

**Tesco Car Insurance**  
P.O. Box 384  
Tuam Road  
Galway

Tel: 1850 665 775  
[www.tesco.ie](http://www.tesco.ie)



## Terms of Business

Tesco Car Insurance is arranged by Tesco Personal Finance plc and underwritten and administered by RSA Insurance Ireland Limited.

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### Our Status

Tesco Personal Finance plc is part of Tesco PLC.

Tesco Personal Finance plc has an Financial Services Authority passporting arrangement which permits insurance mediation.

Tesco Personal Finance plc is registered in Scotland. Registered Office: 22 Haymarket Yards, Edinburgh EH12 5BH; registered number 173199 and for Value Added Tax (VAT) number GB243852752. Tesco Personal Finance plc is authorised and regulated in the UK by the Financial Services Authority ([www.fsa.gov.uk](http://www.fsa.gov.uk)) under the Financial Services and Markets Act 2000., Our FSA Register number is: 186002.

TPF UK are using their passported permissions to enable them to promote insurance and act as an insurance intermediary. TPF UK are therefore a member of the UK FSCS.

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### Our Services

TPF acts as an insurance intermediary under it's passported permissions in the Republic of Ireland, offering non-life insurance and credit card products. In arranging non-life insurance in Ireland, TPF acts as a non-life insurance intermediary for: ACE Insurance S.A-N.V.; Financial Insurances Company Limited (a member of the GE Financial Insurances Ireland Group); and RSA Insurance Ireland Limited (a member of the RSA Group plc).

You will not receive advice or recommendation from us for non life insurance or credit card products. We may ask some questions to narrow down the selection of products that we will provide details on. You will then have to make your own choice about how to proceed.

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### Complaints

We are anxious to provide the highest quality of customer service at all times. We are eager therefore to learn about any aspect of our service or products not meeting customer expectations.

If you wish to register a complaint about the arrangement of your policy, please contact us at 1850 665 775. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

If you have a complaint in connection with the administration of your policy, the details of your policy or treatment of a claim please contact our Customer Service Manager, Tesco Car Insurance PO Box 384, Tuam Road, Galway.

In the event of the issue not being resolved you may contact

The Insurance Information Service of the Irish Insurance Federation  
39 Molesworth Street, Dublin 2  
Telephone 01 676 1820  
[www.iit.ie](http://www.iit.ie)

Financial Services Ombudsman's Bureau  
3rd Floor, Lincoln House, Lincoln Place,  
Dublin 2.  
Telephone 01 662 0899  
[www.financialombudsman.ie](http://www.financialombudsman.ie)

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**Conflict of Interest**

It is our policy to avoid any conflict of interest when providing business services to our clients however; if an unavoidable conflict arises we will advise you of this in writing before providing any business service.

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**Compensation Scheme**

Tesco Personal Finance plc covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation 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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

For further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk))

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**Charges Imposed**

Tesco Personal Finance does not charge any fees for the provision of its insurance arrangement services.