About our insurance services to you

Aviva UK Digital Limited St Helen's, 1 Undershaft, London EC3P 3DQ

Who regulates us?

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services, including insurance. We are authorised and regulated by the Financial Conduct Authority and are permitted to provide insurance products, sell these to you and service your insurance needs. We are also permitted to act as a credit broker in relation to the arranging of a monthly premium payment facility to finance those insurance products. We are registered with the Financial Conduct Authority as: Aviva UK Digital Limited, St Helen's, 1 Undershaft, London EC3P 3DQ. Our Financial Services Register number is 728985.

You may check this information and obtain further information about how the FCA protects you by visiting the FCA's website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Whose products do we offer?

We are only able to offer information and advice on General Insurance products from Aviva Insurance Limited apart from Breakdown (either sold as a standalone product or as an optional cover to a motor policy) where we can only offer information and advice on products from RAC Insurance Limited.

We also act as credit broker to Aviva Insurance Limited's monthly premium payment facility.

Which services will we provide you with?

For General Insurance policies sold by telephone, we will advise and make recommendations for you after we have assessed your needs.

For General Insurance policies sold online, you will not receive advice or a recommendation from us. 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.

What will you have to pay us for our services?

No fee is payable in relation to non-investment insurance contracts or credit broking activities.

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

Ownership

Aviva UK Digital Limited and Aviva Insurance Limited are both members of the Aviva group of companies and are both wholly owned subsidiaries of Aviva Group Holdings Limited.

What to do if you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please telephone us on 0345 030 6984.

Aviva UK Digital Limited is covered by the Financial Ombudsman Scheme for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your insurance documents, or may be obtained from your usual Aviva UK Digital Limited contact.

If you have taken a product out online or by telephone and are unhappy with the product or service provided you may complain via the Online Dispute Resolution platform developed and operated by the European Commission at the following website: http://ec.europa.eu/odr. We foresee that in the majority of cases, this will result in your complaint being handled by the Financial Ombudsman Service.

Peace of mind

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.