

Important information about our insurance services

Lloyds Bank Home Insurance

Lloyds Bank Insurance Services Limited, PO Box 846, 1 Lovell Park Road, Leeds, LS1 9QL

Products we offer

We act as an intermediary and only offer:

- Home Insurance, underwritten by Lloyds Bank General Insurance Limited.
- Home Emergency cover, underwritten by AWP P&C SA and administered by AWP Assistance UK Ltd trading as Allianz Assistance.
- Legal Expenses cover, underwritten by Royal & Sun Alliance Insurance Ltd and administered by Arc Legal Assistance Limited.

We act on behalf of the insurers. We act as agent of the insurer for the purposes of arranging and administering the policy. This includes receiving and refunding premium payments. There's no fee for the service we provide in arranging these products.

Our fees and commission arrangements

We charge a fee of £35 if you cancel after the first 14 days from your policy start date or your renewal date.

Lloyds Bank Insurance Services Limited only receives commission from the insurer if you have Home Emergency or Legal Expenses cover. The commission is for arranging and renewing these and is a percentage of the total annual premium for these products. If you'd like to know more about the commission we receive, please contact us.

Our regulators

Lloyds Bank Insurance Services Limited, Tredegar Park, Newport, South Wales, NP10 8SB is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 310738. Our permitted business is selling and administering general insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

Ownership

Lloyds Bank Insurance Services Limited is a wholly owned subsidiary of Lloyds Bank General Insurance Limited. Both companies are part of Lloyds Banking Group plc.

This policy is governed by the law that applies to the part of the United Kingdom where your home is situated. Any dispute regarding this policy will be dealt with exclusively by the courts in that part of the United Kingdom. We'll communicate to you in English.

Your cover, demands and needs

We haven't given you a personal recommendation. We've given you information about our product to make your own decision. This home insurance is designed to meet the demands and needs of those who want to protect their home and/or its contents against loss or damage.

Legal Expenses cover (if chosen)

This is designed to meet the needs of those who want expert legal support and advice if they become involved in a civil legal dispute. For example, a dispute with an employer, a supplier of domestic goods and services, or a neighbour.

Home Emergency cover (if chosen)

This is designed to meet the needs of those wanting to protect their home in the event of a domestic emergency.

Please read all your policy documents to see what is and isn't covered. No insurance covers every situation, so please make sure the cover you've selected meets your needs. It's important to check you don't have more cover than you need. You may already have other insurance for some of the benefits that this product offers.

Allianz Assistance will send you your Home Emergency documents if you've selected this cover.

Legal Expenses Data Privacy Notice

If you have Legal Expenses cover included within your policy, please read the data privacy notice, which is available online at arclegal.co.uk/privacy/lbg

This includes important details about your privacy rights and how Arc Legal Assistance Limited use your personal information.

Complaints and Financial Services Compensation Scheme (FSCS)

If you need to make a complaint, you can contact us in the following ways:

Call us on **0800 092 0715**

Email us at **customer.care.insurance@lloydsbank.co.uk**

Write to Customer Care, Lloyds Bank Home Insurance, Tredegar Park, Newport, South Wales, NP10 8SB

If you're still unhappy, you can refer the matter to the Financial Ombudsman Service.

We can't accept responsibility for the security of personal data sent by email.

We're covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations.

Further information about compensation scheme arrangements is available from the FSCS.

Lloyds Bank Home Insurance is underwritten by Lloyds Bank General Insurance Limited (204373) and arranged and administered by Lloyds Bank Insurance Services Limited (968406), which is the agent for the insurer. Both companies are registered in England and Wales at 25 Gresham Street, London, EC2V 7HN. Lloyds Bank Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 310738). Lloyds Bank General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202091). Calls and online sessions may be monitored and recorded.

Legal Expenses Cover is administered by Arc Legal Assistance Limited, which is authorised and regulated by the Financial Conduct Authority (FRN 305958), and underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202323).