

Car Insurance provided by John Lewis Money – **Our Agreement with You.**

1. Who are we?

- a. John Lewis Finance Limited (“**we/us/our**”) is a company registered in England with company number 15785347 and its registered office at 1 Drummond Gate, Pimlico, London, SW1V 2QQ.
- b. **We** are an insurance intermediary.
- c. **We** are authorised and regulated by the Financial Conduct Authority.
- d. **We** are included in the Financial Services Register under reference number 1018169. **You** may view **our** regulatory status on the Financial Services Register by visiting register.fca.org.uk or by calling **0800 1116768**.

2. The capacity in which we act

- a. **We** act for and on behalf of the insurer(s) of **your** policy. **Your** policy schedule will set out the details of the insurer(s).
- b. **We** only offer motor insurance from the following insurance companies:

Insurance Company

Ageas Insurance Limited

AXA Insurance UK plc

Covea Insurance plc

- c. **We** also offer a range of products that complement **your** policy. These are listed below:

Product	Provider
Car breakdown cover	RAC Motoring Services
Motor Legal Protection	ARAG Legal Expenses Insurance Company Limited
Guaranteed Replacement Vehicle Cover	ARAG Legal Expenses Insurance Company Limited

- d. **We** do not have a direct or indirect holding in the voting rights or capital in any of the insurance companies or providers we deal with. None of the insurance companies or providers **we** deal with have any direct or indirect holding in the voting rights or capital of **us**.
- e. **We** do not provide any advice or personal recommendations about the insurance products **we** offer, **we** will only provide **you** with information. While **we** may ask some questions to narrow down the selection of products on which **we** will provide details, **you** will need to make **your** own choice about how to proceed.

3. Change of insurance company

- a. Periodically, **we** may decide to change the insurance companies that provide **our** insurance products.
- b. When **your** policy is due to renew, **we** may offer **you** a renewal quote on behalf of a different insurance company than the one providing **your** current policy. Accordingly, unless **you** tell **us** otherwise, **we** will:
 - i. transfer **your** data to **your** new insurance company; and
 - ii. send **you** an offer of insurance on behalf of **your** new insurance company, and where **your** policy renews automatically, **we** will renew **your** policy with **your** new insurance company.

4. What we get paid for our role

- a. When **we** sell **you** a policy, **we** will charge **you** a fee (this is set out in the section below). In addition, the insurer allows **us** to retain a portion of the total premium **you** pay as **our** commission.

5. What you have to pay

- a. Please check **your** policy schedule for details of the premium **you** must pay for **your** policy. **You** will also have to pay the following administration fees:

Description	Fee
Policy arrangement fee	£30.00
Policy renewal fee	£30.00
If you make changes to your cover using the call centre or if we have to make changes to your cover	£15.00
If you cancel your policy early using the call centre (after your 14 days cooling off period) or if we have to cancel your policy	£45.00
Reprinted documentation via the post	£5.00

- b. All premiums **you** pay for **your** policy are held by **us** as agent of **your** insurer(s). Once received, premiums are treated as being received by the insurer(s). Any premium refund is treated as received by **you** when it is actually paid over to you.
- c. **We** work with a third party to offer **you** the ability to pay for premiums in instalments ('Premium Finance Provider'). **We** have not provided any advice or made any recommendations in respect of **your** decision to pay for premiums in instalments. If **you** choose to pay in instalments, the terms and conditions of the Premium Finance Provider will apply ('Premium Finance Agreement'). **We** are a credit broker and not a lender.
- d. If **you** fail to make repayments of the premium instalments to the Premium Finance Provider in accordance with **your** Premium Finance Agreement, they may cancel **your** Premium Finance Agreement and **we** may subsequently cancel **your** insurance policy on behalf of the insurer(s). If this happens, **you** will owe **us** any amounts that were outstanding under the Premium Finance Agreement before it was cancelled, and **we** have the right to recover these from you. If **you** are due a refund of any premiums from the insurer(s) under **your** policy, **we** shall be entitled to retain these in order to reduce the amount **you** owe us.

6. Your obligations

- a. It is important that the information **you** provide throughout the quote process, and throughout the duration of **your** policy is true and accurate. If **you** fail to disclose true and complete information, the insurer will have the right to take certain steps, for example **you** might be charged a higher premium, **your** claim(s) might be refused or not fully paid, or **your** policy might be terminated.

7. If you are not happy with our service

- a. It is **our** intention to provide **you** with an exceptional level of customer service at all times. However, should **you** be unhappy with us, **your** insurance product or have any other cause for dissatisfaction, **we** have a formal complaints procedure.
- b. If **you** have a concern, please contact **us** in the first instance as **we** may well be able to resolve **your** complaint straight away. Please use one of the following methods to contact us, detailing the nature of **your** complaint:

Tel: **0345 608 9032**

Email: **complaints@car-insurance.johnlewismoney.com**

Post: John Lewis Motor Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend, SS1 2BB

We endeavour to resolve all complaints within 3 business days (a business day is defined as Monday to Friday, but excluding bank holidays). If **we** have not been able to resolve **your** complaint to **your** satisfaction within 3 business days, **we** will keep **you** updated with progress and will provide **you** with a final decision as quickly as possible.

- c. If **you** are not happy with the outcome of **your** complaint, or if **you** haven't received a written offer of resolution within 8 weeks of the date **we** received it, **you** may be able to ask the Financial Ombudsman Service ("FOS") to review **your** case. **You** can contact the FOS using the following details:

Post

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR

Telephone

0800 023 4567

(free from standard landlines. Mobiles may be charged)

0300 123 9123

(costs no more than calls to 01 or 02 numbers)

Email

complaint.info@financial-ombudsman.org.uk

Website

financial-ombudsman.org.uk

- d. If **your** complaint relates to a claim, there's a different process. In the first instance, please get in touch with **your** insurer about a claim related complaint. **You** can find their contact details in **your** policy schedule.

8. Financial Services Compensation Scheme

- a. **You** may be entitled to compensation from the Financial Services Compensation Scheme ("**FSCS**") if **we** cannot meet **our** obligations, depending on the circumstances.
- b. Further information about compensation scheme arrangements is available from the FSCS website: **fscs.org.uk**

9. Renewal

- a. Each year **we** will write to **you** before **your** current insurance expires to tell **you** what will happen next.
- b. On limited occasions, **we** may not offer **you** renewal terms and **we** will tell **you** if this is the case. In those instances when **we** do not offer **you** renewal terms:
 - i. **your** policy will not be automatically renewed (even if **you** had initially opted into automatic renewal); and
 - ii. **you** will no longer have cover under the policy once **your** current insurance expires.

- c. If **we** offer **you** renewal terms:
- i. **we** will write to **you** before **your** current insurance expires with details of who would become **your** insurance company upon renewal, together with any other changes to **your** insurance cover;
 - ii. if **you** have opted into automatic renewal and **we** are able to take a payment on or before **your** renewal date, **your** policy cover will automatically be renewed with the insurance company named in **your** renewal letter together with any changes that apply to **your** policy cover. If **you** have not opted into automatic renewal, **you** will need to get in touch with **us** to accept **your** renewal offer;
 - iii. if **we** are unable to take payment on or before **your** renewal date, **your** policy will not renew and **you** will not have cover under the policy;
 - iv. even if **you** pay **your** premium by direct debit, **your** existing policy will not be automatically renewed unless **you** have opted in for automatic renewal;
 - v. if **you** have opted into automatic renewal, **you** can opt out at any time;
 - vi. if **you** want to opt out of automatic renewal **you** will need to tell us, otherwise **your** policy will renew and **we** will continue to deduct the new premium from **your** bank, debit or credit card account;
 - vii. to opt out of automatic renewal, please contact us.

10. How to contact us

- a. If **you** need to contact **us** in relation to the services **we** provide, please call **our** contact centre on **0345 608 9032**, email **us** at service@car-insurance.johnlewismoney.com or write to **us** at John Lewis Motor Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend, SS1 2BB.
- b. Information on how to contact the insurer of **your** policy can be found in **your** policy schedule.

11. Data protection

- a. For information on how **we** process **your** data, please see **our** privacy notice at www.johnlewismoney.com/privacy

12. Changes

- a. **We** may make changes to this document from time to time, including to reflect changes to:
 - i. law, regulation or industry codes of practice;
 - ii. the insurance companies who provide **our** products; or
 - iii. the services **we** provide.
- b. **We** will notify **you** of any changes that are relevant to **your** renewal with **your** renewal notice. For other changes, **we** will give **you** at least 30 days' notice at any time.

13. Law and language

- a. English law applies to this contract, and any dealings, between **you** and us.
- b. The courts of England and Wales have jurisdiction to hear any disputes about this contract, and any dealings between **you** and us, unless **you** live in another part of the United Kingdom in which case any disputes may be brought in the jurisdiction where **you** live.
- c. **We** will only communicate to **you** in English.

John Lewis Car Insurance is a trading name of John Lewis Finance Limited. Registered in England No. 15785347. Registered office: 1 Drummond Gate, Pimlico, London SW1V 2QQ. John Lewis Finance Limited is authorised and regulated by the Financial Conduct Authority for insurance distribution and credit broking (Firm Reference Number: 1018169).

Car Breakdown cover is underwritten by RAC Motoring Services a company registered in England (company number: 01424399) (FCA number 310208) having its registered office at RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

Motor Legal Protection and Guaranteed Replacement Vehicle cover is underwritten by ARAG Legal Expenses Insurance Company Limited a company registered in England (company number: 103274) (FCA number 202106) having its registered office at Unit 4a Greenway Court, Bedwas, Caerphilly, Wales, CF83 8DW. Pay monthly option for your car insurance is under a contract with Premium Credit Limited (a company registered in England with company number 02015200 whose registered office is at Ermyr House, Ermyr Way, Leatherhead, KT22 8UX). John Lewis Finance Limited acts as a credit broker when introducing you to Premium Credit Limited, not a lender. Premium Credit Limited will pay John Lewis Finance Limited a commission if your credit application is successful. Missed or late repayments may affect your credit rating and access to credit in the future.

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