

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.

About Tesco Bank Travel Insurance

Tesco Bank is a trading name of 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 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

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, searching by their name or their firm registration number 300317.

This policy (except Gadget Cover) is underwritten by Inter Partner Assistance S.A. Branch (IPA), with a registered office at 106-118 Station Road, Redhill, RH1 1PR which is a branch of Inter Partner Assistance Societe Anonyme ('Inter Partner Assistance S.A.'). Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

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

Gadget Cover is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830. The insurer is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

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 meet your needs.

Rock will respond to any customer service matters including general queries, complaints, cancellations and will process any policy amendments and renewals. There are no additional charges applied for the administration of these services.

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 to 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
Single Trip Travel Insurance	Winter Sports Cover
Annual Travel Insurance	Cruise Cover
Backpacker Travel Insurance	Golf Cover
Later Life Travel Insurance	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.

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	
Write to us:	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
Email us:	complaints@rockinsurance.com
Phone us:	0345 030 6150

If your complaint is about a claim or claims service on your policy (except Gadget Cover)	
Write to us:	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR
Phone us:	0345 303 8373

If your complaint is about a claim or claims service for Gadget Cover	
Write to us:	Customer Relations Officer, Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar
Email us:	gadget.complaints@taurus.gi
Phone us:	0330 053 4269

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

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 ([fscs.org.uk](https://www.fscs.org.uk)) or call them on 0207 741 4100.