

ABOUT OUR INSURANCE SERVICES

1. Who are we?

John Lewis plc is an appointed representative of Covea Insurance plc (Covéa Insurance). You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk (Register No. 416011).

Covéa Insurance is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register No. 202277).

John Lewis plc is registered in England and Wales, Company Registration Number 233462. Registered Office Address: 171 Victoria Street, London SW1E 5NN.

2. Whose products do we offer?

John Lewis plc offer Specialist Household Insurance exclusively with Covéa Insurance who are the insurance undertaking for this product. John Lewis plc is under a contractual obligation to offer this type of product only from Covéa Insurance.

The Specialist Household Insurance includes optional add-on Family Legal Protection Policy which is arranged and administered by Covéa Insurance on behalf of DAS Legal Expenses Insurance Company Limited (DAS). Covéa Insurance act as their agent in terms of acceptance of risk, collecting premiums, administering policies and issuing documentation. Covéa Insurance has chosen DAS Insurance Company Limited as the sole provider of Family Legal Protection Policy.

DAS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register No. 202106).

3. Which service will we provide you with?

John Lewis plc will only advise you on the Specialist Household Insurance once it has assessed your demands and needs based on the information you provide. John Lewis plc will not make a recommendation based on a full personal, or market analysis, as it only offers this Specialist Household Insurance product.

You will not receive advice or a recommendation from John Lewis plc in respect of the optional add-on Family Legal Protection Policy. John Lewis plc will provide you with all of the key information in order that you can make an informed decision about the suitability of the product based on your demands and needs.

4. What you will have to pay us for our services

When John Lewis plc sell you the Specialist Household Insurance, Covéa Insurance pay us a percentage commission of the premium, which includes fees they receive from DAS. If our sales reach a specified amount Covéa Insurance also pay us an additional bonus.

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

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

The Customer Services Manager,
John Lewis Specialist Home Insurance
50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX
Telephone 0330 134 8161



John Lewis Insurance

E-mail address Information@coveainsurance.co.uk

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
Website: www.financial-ombudsman.org.uk

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.

