



Shopping Cover - Price and Purchase Protection Policy Summary Important Information

The information below is only a summary of your insurance and does not contain the full policy terms and conditions.

1. Who provides your insurance policy?

Shopping Cover is provided by Financial Insurance Company Limited, which is a company limited by shares. Its registered address is at Building 11, Chiswick Park, Chiswick High Road, London W4 5XR (registered in England number 1515187). Financial Insurance Company Limited is authorised and regulated by the Financial Services Authority. Its FSA registration number is 202639. Claims are administered by Financial Insurance Group Services Limited (registered in England number 1670707), which is the service company of the Genworth Financial Payment Protection Insurance group of companies. Financial Insurance Group Services Limited is authorised and regulated by the Financial Services Authority. Its FSA registration number is 313219. You can check this on the Financial Services Authority Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

2. What cover will you receive?

Shopping Cover provides price and purchase protection insurance.

3. How long you are covered for?

Your cover is for one month at a time and is automatically renewed every month until the earliest of the following:

- _ your policy is cancelled by you or us; or
- _ your credit agreement ends; or
- _ your card is cancelled or withdrawn; or
- _ you fail to make three monthly payments in a row as required by your credit agreement; or
- _ you die.

4. What are the significant features and benefits of the insurance policy?

Price Protection cover

If within 100 days of buying an item in the store with which your card is branded (the store) or from that store website with your card, the price of exactly the same item is reduced for sale in any branch of that store or its website, we will pay the difference between the original purchase price and the reduced price. We will pay up to a maximum of £200 for each claim and up to a maximum £2,000 for all claims in any 12 month period.

Details of stores in the same group can be obtained by calling **0871 522 5523**. (Calls may be recorded and monitored for quality and security purposes. Calls cost 10p per minute plus network extras).

Full details of cover are in Section 3A of the policy.

Purchase Protection cover

If within 100 days of the date of purchase, you suffer any unintentional loss, damage or theft to an insured item, which you have purchased in the store or from that store website with your store card we will either:

- _ choose to repair or replace the insured item; or
- _ pay the full purchase price as shown on your card statement; or
- _ where loss or damage is caused by theft or malicious damage, we will pay your claim provided the theft or malicious damage has been reported to the police

We will pay up to a maximum of £1,500 for each claim and up to a maximum of £5,000 for all claims in any 12 month period.

Full details of cover are in section 3B of the policy.

5. What are the significant or unusual exclusions and limitations of this policy?

Other than the claim amount limits in paragraph 4 above, there are no significant or unusual exclusions and limitations for price protection cover or purchase protection cover.

6. Your circumstances – keeping us informed

To make sure Shopping Cover continues to meet your needs, please regularly review your circumstances and phone us on **0800 915 2275** if you wish to discuss. (Calls may be recorded and monitored for quality and security purposes). Or, write to Santander Cards UK Limited, PO Box 700, Leeds, LS99 2BD.

7. What cancellation period is there?

If you decide you do not want the cover, please call **0871 522 5754**. (Calls may be recorded and monitored for quality and security purposes. Calls cost 10p per minute plus network extras). Or, write to Santander Cards UK Limited, PO Box 700, Leeds, LS99 2BD within 30 days of the start date. We will refund any premium you have paid as long as you have not made a claim. If you do not cancel your policy within 30 days of the start date, your policy will remain in force and may only be cancelled by you or by us giving 30 days' notice in writing.

8. What to do if you want to make a claim

You should contact us at Financial Insurance Company Limited, Building 11, Chiswick Park, Chiswick High Road, London, W4 5XR or telephone **0870 400 4713** to obtain a claim form. (Calls may be recorded for training and quality purposes. Daytime calls cost up to 8p plus 6p per minute from BT lines Mon-Fri. Mobile and other providers' charges may vary).

You will also need to provide the original receipt and (if applicable) a price verification form which you should obtain from the store to confirm the reduced price of the insured item. For purchase protection claims you must also send a copy of the police report if the claim is due to theft or malicious damage.

9. What to do if you want to make a complaint

If you have any enquiry or complaint about your policy or claim, please contact us at:

Consumer Affairs Department,
Building 11,
Chiswick Park,
Chiswick High Road,
London,
W4 5XR.

Phone: **0870 400 4870**

(Calls may be recorded for training and quality purposes. Daytime calls cost up to 8p plus 6p per minute from BT lines Mon-Fri. Mobile and other providers' charges may vary).

If you are still not happy or the problem has not been sorted out to your satisfaction, you may refer it to:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR.

Phone: **0845 080 1800**

If you complain, it will not affect your legal rights.

10. 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 financial responsibilities. This depends on the type of business and the circumstances of the claim. If we are not able to meet our responsibilities, the FSCS will pay 100% of the first £2000 and 90% of the rest of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS at www.fscs.org.uk or by phoning **0207 892 7300**.