

Important Information.

TSB Pick and Protect home insurance is brought to you by TSB Bank plc (“TSB”) (which is part of the Banco De Sabadell S.A. group) and underwritten and administered by Aviva Insurance Limited.

All references to “Aviva / we / our / us / the insurer” in this document mean Aviva Insurance Limited, unless specifically stated otherwise.

To try to help you meet every aspect of your home insurance needs TSB have chosen Aviva to underwrite and administer TSB Pick and Protect home insurance. This document tells you what information you need to give Aviva as the insurer and tells you about how your policy will be managed. It also gives you some important details about your policy and explains how your personal information will be looked after.

Important Notice – Information and changes we need to know about.

You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out, make changes to, or renew your policy. Please read any assumptions carefully and confirm if they apply to your circumstances.

You should tell us immediately if any of the information provided by you changes after you take out your policy, or if there are any changes to the information set out in your policy schedule at your renewal. You must also tell us immediately about the following changes:

- any intended alteration to, extension to or renovation of your property. However you do not need to tell us about internal alterations to your property unless you are creating an additional bedroom, bathroom or shower room,
- any change to the people insured, or to be insured,
- any change or addition to the contents or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on your policy schedule,
- if your property is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work),
- if your property is to be unoccupied for any continuous period exceeding the number of days shown on your Statement of Fact, or
- if any member of your household or any person to be insured on this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If you are in any doubt or need to contact us about TSB Pick and Protect, please call **0345 030 8778**.

When we are notified of a change, you will be told if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy.

If the information provided by you is not complete and accurate:

- your policy may be cancelled and any claim may not be paid, or
- any claim may not be paid in full, or
- the premium and/or any excess may be revised, or
- the extent of the cover may be affected.

Each renewal invitation is offered using the information we have at the time it was issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim, even when we are notified after your renewal date. It is

recommended that you keep a record (including copies of letters) of all information supplied to us for future reference.

Aviva's Regulatory Status

The insurer of TSB Pick and Protect home insurance is Aviva Insurance Limited. Registered in Scotland No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

Data Protection Act & Using Your Information

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aviva and TSB (the Data Controllers).

The personal information that you have given will be held by Aviva as the insurer for TSB Pick and Protect home insurance.

It will also be held by TSB so that they can manage your relationship with you. Your personal information will be treated as private and confidential at all times. It may be disclosed to third parties if permitted under the terms evidenced in this document or under the terms of the TSB Privacy Notice found on (tsb.co.uk/privacy).

You can ask for a copy of the information held about you. A fee will be charged for this service.

For more details on accessing information held about you by TSB write to:

Subject Access Requests,
DSAR Team,
TSB Bank plc,
2138 Coventry Road,
Birmingham,
B26 3JW

Or for information held by Aviva, write to:

The Data Protection Team,
Aviva,
Pitheavlis,
Perth,
PH2 0NH

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, their associated companies and agents and by re-insurers, including to contact you by post, telephone, SMS or email. You can ask for contact by these methods to stop at any time.

It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give the Data Controllers information about another person, in doing so you confirm that they have given you permission to provide it to the Data Controllers and for the Data Controllers to be able to process their personal data (including any sensitive personal data) and also that you have told them who the Data Controllers are and what they will use their data for, as set out in this notice.

Changing your insurer

As part of our commitment when we provide our insurance services to you, TSB keep the insurance products they 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 TSB to do this.

If TSB decide to change the insurer or the terms of cover, they'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 TSB to pass your personal data to a new insurer for this purpose and we will make sure they agree to keep your data secure. TSB will give you details of how to contact them if, after reviewing the relevant details, you would prefer not to receive cover from the new insurer.

Use of Third Party Information

In assessing your application and/or at renewal, to prevent fraud, check your identity and to maintain policy records, we or our agents may:

- undertake checks against publicly available information (such as electoral roll, County Court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. Information may also be shared with other insurers either directly or via those acting for us (such as loss adjusters or investigators).
- use information relating to you and your home supplied to us by other third parties.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the Data Controllers may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this policy, you will signify your consent to such information being processed by the Data Controllers or their agents.

Contacting you about other products and services

TSB may use your information to inform you about other products and services that may be of interest to you. This contact may be by mail, telephone, email or SMS, unless you ask us not to do so.

Full details of how TSB uses your information are available in the Privacy Statement at tsb.co.uk/privacy.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give the Data Controllers false or inaccurate information and fraud is suspected, they will record this.

We can supply on request further details of the databases we access or contribute to. If you require further details, please contact us.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity. Claims History
- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under this policy.

Your premium

Your premium includes Insurance Premium tax (IPT) at the appropriate rate and any discount where applicable. There could be other taxes and costs that are not charged by us or paid through us.

If You Have a Complaint

TSB hopes that you are very happy with the service provided. However, if for any reason you are unhappy with it, in the first instance, please write to TSB Insurance Customer Service Centre, PO Box 7463, Perth PH2 0YX or call **0345 030 8778**. TSB and Aviva are covered by the Financial Ombudsman Service. If you have complained to TSB or Aviva and your complaint has not been resolved to your satisfaction, you may refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

If you have taken a product out with us online or by telephone, you can also use the European Commission's Online Dispute Resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

Choice of Law

The law of England and Wales will apply to this contract unless: 1. you and we agree otherwise; or 2. at the date of the contract you are a resident of Scotland or Northern Ireland, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Making a Claim

Should you need to make a claim under this policy, please call the TSB Insurance Claims Unit on **0345 030 8782**.

Your Cancellation Rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we

have provided cover. Please read the 'Facts about your policy' section in your policy document which explains how this works.

To exercise your right to cancel, please call **0345 030 8778** or write to TSB Insurance Customer Service Centre, PO Box 7463, Perth PH2 0YX.

If you do not exercise your right to cancel your policy, it will continue in force and you will need to pay the premium.

For information about your cancellation rights outside the statutory cooling-off period, please refer to the 'General Conditions' section of your policy document.

Renewing Your Insurance

We will contact you in writing at least 21 days before your renewal date and will either: 1. give you an opportunity to renew your insurance for a further year and tell you:

- about any changes we are making to the terms and conditions of your policy
- to review your circumstances and consider whether this insurance continues to meet your needs
- to check that the information you have provided us is still correct, and tell us if anything has changed; and
- the price for the next year. If you wish to make any changes at renewal, please call **0345 030 8778**. Or

2. let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:

- when the product is no longer available; or
- when we are no longer prepared to offer you insurance for reasons such as:
 - We reasonably suspect fraud
 - your claims history
 - We have changed our acceptance criteria
 - you are no longer eligible for cover; and/or
 - where you have not taken reasonable care to provide complete and accurate

answers to the questions we ask. See the 'Important Notice - Information and changes we need to know about' section within this document.

A cooling-off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read the 'Facts about your policy' section in your policy document which explains how this works.

Automatic Renewal of Your Policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, like Direct Debit, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority since the purchase of your policy or your last renewal; or
- we no longer offer you the continuous payment method you have chosen if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you in your renewal letter and you will need to contact us to make payment before we can renew your policy.

Adequacy of Sum Insured

You must declare the full cost of rebuilding the property and replacing the goods; failure to do so may invalidate your policy or reduce claims settlements.

Ensuring You Have Continuous Cover

If you are considering not renewing with us, make sure you can get the alternative cover you need before your policy ends.

Copy Policy Availability

A copy of all your policy documentation is available online at tsb.co.uk/myinsurance-logon. However if you require a paper copy of the policy document, please let us know by tsb.co.uk/myinsurance-logon calling **0345 030 8778** or writing to TSB Insurance Customer Service Centre, PO Box 7463, Perth PH2 0YX.

Telephone Call Recording

For our joint protection, telephone calls may be recorded and/or monitored.

CHHHG13187 03.2016