



# Pick and Protect – about our insurance services.

Use this information to decide if our services are right for you.

## 1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services.

## 2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We can only offer products from Aviva Insurance Limited for home insurance.

## 3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for home insurance.
- You will not receive advice or a recommendation from us for home insurance. We may ask some questions to narrow down the selection of cover options that we will provide details on. You will then need to make your own choice about how to proceed.

## 4 What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. We arrange your home insurance as an intermediary only through Aviva Insurance Limited and we act on behalf of the insurer. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium.

## 5 Who regulates us?

TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 191240. Our permitted business is arranging general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on **0800 111 6768**.

## 6 Ownership

TSB Bank is part of the Banco De Sabadell S.A. group.

## 7 What to do if you have a complaint

If you wish to register a complaint about your home insurance policy, please contact us:

- in writing Write to TSB Insurance, PO Box 7463, Perth PH2 0YX
- by phone Telephone **0345 030 8815**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

## 8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

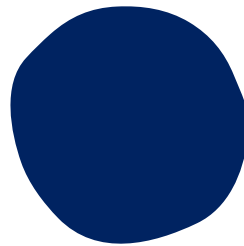
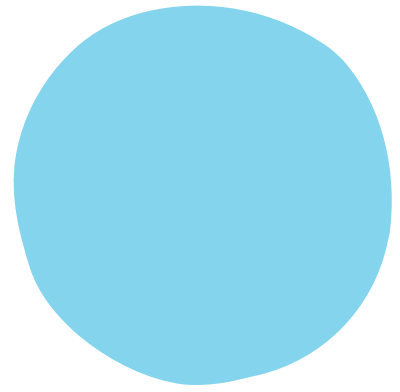
We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of business and the circumstances of your claim. Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU.

## 9 Changing your insurer

As part of our commitment when we provide our insurance services to you, we keep the insurance products we offer under review so that we can continue to deliver value for money and ensure the best quality. This may from time to time involve changing an insurer and the terms and conditions of your cover. You authorise us to do this. If we decide to change the insurer or the terms of cover, we'll give you plenty of advance notice with full details of the new insurer and any changes to the terms of your cover. It will not affect your statutory rights. You authorise us to pass your personal data to a new insurer for this purpose and we will make sure they agree to keep your data secure. We will give you details of how to contact us if, after reviewing the relevant details, you would prefer not to receive cover from the new insurer.

For more information, or to start your home insurance journey, please visit [tsb.co.uk/home-insurance](http://tsb.co.uk/home-insurance)





Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, Braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the National Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit [www.relayuk.bt.com](http://www.relayuk.bt.com) to read how they manage your data.

The opening hours of our Telephone Banking adviser services are 8am to 8pm, 7 days a week. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number **191240**.

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.