

# Buying insurance through Shop Direct Finance Company Limited

## Who am I buying insurance from?

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

## Who are the FSA?

The FSA is the independent watchdog that regulates financial services. It requires us to give you the information in this section. Use this information to decide if SDFC’s services are right for you.

## Whose products do we offer?

SDFC has contracted to offer insurance products from a single insurer for each product. The details of the insurer for each product SDFC offers are given in the relevant promotional pages within this publication. SDFC reserves the right to change insurer and will contact customers in advance.

## Which service will we provide you with?

SDFC will **not** provide any advice on those insurance products which it offers (therefore you are responsible for deciding if these products are suitable for your demands and needs) or for any insurance product where you are introduced to a 3<sup>rd</sup> party.

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

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

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

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

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

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

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

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

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

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

SDFC are covered by the FSCS. You may be entitled to compensation from the scheme should SDFC become unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from FSCS on 020 7892 7300.

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

If you are not satisfied with the service you have received in connection with any of the products offered by SDFC, there are three ways you can contact SDFC:

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

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

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

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

## **General Information**

Copies of insurance terms and conditions are available upon request. All communications with SDFC customers will be in English. Unless you and the product provider agree otherwise, all products will be governed by the laws of England and Wales. All prices include IPT/VAT at the prevailing rate. All prices are correct at the time of printing and are subject to change at the sole discretion of SDFC. The costs of the insurance products are based on the prices in this publication, even where the product is offered at a lower price in another publication. Calls to SDFC and their suppliers may be recorded and monitored to maintain quality of service. Insurance products offered by SDFC are not available on Buy Now Pay Later or deferred terms.

Any customer who recommends any products offered by SDFC would be doing so in their personal capacity and would not be acting on behalf of SDFC or the insurer.

### **Company Registration Details**

Shop Direct Finance Company Limited: Registered No. 4660974

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

Shop Direct Contact Centres Limited: Registered No. 5330323

Shop Direct Home Shopping Limited: Registered No. 4663281

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