

## Terms of Business Agreement

Thank you for choosing Tesco Bank Travel Insurance. Please read this document, together with your Travel Insurance policy booklet, policy certificate and medical certificate as they form the basis of a contract between you, the policyholder, and Rock Insurance Services Limited (ROCK) - the administrator and Inter Partner Assistance UK Branch (IPA) the underwriter of Tesco Bank Travel Insurance. This document contains important information, including the fees applied.

### About Tesco Bank Travel Insurance

Tesco Bank is a trading name of Tesco Personal Finance Plc. Tesco Personal Finance plc. Registered in Scotland, No. SC173199. Registered office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank is wholly owned by Tesco Plc. Our registration number is 186022. You can check this on the Financial Services Register by contacting the FCA by telephone or visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register)

Policies are arranged and administered by Rock Insurance Services Limited (ROCK). ROCK is a company registered in England and Wales; company number 04255878. ROCK is authorised and regulated by the Financial Conduct Authority as an Independent Intermediary. You can find information about ROCK on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register), searching by their name or their firm registration number 300317.

Policies are underwritten by Inter Partner Assistance UK Branch ('IPA'), with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance UK Branch is a Branch of Inter Partner Assistance SA, a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered office at Louizalaan 166, 1050 Brussels, Company number 0415.591.055. Inter Partner Assistance UK branch is deemed authorised and regulated by the Financial Conduct Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Inter Partner Assistance is fully owned by the AXA Group. Inter Partner Assistance SA's Financial Conduct Authority Register number is 202664. You can check this on the Financial Conduct Authority's Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register)

Tesco Bank only offers Travel Insurance arranged and administered by ROCK and underwritten by IPA.

### About our service

Tesco Bank acts as an Introducer of Insurance Business to ROCK. You will only be provided information by ROCK on the travel insurance products offered by IPA to allow you to make an informed buying decision. ROCK does not provide any advice or recommendations; ROCK will ask questions to provide a selection of relevant products, but it is up to you to make your own choice and select the product(s) that best meets your needs.

### What you will have to pay for the services

ROCK will respond to any customer service issues you may have including queries, policy amendments, cancellations, complaints and renewals.

If you wish to make certain changes to your policy, the following charges will apply:

- £7.50 administration fee for changes to your policy once it has started; and
- £7.50 cancellation fee if your policy is cancelled after the cooling off period but before it has expired.

These charges are in addition to any premium charged by IPA.

ROCK receives remuneration in addition to the administration charges for certain changes to your policy, ROCK arranges the policy with IPA on your behalf. You do not pay ROCK a fee for doing this. The premium you pay is comprised of three elements: the amount charged by IPA; a commission applied by ROCK; and Insurance Premium Tax. When collecting and refunding premiums, ROCK do so on behalf of IPA.

Tesco Bank receives a commission from ROCK in relation to any travel insurance policy ROCK arranges for Tesco Bank. Tesco Bank may also receive a share of the profit from these policies.

### About the products

Trip Cover	Optional Sections
Travel Insurance	Winter Sports Cover
Backpacker Insurance	Cruise Cover
Later Life Insurance	Golf Cover
	Gadget Cover
	Car Hire Excess Insurance

### Specific requirements when buying a Tesco Bank Travel Insurance policy

- Tesco Bank Travel Insurance meets the needs of those requiring insurance cover and associated services arising from taking a trip for leisure or business, based on the information supplied and the level of cover chosen by you.

### Making changes to your Tesco Bank Travel Insurance Policy

- If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre and charges will apply.

### How your money will be held prior to transmission to the Underwriter

- All money received by ROCK for insurance premiums is held on behalf of IPA so that you have no risk in the event of ROCK's insolvency. No interest will be paid to you.
- If payment is initially made to ROCK by debit or credit card, and you are due a refund, any refund will be made to the same card. If ROCK is unable to refund to the same card for any reason, an alternative refund method will be agreed.

### The complaints process

You have the right to expect the best possible service and support. If ROCK or IPA have not delivered the service you expected, or you are concerned with the service provided, we would like the opportunity to put things right so please contact us as follows:

#### If your complaint is about the sale or service of your policy

<b>Write to us:</b>	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
<b>Email us:</b>	complaints@rockinsurance.com
<b>Phone us:</b>	0345 030 6124

#### If your complaint is about a claim or claims service on your policy (except Gadget Cover)

<b>Write to us:</b>	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR
<b>Phone us:</b>	0345 303 8373

#### If your complaint is about a claim or claims service for Gadget Cover

<b>Write to us:</b>	Claims Administrators Customer Relations, Citymain Administrators Ltd., Lakeside, 3000 Western Road, Portsmouth PO6 3FQ
<b>Email us:</b>	customerrelations@spbuk.com
<b>Phone us:</b>	0333 999 7946

If the appropriate party cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are dissatisfied with the final response, or if the appropriate party has not issued its final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR  
Phone: 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**The Financial Services Compensation Scheme (FSCS)**

IPA are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)) or call them on 020 7741 4100.