

Shopping Insurance Policy Documentation

- Policy Summary
- Policy Document

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If you wish to make a claim please contact the Shopping Insurance Claims Team on **0844 822 0048**

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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 carefully.

Who are the insurers?

The insurers of this policy are:

- 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 account equal to your payment obligation on your four-weekly credit account statement if 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 at least 3 nights in a row, it will pay off your outstanding balance.

If you are not in work but reside with your partner* who is, then your partner* can have cover instead, provided they are eligible, 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 most of your account 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 at the start date:

- be aged 18 or over and under 75,
- live in the United Kingdom, and
- 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 table in the 'What are the benefits and features of Shopping Insurance?' section below for more information.

If you are self employed 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 and entitlement to make a claim 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 a week, or voluntarily reduce your hours to less than 16 per 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. This is explained in the 'Making changes To Your Cover' and the 'When Does Your Policy End' sections of the policy.

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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 or sickness, involuntary unemployment or you become a carer

- We will pay the scheduled payment on your account, backdated to the first day you were unable to work.
- We will then pay the scheduled payment for the next two consecutive and complete 28-day periods you are unable to work. If you remain unable to work for a further consecutive 28 days, we will pay the remaining amount of your outstanding balance, up to a maximum of £10,000. This final payment also includes the amount of interest incurred on the outstanding balance since the start of your claim.

The scheduled payment amount will be equal to 20% of the outstanding balance

- 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. We will also make a £2,000 payment to your estate to help towards the cost of your funeral expenses.
- If neither you or your partner work more than 16 hours a week, and you are in hospital for at least 3 nights in a row, we will pay the outstanding balance on your last account statement before you went into hospital up to a maximum of £10,000.
- If 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 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.
- 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 any claim for benefit determines which cover you (or your partner*) are eligible for. This is illustrated in the table below:

	Section 1 Life Cover	Section 2 Accident or Sickness Cover	Section 3A & 3B Unemployment Cover or Carer Cover	Section 4 Hospitalisation Cover	Section 5 Merchandise Cover
You are aged 18+ but under 75 and work 16+ hours a week, every week	You or your partner*	You	You	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*	Your partner**	Your partner**	You (if your partner* also does not work 16+ hours per week)	You
You are aged 75+	Not covered	Not covered	Not covered	You (if your partner* also does not work 16+ hours per week)	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.

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 'Section 1 - Life', 'Section 2 - Accident or Sickness', 'Section 3A - Unemployment', 'Section 3B - Carer', 'Section 4 - Hospitalisation' and 'Section 5 - 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 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 unless the condition giving rise to the claim was unforeseen.

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 Shop Direct, and relate 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 'Section 5 - Merchandise' section of 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, 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 your credit account is closed or when you die. 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 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 writing to Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH or telephoning 0844 811 1220.

How do I make a claim?

Please call the Shopping Insurance Claim Team on 08000 921 920 between 9.00am and 5.00pm Monday to Friday. Or write to Shopping Insurance Claim Team, PO Box 1190, Doncaster, DN1 9PS.

Note: When making a claim under Merchandise cover, you must report the loss or theft to the police within 7 days of you discovering the loss or theft. You must 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: Customer Excellence, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LQ.

For claims complaints please write to: Shopping Insurance Claim Team, PO Box 1190, Doncaster, DN1 9PS or call 08000 921 920.

If your complaint addressed to any of the above parties is not resolved to your satisfaction you may contact the Financial Ombudsman Service ("FOS"), South Quay Plaza, 183 Marsh Wall, London, E14 9SR stating clearly the nature of the complaint and the party to which that complaint was originally addressed.

Following the complaints procedure does not affect your right to take legal action.

Further details of our complaints procedure can be found in the Policy Document.

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.

Introduction

Shopping Insurance is offered by Shop Direct Finance Company Limited ("Shop Direct").

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. Please see the 'Eligibility, Important Notes and Information We Need To Know About' section.
- know what this insurance does and does not cover. Please see the 'Your Cover' section.
- understand how changes to **your work** affect **your** eligibility and the terms and conditions of making a claim. Please refer to the table in the 'Eligibility, Important Notes and Information We Need To Know About' section.

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 Mon to Fri 9.00am to 5pm.

To register a claim (or check progress on a claim), please call the Shopping Insurance Claim Team on 08000 921 920 between 9.00am and 5.00pm Monday to Friday or write to Shopping Insurance Claim Team, PO Box 1190, Doncaster, DN1 9PS.

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 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 '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 Shop Direct on 0844 822 4604 or return this **policy** schedule and accompanying documentation to Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH.

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**.

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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 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**.

This also includes any complication of pregnancy or childbirth which has developed into an identified **medical complication**, 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 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**.

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 (excluding any arrears from missed payments and associated interest and costs as a result of these arrears), and any transactions made up to **your last credit account** statement date immediately prior to:

- 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**.

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

Note: When calculating **your scheduled payment**, if **your outstanding balance** is more than £10,000, the maximum amount **we** will take in to consideration is £10,000.

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

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 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. The first 3 nights of any **Hospitalisation** claim.

We/Us/Our – For all **unemployment, carer, hospitalisation, accident or sickness** 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. 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 Information We Need to Know About

Eligibility

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

- are aged 18 or over and under 75*.
- live in the United Kingdom excluding the Channel islands, and
- 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. This includes **self-employed work**, statutory maternity and parental leave.

If **you** are self employed **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', 'Section 3A - 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** and **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 immediate family to require a **carer** or **you** are notified of receipt of or apply for **Carer's 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
0844 811 1220 Lines open Mon to Fri – 9.00am to 5.00pm.**

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:

	Section 1 Life Cover	Section 2 Accident or Sickness Cover	Section 3A & 3B Unemployment Cover or Carer Cover	Section 4 Hospitalisation Cover	Section 5 Merchandise Cover
You are aged 18+ but under 75 and work 16+ hours a week, every week	You or your partner*	You	You	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*	Your partner**	Your partner**	You (if your partner* also does not work 16+ hours per week)	You
You are aged 75+	Not covered	Not covered	Not covered	You (if your partner* also does not work 16+ hours per week)	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.

Information We Need To Know About

You must take reasonable care to provide correct and accurate answers to the questions **we** ask when **you** take out or make changes to **your** insurance. **You** must inform **us** throughout the life of **your** insurance if any of the information listed in the 'Changes We Need To Know About' box within the 'Making Changes To Your Cover' section changes.

If **you** fail to provide correct and accurate information this may affect **your** insurance and entitlement to make a claim. This is explained in the 'Making Changes To Your Cover' and the 'When Does Your Policy End' sections.

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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 Shop Direct.

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

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

If **you** retire before the age of 75 and do not intend to actively seek further **work**, but **your partner** continues to **work** they may be entitled to cover instead.

The table in the 'Eligibility, Important Notes and 'Information We Need To Know About' section tells you how employment status and age at the time of any claim determines which cover **you** or **your partner** are eligible for.

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			Your outstanding balance We will make a £2,000 payment to your estate to help towards the cost of your funeral expenses. We will pay an additional £25,000 to your estate if you die as a result of an accident by external and violent means.
Accident or Sickness	15 consecutive days	3 consecutive scheduled payments ; then if you remain off work a further consecutive 28 days we will make a final payment equal to the remaining amount of your outstanding balance .	The lower of - your outstanding balance ; or - £10,000
Unemployment (1) (including Carer (2))	15 consecutive days	3 consecutive scheduled payments ; then if you remain off work a further consecutive 28 days we will make a final payment equal to the remaining amount of your outstanding balance .	The lower of - your outstanding balance ; or - £10,000
Hospitalisation	3 consecutive nights		The lower of - your outstanding balance ; or - £10,000
Merchandise			The current value of the replacement goods or their equivalent

Note you cannot make a claim

(1) Under 'Section 3A - Unemployment Cover' section during the first 90 days following the **start date**.

(2) Under 'Section 3B - Carer Cover' section during the first 90 days following the **start date**, unless the condition giving rise to the claim was unforeseen.

Section 1 - 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** and make a £2,000 payment to **your** estate to help towards the cost of **your** or **your partner's** funeral expenses.

If **you** die as a result of an **accident** by external and violent means **we** will pay an additional £25,000 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 or **you** fail to follow any medical advice.

Section 2 - 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 more than 15 days in a row **we** will:

- pay the **scheduled payment** on the 16th day, then
- **we** will pay the **scheduled payment** after each of the next two consecutive and complete 28-day periods that **you** are unable to **work**, then
- if **you** remain unable to **work** for a further consecutive and complete 28-day period **we** will make a final payment equal to **your outstanding balance** less the total amount **we** have already paid to your **credit account**. This final payment will also include the amount of interest incurred on the **outstanding balance** since the start of the claim.

Payments will end when the first of the following happens:

- **you** return to **work**;
- the amount of the **outstanding balance** has been paid;
- a maximum of £10,000 has been paid; or
- in certain circumstances when **your policy** ends where specified in the 'When Does Your Policy End' section.

The most **we** will pay for any claim is a maximum of £10,000.

Example of how a claim is calculated					
Day 1	Day 16	Day 44	Day 72	Day 100	
Waiting Period					
Date you become unable to work due to accident or sickness .	If you are still unable to work on day 15 we will pay the scheduled payment to cover your waiting period (back to day 1)	We will pay the scheduled payment after each of the next two consecutive and complete 28-day periods that you are unable to work . The scheduled payment will be made on each subsequent 28th day.		If you remain unable to work a further consecutive 28 days, we will pay the remaining amount of your outstanding balance . This final payment also includes the amount of interest incurred on the outstanding balance since the start of the claim. The maximum total amount we will pay in respect of your claim is £10,000.	If you return to work part-way through a 28-day period, your final payment may be less than a full scheduled payment as it is based on the number of days between the last scheduled payment date and your return to work .

- If within 3 months of returning to **work** you are unable to **work** due to the same **accident or sickness**, we will not apply another **waiting period**. We will combine these 2 periods into 1 continuous claim provided we have not paid the **outstanding balance** on the previous claim.
- If we have paid the **outstanding balance** you need to have been actively attending **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 also be free of all symptoms and not receiving medical treatment for **your** original condition, for at least 6 consecutive months.
- We will not pay benefits for orders placed after the start of **your 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.

What Is Not Covered (in addition to General Exclusions)

We will not pay any **accident or sickness** claims due to or arising from:

- 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, or you fail to follow any medical advice).**

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

Section 3A - 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 more than 15 days in a row we will:

- pay the **scheduled payment** on the 16th day, then
- we will pay the **scheduled payment** after each of the next two consecutive and complete 28-day periods that **you** are **unemployed**, then
- if **you** remain **unemployed** for a further consecutive and complete 28-day period we will make a final payment equal to **your outstanding balance** less the total amount we have already paid to **your credit account**. This final payment will also include the amount of interest incurred on the **outstanding balance** since the start of the claim.

Payments will end when the first of the following happens:

- **you** are no longer **unemployed**;
- the amount of the **outstanding balance** has been paid;
- a maximum of £10,000 has been paid; or
- in certain circumstances when **your policy** ends where specified in the 'When Does Your Policy End' section.

The most we will pay for any claim is a maximum of £10,000.

Example of how a claim is calculated					
Day 1	Day 16	Day 44	Day 72	Day 100	
Waiting Period	If you are still unemployed on day 15 we will pay the scheduled payment to cover your waiting period (back to day 1)	We will pay the scheduled payment after each of the next two consecutive and complete 28-day periods that you are unemployed . The scheduled payment will be made on each subsequent 28th day.		If you remain unemployed a further consecutive 28 days, we will pay the remaining amount of your outstanding balance .	If you return to work part-way through a 28-day period, your final payment may be less than a full scheduled payment as it is based on the number of days between the last scheduled payment date and your return to work .
Date you become unemployed .					

- If within 3 months of returning to **work** you are made **unemployed** again, **we** will not apply another **waiting period**. **We** will combine these 2 periods of **unemployment** into 1 continuous claim provided **we** have not paid the **outstanding balance** on the previous claim.
- If **we** have paid the **outstanding balance** 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 date on which **we** reasonably believe **you** knew **you** were likely to become **unemployed**, whether **you** had official notice or not. If **goods** are purchased before but not debited to **your credit account** until after this date, **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**:

- **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**.
- Caused by **your** misconduct.
- Which is normal, regular or seasonal in **your work**.
- 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, or you fail to follow any medical advice).**

Section 3B - 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 more than 15 days in a row **we** will:

- pay the **scheduled payment** on the 16th day, then
- **we** will pay the **scheduled payment** after each of the next two consecutive and complete 28-day periods that **you** are a **carer**, then
- if **you** continue to be a **carer** for a further consecutive and complete 28-day period **we** will make a final payment equal to **your outstanding balance** less the total amount **we** have already paid to **your credit account**. This final payment will also include the amount of interest incurred on the **outstanding balance** since the start of the claim.

Payments will end when the first of the following happens:

- **you** are no longer a **carer**;
- the amount of the **outstanding balance** has been paid;
- a maximum of £10,000 has been paid; or
- in certain circumstances when **your policy** ends where specified in the 'When Does Your Policy End' section.

The most **we** will pay for any claim is a maximum of £10,000.

Example of how a claim is calculated					
Day 1	Day 16	Day 44	Day 72	Day 100	
Waiting Period Date you voluntarily leave your work to become a carer .	If you are still a carer on day 15 we will pay the scheduled payment to cover your waiting period (back to day 1)	We will pay the scheduled payment after each of the next two consecutive and complete 28-day periods that you are a carer . The scheduled payment will be made on each subsequent 28th day.		If you continue to be a carer for a further consecutive 28 days, we will pay the remaining amount of your outstanding balance . This final payment also includes the amount of interest incurred on the outstanding balance since the start of the claim. The maximum total amount we will pay in respect of your claim is £10,000.	If you return to work part-way through a 28-day period, your final payment may be less than a full scheduled payment as it is based on the number of days between the last scheduled payment date and your return to work .

- If within 3 months of returning to **work** **you** claim for a second period of being a **carer**, **we** will not apply another **waiting period**. **We** will combine these 2 periods into 1 continuous claim provided **we** have not paid the **outstanding balance** on the previous claim..
- If **we** have paid the **outstanding balance** **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 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**. If **goods** are purchased before but not debited to **your credit account** until after this date, **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**.

Section 4 - 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 in **hospital** for at least 3 nights in a row, **we** will pay **your outstanding balance**, 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 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 any **hospitalisation** claims due to or arising from:

- 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, or **you** fail to follow any medical advice).
- 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**.

Section 5 - 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 3 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
- Consumable and perishable items e.g. flowers or food hampers
- Outbuildings
- Motorised vehicles, parts and accessories
- Household furniture other than nursery furniture.

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.
- **Theft**, malicious damage or anything similar unless reported to the police within 7 days of **you** discovering the **theft** and/or damage.
- Any loss or damage resulting from **riot**.

Policy Document

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.

Making Changes To Your Cover

If **you** need to advise **us** of a change in **your** circumstances or want to apply to make a change to **your** insurance, please call the Shopping Insurance Helpline on 0844 811 1220. Lines open Mon to Fri - 9:00am to 5:00pm.

We will check that **you** remain eligible for this insurance and, **we** will explain which of the terms and conditions detailed in this **policy** will apply to **your** insurance. **We** will also tell **you** if the change results in a cancellation of **your** insurance as specified in the 'When Does Your Policy End' section.

Changes We Need To Know About

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out or make changes to **your** insurance. Keeping **your** details up to date is really important.

We need to be told whenever the following occur:

- any information on **your policy schedule** changes;
- **you** retire from **work** and do not intend to actively seek further **work**;
- **you** reach 75 years of age;
- **you** leave the **UK** for a period of more than 12 consecutive months;
- **you** die

If **you** fail to provide complete and accurate information this may affect your insurance and entitlement to make a claim. This is explained in the 'Making changes To Your Cover' and the 'When Does Your Policy End' sections.

Your Claim

Making A Claim

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

All claims will be handled promptly and fairly and no claims will be unreasonably rejected. Once the claim has been validated the settlement process will be prompt, conditional upon all required documentation being provided.

For Life claims

You 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**:

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 08000 921 920 between 9am - 5pm Monday to Friday or you can write to: Shopping Insurance Claim Team, PO Box 1190, Doncaster, DN1 9PS.

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 form 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 to Shopping Insurance Claim Team, PO Box 1190, Doncaster, DN1 9PS.

- 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** in respect of **your** claim.
- 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 reasonable medical examination that **we** arrange and pay for in connection with the condition or conditions (including associated symptoms) that are the cause of **your** claim. If **you** do not agree **we** may stop **your** claim payments.
- 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 of **you** discovering the **loss or theft** and obtain a crime reference number which will be required when making any claim for **theft**.
- For merchandise claims, if **you** have any other insurance covering the same **loss, theft or accidental damage**, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share.
- When working out the benefit due to **you**, **we** will not include any element of arrears on **your credit account**.

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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 **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** has been paid.
- **You** reach age 75

Paying Premiums During A Claim

If **you** are making a claim under this **policy** and **you** wish **your policy** to continue once **your** claim has ended **you** must continue to pay the monthly premium.

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:
 - **Our** experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.
 - Information reasonably available to us on the actual and expected claims experience of insurers of similar products.
 - Widely available economic information such as inflation rates, interest rates and **unemployment** rates.
 - **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.
2. Additionally, **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 (affecting us or **your** insurance) in the law or regulation or the interpretation of law or regulation, or changes in taxation.
 - **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.
 - **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
 - 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 822 4604 or by writing to Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH. If **you** do so, **you** will not be charged any premium for the period between the date of **your** last **credit account** statement and the date **you** request to cancel **your** insurance. Therefore no pro rata refund will apply.
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

- **We** will acknowledge your complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

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 within 10 working days of receipt and give **you** an expected date of response.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution by contacting:

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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 08000 921 920, or write to:
Shopping Insurance Claims Team
PO Box 1190,
Doncaster,
DN1 9PS

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service ('FOS'), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0800 023 4567 (charges may be incurred for calls made from mobile phones and from certain service providers) or 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

Or simply log on to their website at www.financial-ombudsman.org.uk stating clearly the nature of the complaint and the party to which that complaint was originally addressed.

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

Please note:

- Whilst SDFC/Aviva are bound by the decision of the FOS **you** are not.
- 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 are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Aviva Insurance Limited has agreed that Direct Group 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 (FSCS). **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, Portsoken Street, London, E1 8BN.

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 Company Limited, Aviva Life & Pensions UK Limited, Direct Group 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, Direct Group 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.

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