

# 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 [register.fca.org.uk](http://register.fca.org.uk).

### Who do we act for?

We are permitted by Aviva Insurance Limited (“Aviva”) to promote, sell and service your M&S Travel Insurance policy (“policy”) as an insurance intermediary.

### Whose products do we offer?

We only offer travel insurance underwritten by Aviva Insurance Limited.

### 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 Insurance for arranging this policy.

M&S Insurance receives a commission from Aviva in relation to any policy we promote, sell and service, which means that a percentage of the premium you pay is given to us. We may also receive additional commission from Aviva dependent on the performance of our insurance business with Aviva.

### Ownership

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 Insurance?

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

- in writing: to Head of Customer Relations, M&S Travel Insurance, PO Box 7463, Perth, PH2 0YX.
- by telephone: 0800 051 6670 Lines are open 8am to 9pm Monday to Friday, 9am to 6pm Saturday and 10am to 2pm Sunday.

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](http://www.financial-ombudsman.org.uk).

## **Is M&S Insurance 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](http://www.fscs.org.uk) or call on 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.