

M&S PET INSURANCE

About our insurance services to you

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WHO REGULATES US?

The Financial Conduct Authority ("FCA") is the independent watchdog that regulates financial services, including insurance. We are authorised by the Prudential Regulatory Authority ("PRA") and regulated by the PRA and the FCA as an insurance intermediary.

We are registered on the Financial Services Register as: Marks & Spencer Financial Services under registration no. 151427.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website: www.register.fca.org.uk.

WHO DO WE ACT FOR?

We are permitted by the insurer below to promote, sell and service your M&S Pet Insurance policy ("policy") as an insurance intermediary.

WHOSE PRODUCTS DO WE OFFER?

We only offer pet insurance exclusively from Royal & Sun Alliance plc ("RSA").

WHICH SERVICES WILL WE PROVIDE YOU WITH?

If you purchase your policy by telephone or online, you will not receive advice or a personal recommendation from us. We will help you make the right choice by asking some questions to narrow down the selection of cover options and provide information relevant to your demands and needs. You will then need to make your own choice about how to proceed.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

No fee has been charged by M&S Bank for arranging this policy. M&S Bank receives a commission from RSA in relation to any policy we arrange, which means that a percentage of the premium you pay is given to us. In addition to this we may also receive additional commission from RSA dependent on the performance of our insurance business with RSA.

OWNERSHIP

M&S Bank and M&S Insurance are trading names of Marks & Spencer Financial Services Plc. Marks & Spencer Financial Services plc is a wholly owned subsidiary of HSBC UK Bank plc. HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds

100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.

WHAT TO DO IF YOU HAVE A COMPLAINT ABOUT M&S BANK?

Every effort is made to ensure that high standards of service are maintained. However, if you need to bring any matter to M&S Bank's attention or wish to register a complaint about M&S Bank, please contact us:

- in writing: to M&S Pet Insurance, Customer Relations team, PO BOX 255, Wymondham, NR18 8DP.
- by telephone: 0800 980 8740. Lines are open 8am to 6pm Monday to Friday and 9am to 5pm Saturday.

To help us continually improve our service, and in the interests of security, your communications may be monitored and/or recorded. Following the complaints procedure does not affect your right to take legal action.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ("FOS"). Further information is available by contacting them on 0800 023 4567 or by visiting their website on: www.financial-ombudsman.org.uk

If you have taken a product out online or by telephone and are unhappy with the product or service provided you may complain via the Online Dispute Resolution platform developed and operated by the European Commission at the following website: www.ec.europa.eu/odr. However, in the majority of cases, this will result in your complaint being handled by the FOS.

IS M&S BANK COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were 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.

We are protected by the FSCS. You may be entitled to compensation from the scheme if it cannot meet its obligations. Further information about compensation scheme arrangements is available on the FSCS website: www.fscs.org.uk or telephone 0800 678 1100.

CHANGE OF INSURER(S)

We may from time to time use a different insurer to provide you with this product. A change of insurer may take place at any time. We will notify you prior to any change of insurer and advise you of any change in the policy terms. You will have the opportunity to terminate this policy both before and after such a change becomes effective.

RSA Essential information

FINANCIAL SANCTIONS

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

THE LAW AND LANGUAGE THAT APPLIES TO YOUR POLICY

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

ARE YOU PROTECTED IF WE GO OUT OF BUSINESS?

We are covered by the Financial Services Compensation Scheme (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. Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, PO Box 300 Mitcheldean GL17 1DY 10th Floor, Beaufort House.

CANCELLING YOUR POLICY

Once you've read your policy, if you don't want to go ahead with the insurance, you'll have 14 days from the day you receive the policy or renewal documentation to let us know. Once we know that you'd like to cancel, we'll refund any payments you've already made unless you've made a claim in the current period of insurance. You can also cancel your policy at any time after the first 14 days and we'll refund you for any payments you've already made for the time you have left on your insurance if:

- You haven't made a claim, or
- You've only made a claim because your pet was stolen or lost or they passed away.

If we need to cancel your policy we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. If we cancel your policy we may refund you for payments you've already made to us for the time you have left on your insurance, provided you've not made a claim.

HOW TO RENEW YOUR POLICY

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

Unless you advise us before the renewal date that you wish to cancel your cover, the policy will automatically renew if you pay by Direct Debit.

If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

HOW TO MAKE A CLAIM

If your pet is ill or has an accident, you'll need to call our Claims Helpline as soon as possible if you'd like to make a claim under your Pet Insurance policy. If your claim involves a third party, you must not admit liability or make an offer or promise of payment unless we've agreed this and confirmed it in writing. You can find full details of how to claim in your Policy documentation.

MAKING A COMPLAINT

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact the person that set up the policy for you or contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

Customer Relations Team	Financial Ombudsman Service
PO Box 255 Wyndham NR18 8DP	Exchange Tower London E14 9SR

ABOUT US

M&S Insurance is a trading name of M&S Financial Services who are authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority as an insurance intermediary and is permitted, acting on behalf of the insurer, to promote insurance products, sell these to you and service your insurance needs. Our address is Kings Meadow, Chester, CH99 9FB. We are registered on the Financial Services Register and our registration number is 151427, details which can be found on the website link https://register.fca.org.uk/ShPo_HomePage.

Royal & Sun Alliance Insurance plc, is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

M&S Insurance will not charge you a fee for our services. We receive a commission from Royal & Sun Alliance Insurance plc in relation to any insurance policy we arrange, which means that a percentage of the premium you pay is given to M&S Insurance. In addition to this we may also receive additional commission dependent on the performance of our insurance business with Royal & Sun Alliance Insurance plc.

M&S Insurance only offer pet insurance from Royal & Sun Alliance Insurance plc.