

# Pick and Protect

## About our insurance services

### 1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We can only offer products from Aviva Insurance Limited for travel insurance.

### 3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
- You will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of cover options that we will provide details on. You will then need to make your own choice about how to proceed.

### 4 What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. We arrange your travel insurance as an intermediary only through Aviva Insurance Limited and we act on behalf of the insurer. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium.

### 5 Who regulates us?

TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 191240.

Our permitted business is arranging general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on **0800 111 6768**.

### 6 Ownership

TSB Bank is part of the Banco De Sabadell S.A. group.

### 7 What to do if you have a complaint

If you wish to register a complaint regarding your travel insurance policy, please contact us:

- in writing Write to TSB Insurance, PO Box 7463, Perth PH2 0YX
- by phone Telephone **0345 030 7318**

If you wish to register a complaint regarding a claim, please call us on **0345 307 8556**.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### 8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

General insurance arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

### 9 Changing your insurer

As part of our commitment when we provide our insurance services to you, we keep the insurance products we offer under review so that we can continue to deliver value for money and ensure the best quality. This may from time to time involve changing an insurer and the terms and conditions of your cover. You authorise us to do this.

If we decide to change the insurer or the terms of cover, we'll give you plenty of advance notice with full details of the new insurer and any changes to the terms of your cover. It will not affect your statutory rights. You authorise us to pass your personal data to a new insurer for this purpose and we will make sure they agree to keep your data secure. We will give you details of how to contact us if, after reviewing the relevant details, you would prefer not to receive cover from the new insurer.

Calls may be monitored and recorded.

**TSB travel insurance is underwritten by Aviva Insurance Limited.** Registered in Scotland, no. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

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