

About our insurance services

John Lewis Insurance

johnlewis.com/insurance

John Lewis Insurance
171 Victoria
Street London
SW1E 5NN

1. The Financial Services Authority (FSA)

The FSA 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?

- We offer products from a range of insurers.
 - We only offer products from a limited number of insurers.
 - We can only offer products from Friends Life Limited.
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for Life Cover. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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

- A fee.
 - No fee for arranging Life Cover.
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5. Who regulates us?

John Lewis Insurance is a trading name of John Lewis plc. John Lewis plc and Waitrose Limited (171 Victoria Street, London, SW1E 5NN) are appointed representatives of Friends Life Limited, which is authorised and regulated by the Financial Services Authority. Friends Life Limited's FSA Register number is 196142.

Friends Life Limited's permitted business is advising on and arranging investments and non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

Write to Customer Relations, Friends Life Limited, Pixham End, Dorking, Surrey, RH4 1QA

Telephone 0870 6083678

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

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.