

# 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 FCA as an insurance intermediary and sell insurance products, acting on behalf of the insurer.

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 FCA 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](http://www.fca.org.uk/register).

## Whose products do we offer?

We are only able to offer General Insurance products from Aviva Insurance Limited and Breakdown (either sold as a standalone product or as an optional cover to a motor policy) 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 insurance policies sold by telephone or sold online, you will not receive advice or a personal recommendation from us. We will help you make the right choice by asking some questions to narrow down the selection of products and provide information relevant to your demands and needs. You will then need to make your own choice about how to proceed.

## What will you have to pay us for our services?

Our staff who provide you with these services for the Aviva Response product are salaried and also receive an annual bonus which is largely based on the quality of the service they provide to you, but also contains an element based on the number of sales they complete. Aviva Insurance Limited pays commission to Aviva UK Digital Limited for selling this product. This means a percentage of the premium you pay is given to Aviva UK Digital Limited. Aviva Insurance Limited also provides services to Aviva UK Digital Limited, such as customer contact 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. Aviva Insurance Limited owns more than 10% of share capital in Aviva UK Digital 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:

**0800 068 5670** (policies other than Aviva Response) or

**0800 015 8014** (Aviva Response policies only)

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.

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](http://www.fscs.org.uk) or telephone 0800 678 1100.

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