theft **Theft** or attempted **theft**.

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

Unemployment/Unemployed Having no paid **work** or **temporary work** and having a Jobseeker's Agreement with the Department for Work and Pensions 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, Sickness, Unemployment** or **Carer** claim. The first 5 nights of any **Hospitalisation** claim.

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

Work Any paid work of at least 16 hours a week. This includes **self-employed** work and statutory maternity and parental leave but not **temporary** work.

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

Underwritten by Aviva International Insurance Limited, trading as Norwich Union (a member of the Aviva group)

Registered in England No: 21487

Registered Office: St Helen's, 1 Undershaft, London, EC30 3DQ

and Norwich Union Life & Pensions Limited (a member of the Aviva group)

Registered in England No: 3253947

Registered Office: 2 Rougier Street, York YO90 1UU

Both are authorised and regulated by the Financial Services Authority

Littlewoods Finance Company Limited. Registered address: Aintree Innovation Centre, Park Lane, Netherton, Bootle L30 1SL.

Registered No. 4660974. Authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only.