

# ABOUT OUR INSURANCE SERVICES

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## Who we are and what we do

John Lewis Finance is a trading name of John Lewis plc.

John Lewis plc is an appointed representative (Financial Services Register No. 416011) of Covea Insurance plc. Registered in England No. 233462. Registered office 171 Victoria Street, London, SW1E 5NN.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk)

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202277). Registered in England and Wales No. 613259. Registered office Norman Place, Reading, RG1 8DA.

John Lewis Finance (we/us/our) act as an insurance intermediary, meaning that we arrange and administer policies on behalf of Covea Insurance plc, RAC Motoring Services and/or RAC Insurance Ltd and act as their agent in terms of providing quotations, accepting the risk, administering policies and issuing documentation.

In respect of car insurance cover and motor legal protection cover, John Lewis Finance is under a contractual obligation to conduct insurance distribution business exclusively with Covea Insurance plc.

John Lewis Finance has chosen RAC Motoring Services and/or RAC Insurance Ltd to be the sole provider of breakdown cover.

## How we are remunerated

We receive commission (which means a percentage of the premium) from Covea Insurance plc in respect of each car insurance policy, motor legal protection policy and breakdown policy we arrange.

We receive additional income from Covea Insurance plc when our new customers choose to pay their insurance premium(s) by monthly instalments and a Running Account Credit Agreement is arranged.

## Our Service

We do not offer any advice or make personal recommendations with regards to the sale or suitability of any of the products we arrange. We provide customers with the information required in order for them to make their own informed choice on whether the product(s) available suit their needs.

## Conflicts of Interest

Circumstances may arise where we have a conflict of interest between us (including our managers, employees or agents) or another of our group companies and you, or between you and another of our clients. We always aim to treat you fairly and avoid conflicts of interest. We never deliberately put ourselves in a position where our interests, or our duty to another party, prevent us from discharging our duty to you.

## When you take out a new policy with us

The premium that you pay when you take out a new policy with us is calculated based on current rates. Your premium may increase at renewal next year and subsequently thereafter.

## Administration charges

Administration charges applied in the following cases:

Your car insurance policy is cancelled outside of the 14 day cooling off period	£40
You make any changes to your car insurance policy over the phone	£15

## Renewing your policy

We will contact you in good time before your insurance policy is due to end. At that time, we will either:

1. confirm the renewal terms; or
2. confirm that we are unable to offer renewal terms.

We will renew your policy automatically unless we are unable to offer you renewal terms, you give us other instructions or you have chosen not to automatically renew your policy with us.

## Paying for your renewal

If we confirm terms, we will tell you how much the yearly premium will be. If you have paid by instalments in the past, we will confirm whether this payment arrangement is still available and, if so, the credit terms.

If your payment details have changed or you want to pay by a different method, you must tell us before your renewal date. If you have paid by credit card or debit card in the past, we will use the payment details we hold but only if you have chosen to automatically renew your policy with us.

## Providing your documents

You may be asked to send us proof of your no claims bonus (if you have one) within 14 days of your policy start date. You can provide this to us by:

- logging in to the My Account area of our website and selecting 'Upload Documents'; or
- emailing a copy to [proof@car.johnlewisfinance.com](mailto:proof@car.johnlewisfinance.com); or
- posting it to us at John Lewis Finance, PO Box 887, Halifax, HX1 9UE.

We may also need to get in touch with you after you have taken out your policy to validate some of the information you have provided.

Consequences of failing to provide proof of your no claims bonus or of other information for validation upon request, or providing proof that is different to the information that you provided when applying for a quote, include:

- the price of your policy may change; or
- your policy may be cancelled; or
- your policy may be treated as if it never existed, meaning that any claims wouldn't be paid.

## How we use your information

Please see our Privacy Policy for further information about how and when we process your personal information. It is available at <https://www.johnlewisfinance.com/privacy.html>.

## What to do if you have a complaint about the service we provide?

If you are unhappy with the service John Lewis Finance has provided or wish to register a complaint, please contact:

John Lewis Finance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Telephone: 03300 240 617

E-mail: [customer.relations@car.johnlewisfinance.com](mailto:customer.relations@car.johnlewisfinance.com)

You may be eligible to refer your complaint to the Financial Ombudsman Service. For further details, please contact them as follows:

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0800 023 4567

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Further information is available from:

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St Botolph Street

London

EC3A 7QU

Telephone: 0800 6781100

Website address: [www.fscs.org.uk](http://www.fscs.org.uk)

### Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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Car Insurance arranged by John Lewis Finance is underwritten by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202277). Registered in England and Wales No. 613259. Registered office Norman Place, Reading, RG1 8DA.

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