

# Important information about our insurance services

## Lloyds Bank Flexible Contents Insurance

Lloyds Bank Insurance Services Limited.

### 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

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- We act as an intermediary and only offer products from a single insurer, Lloyds Bank General Insurance Limited and act on behalf of the insurer.

### 3. Who regulates us?

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Lloyds Bank Insurance Services Limited, Tredegar Park, Newport, South Wales, NP10 8SB is authorised and regulated by the Financial Conduct Authority. Lloyds Bank Insurance Services Limited is included in the Financial Services Register and 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](http://www.fca.org.uk/register)

### 4. Ownership

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Lloyds Bank Insurance Services Limited and Lloyds Bank General Insurance Limited are wholly owned subsidiaries of Scottish Widows Group Limited, which is itself a wholly owned subsidiary of Lloyds Banking Group plc.

### 5. What to do if you have a complaint

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If you wish to register a complaint, please go to the Lloyds Bank website: [lloydsbank.com/contact-us/how-to-complain](http://lloydsbank.com/contact-us/how-to-complain)

### 6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

### 7. How this policy meets your demands and needs

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This product meets the demands and needs of those who require flexible month to month cover to protect their contents on a limited sum insured, with the option to add cover for specific individual items, which are then covered for loss, theft and accidental damage anywhere in the world.

We will not provide advice but will give you information to help you make your own decision on whether this product is right for you.

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Lloyds Bank Insurance Services Limited (No. 968406). Registered in England and Wales at 25 Gresham Street, London EC2V 7HN. The policy is arranged and administered by Lloyds Bank Insurance Services Limited as agent of the insurer. Lloyds Bank Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This information is correct as of February 2021.

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