

# About our insurances

## IMPORTANT INFORMATION ABOUT OUR INSURANCE SERVICES

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### Who are we:

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Post Office® Limited is an appointed representative of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bank of Ireland UK's Financial Services Register number is 512956. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768. Post Office Limited registered office is Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

### What service will we provide?

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We will provide information on Purchase Protection Insurance from a single provider. You will not receive advice or a personal recommendation from us. A copy of the full policy wording and complaints procedure is available on request.

### Whose products do we offer?

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We offer Purchase Protection Insurance, underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. We are contractually obliged to deal only with UK General Insurance Limited on behalf of Ageas Insurance Limited in relation to Purchase Protection Insurance on the Post Office Credit Card.

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### How to make a complaint

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If you wish to register a complaint regarding the service we have provided, you should do so:

#### In writing to:

Customer Care Team  
Post Office Money Credit Cards  
PO Box 3191  
Bristol BS1 9HY

**By phone to:** 0345 607 6500

**By fax to:** 0117 943 7386

Upon receipt of your complaint we will attempt to address the difficulties you may have encountered immediately. Where your complaint is as a result of the actions of one of the product providers noted above, we will advise you on the most appropriate course of action to help you resolve your issues of concern. If you are not happy with the way we have resolved your complaint, you have the right to refer your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

**Tel:** 0800 023 4567 or 0300 123 9 123

**Fax:** 020 7964 1001

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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### Financial Services Compensation Scheme

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Post Office Ltd., as an appointed representative of Bank of Ireland (UK) plc and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Post Office Ltd or Ageas Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Non-compulsory insurance is protected for 90% of the claim without any upper limit. For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch or refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

## Policy Summary

### • Purchase Protection Insurance

The information below is only a summary of your free purchase protection insurance. The key facts do not contain the full policy terms and conditions; please refer to the Insurance policy document for full details of the cover provided.

#### 1. Who underwrites your insurance policy?

The insurance for purchase protection cover is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited.

#### 2. What type of insurance and cover do you receive?

You will receive free purchase protection cover to protect insured items purchased with your credit card against loss or damage for 90 days. You are eligible for purchase protection insurance provided that, at the start date, you:

- Are aged over 18; and
- Are permanently resident in the United Kingdom
- You hold a valid Post Office Money<sup>®</sup> Credit Card

#### 3. What are the features and benefits of this policy?

Please refer to the policy document.

If the insured item purchased, up to a maximum of £2,000, is damaged or lost, it can be repaired or replaced under this cover, less an excess of £25.

The maximum amount that you can claim in each 12 month period is £2,500. If you make a claim for loss and/or damage to any insured item that is also covered by any other insurance policy which you are covered by, we will only pay our share of the claim.

#### 4. What are the significant or unusual exclusions and limitations of this policy?

**This is not a complete list of the exclusions under this policy - please refer to the policy document for full terms and conditions.**

Your claim will not be met if loss or damage happens more than 90 days after the date of purchase. Insured items do not include the following; furs, all precious metals and precious stones; cash or its equivalent (including travellers cheques, vouchers, Postal Orders and any other negotiable instruments); perishable goods; used or second hand goods; mail order items or items delivered by courier; animals or plants; tickets; nonprovision of goods or services by the supplying

company.

#### 5. Can I cancel my policy?

You are free to cancel your purchase protection cover at any time. To cancel your policy please write to: Post Office Money Credit Cards, PO BOX 52746, London, EC4P 4WP.

#### 6. What to do if you want to make a claim

To register a claim please call 0344 412 4068. When you call you will be asked to identify yourself and explain the type of claim you need to make.

#### 7. What to do if you want to make a complaint

Any complaint relating to the sale of your policy should be addressed to the Customer Care Team at Post Office Money Credit Cards, PO Box 3191, Bristol, BS1 9HY. For any complaint relating to your claim, or any other matter you should write to Post Office Claims, Direct House, 4 Sidings Court, White Rose Way, Doncaster, DN4 5NU. In either case, if the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to The Financial Ombudsman will not affect your right to take legal action.

#### 8. Financial Services Compensation Scheme

You may be entitled to compensation from the FSCS in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the total claim with no maximum. Full information about the compensation scheme arrangements are available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

#### 9. Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

# **Purchase Protection Insurance Policy**

**Your Policy**  
July 2015 edition



**CONTENTS**

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	<b>Section</b>	<b>Page</b>
Introduction	1	3
Eligibility	2	3
Meaning of Words	3	4
Purchase Protection Insurance	4	6
When Cover Ends	5	8
Making a Claim	6	8
General	7	9
Caring for our customers	8	10
General Information	9	11

## Section 1 Introduction

*This Policy sets out the details of **your** free Purchase Protection Insurance cover with Post Office Money® Credit Card.*

Some words in the Policy have special meanings which are explained in Section 3, under the heading **MEANING OF WORDS**. Wherever these words are shown in **bold type** they have these special meanings, otherwise, they have their ordinary, everyday meanings. Please note also that **we** or **us** or **our** refers to the Insurers who are UK General Insurance Limited on behalf of Ageas Insurance Limited. **You** or **your** refers to the person named in the **agreement** as the **primary card holder**.

The Policy shows details of the benefits provided for **you** if an **insured item** is **lost and/or damaged**. Section 4 explains the benefits of the Policy, together with circumstances when **you** cannot claim and **we** have listed certain general information about **your** Policy in Section 7.

Please ensure that **you** have read and fully understand this document and retain it in a safe place for future reference.

### **Claims Helpline**

Please ensure that **you** read Section 6 Making a Claim in full before calling the claims line.

If **you** need to make a claim, please call:

**0344 412 4068\***

\*Telephone calls may be monitored or recorded to assist with staff training and for quality control purposes.

## Section 2 Eligibility

**You** are eligible for free Purchase Protection Insurance if:

- **you** are aged 18 or over; and
- **you** are a **UK resident**; and
- **you** hold a valid Post Office Money® Credit Card

## **Section 3 Meaning of Words**

### **Agreement**

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Your Post Office Money® credit card agreement with **Bank of Ireland UK**.

### **Bank of Ireland UK**

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Bank of Ireland (UK) plc, a company incorporated in England and Wales under Company No. 7022885 whose registered office is at Bow Bells House, 1 Bread Street, London EC4M 9BE.

### **Date of purchase**

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The date shown on either the card **statement** or store receipt (whichever is the earliest) when **you** or an approved additional cardholder bought the **insured item**.

### **End date**

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The date **your** policy ends as explained in section 5 – When Cover Ends.

### **Insured item(s)**

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Any item purchased by **you** or an additional cardholder using **your** Post Office Money® credit card. Insured item(s) shall not include:

- furs;
- all precious metals and precious stones;
- cash or its equivalent (including travellers cheques, stamps, tickets, cheques, Postal Orders and any other negotiable instruments);
- perishable goods;
- used or second hand goods;
- mail order items or items delivered by courier;
- animals or plants;
- motor vehicles, motor cycles, boats, private leisure craft, tents, caravans, (including any accessories fitted to these);
- contact lenses;
- non provision of goods or services by the supplying company.

### **Loss and/or damage/Lost and/or damaged**

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The direct physical loss and/or damage to **insured items**.

### **Primary card holder**

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The person named in the **agreement** as the main card holder.

### **Reasonable care**

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Means:

- taking all necessary precautions to protect the **insured item** from any foreseeable risks which may cause **loss and/or damage**, and;
- attending the **insured item** at all times (unless it is properly secured against theft and any other **loss and/or damage**).

**Starting date**

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The date of the first transaction on **your** card.

**Statement**

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The statement provided by **Bank of Ireland UK** each month advising **your** outstanding balance under **your agreement**.

**United Kingdom**

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Means England, Scotland, Wales and Northern Ireland.

**UK resident**

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A person who lives lawfully in the United Kingdom for at least 40 weeks in the last 52 week period throughout the period of cover of the Policy.

**We/us/our**

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This means UK General Insurance Limited registered in England and Wales under number 04506493, on behalf of Ageas Insurance Limited registered in England and Wales under number 354568. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

**You/your**

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The person named in the **agreement** as the **primary card holder**.

## Section 4 Purchase Protection Insurance

This section is provided free to all Post Office Money® credit card holders, who meet the eligibility criteria detailed in section 2.

What is Covered	What is Not Covered
<p>1. If after the <b>starting date</b> <b>you</b> purchase an <b>insured item</b> using <b>your</b> Post Office Money® credit card and this <b>insured item</b> is <b>lost and/or damaged</b> within 90 days of the <b>date of purchase</b>, <b>we</b> will at <b>our</b> option:</p> <p>a) pay the cost of repair of the <b>insured item</b>; or</p> <p>b) pay the cost of replacement of the <b>insured item</b> as debited to <b>your</b> Post Office Money® credit card; or</p> <p>c) replace the <b>insured item</b> using <b>our</b> network of approved suppliers.</p> <p>2. The maximum amount <b>we</b> will pay in respect of any one or number of <b>insured item(s)</b>, that are <b>lost and/or damaged</b>, will be the original purchase price of the <b>insured item(s)</b>, subject to a maximum amount of £2,000 for any one incident.</p> <p>3. For <b>insured item(s)</b> purchased with a partial payment using <b>your</b> Post Office Money® credit card the maximum amount <b>we</b> will pay will be based pro-rata upon the percentage the partial payment bears to the full purchase price.</p>	<p>1. <b>We</b> will not pay benefits for <b>loss and/or damage</b> resulting from:</p> <ul style="list-style-type: none"> <li>• the taking apart, maintaining, cleaning, restoring, dyeing or repairing of the <b>insured item</b>;</li> <li>• <b>loss and/or damage</b> which happens more than 90 days after the <b>date of purchase</b>;</li> <li>• <b>loss and/or damage</b> which happens outside of the <b>United Kingdom</b>, Channel Isles or Isle of Man;</li> <li>• <b>you</b> or any person living in <b>your</b> household not taking <b>reasonable care</b> of the <b>insured item</b>;</li> <li>• normal wear and tear;</li> <li>• inherent product defects in the <b>insured item</b>;</li> <li>• atmospheric or weather conditions (including the action of light, including fading);</li> <li>• an illegal act by <b>you</b> or a person living in <b>your</b> household;</li> <li>• loss of the <b>insured item</b> which <b>you</b> cannot reasonably explain;</li> <li>• the action of insect, vermin, fungus, rust or any gradual operating cause;</li> </ul>



What is Covered	What is Not Covered
<p>4. An <b>insured item</b> forming part of a pair or set is regarded as a single item. <b>We</b> will pay for individual <b>lost and/or damaged</b> items but not for companion pieces except where they cannot be clearly separated from each other.</p> <p>5. If <b>you</b> make a claim for <b>loss and/or damage</b> to any <b>insured item</b> that is also covered by any other insurance Policy, <b>we</b> will only pay <b>our</b> share of the claim.</p> <p>6. The maximum amount <b>we</b> will pay in total in respect of claims made on one Post Office Money<sup>®</sup> credit card account from the date of the first transaction on <b>your</b> card until the first anniversary of the first transaction and yearly thereafter is £2,500. Note: the first anniversary is 12 months from the date of the first transaction.</p>	<ul style="list-style-type: none"> <li>• the action of pets belonging to <b>you</b> or a person living in <b>your</b> household;</li> <li>• the electrical or mechanical breakdown of the <b>insured item</b>;</li> <li>• theft from an unattended vehicle unless the <b>insured item</b> was out of sight in the locked glove box or boot of the locked vehicle;</li> <li>• theft, malicious damage or anything similar causing the <b>loss and/or damage</b> unless it is reported to the police within 24 hours of <b>you</b> discovering the <b>loss and/or damage</b> and a crime reference number obtained;</li> <li>• the <b>insured item</b> being used for business purposes;</li> <li>• <b>you</b> or any person living in <b>your</b> household physically abusing the <b>insured item</b>;</li> <li>• the radioactive, toxic, explosive or other dangerous properties of any nuclear assembly or any part of it, ionising radiation or contamination by radio-activity from any nuclear waste or from the combustion of nuclear fuel.</li> </ul> <p>2. <b>We</b> will not pay the first £25 of each and every claim.</p> <p>3. <b>We</b> will not pay for any separate services or products bought in addition to the <b>insured item</b>.</p>

## **Section 5 When Cover Ends**

**Your Policy covers you from the starting date and ends on the earliest of the following:**

- the date of **your** death;
- the date **you** default in satisfying any obligation under the **agreement**;
- the date on which **your agreement** is terminated;
- the date of termination of cover under this Policy by either **us** or **you**.

## **Section 6 Making a Claim**

If **you** need to make a claim **you** should contact **our** claims helpline on 0344 412 4068. Telephone calls may be monitored or recorded to assist with staff training and for quality control purposes.

When telephoning **us** with a new notification it would be helpful if **you** could have the following information to hand:

- Post Office Money<sup>®</sup> credit card number
- Details of the **loss and/or damage**
- Police crime reference number, if applicable

The claims process will be fully explained to **you** when **you** call **us**. **You** must continue to pay **your** normal monthly card re-payments during the period of **your** claim.

Please note that **we** must receive notification together with any other relevant information **we** may reasonably require within 90 days of the date of the event giving rise to the claim. If **you** do not notify **us** or supply **us** with the relevant information within 90 days and this prejudices **our** ability to verify the claim then, other than in exceptional circumstances, no benefits will be paid for the claim.

### ***In Addition:***

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- **You** are required by the provisions of the Consumer Insurance (Disclosure & Representations) Act 2012 to ensure that **you** supply accurate and complete answers to all the questions that **we** may ask **you** at point of claim and at any time throughout the duration of your policy.  
If any of the following changes occur at any time during the period of cover, **you** must immediately notify Post Office Money<sup>®</sup> Customer Care Team on 0345 607 6500.
  - **You** change your address; or
  - **You** are no longer a permanent, lawful UK resident.
- Failure to provide answers in line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- As part of **our** commitment to customer care **we** may arrange for support agents to visit **you**. The purpose of this visit will be to gather details about **your** claim in order to ensure an accurate assessment. It is essential that **you** make yourself available for this visit. If **you** fail to do so, **your** claim may not be paid.
- **You** must take all reasonable steps to recover lost **insured item(s)**.
- In the event of damage to an **insured item** **you** must take all reasonable steps to prevent further damage to the **insured item**.

- Any damage by malicious persons or vandals, loss or theft must be notified to the Police within 24 hours of discovery of such damage, loss or theft.
- **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:
  - Make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect; or
  - Make a statement in support of a claim knowing the statement to be false in any respect; or
  - Submit a document in support of a claim knowing the document to be forged or false in any respect; or
  - Make a claim for any loss or damage caused by **your** wilful act or with **your** connivance;
- Then **we**:
  - Shall not pay the claim
  - Shall not pay any other claim which has been or will be made under the Policy
  - May at **our** option declare the Policy void
  - Shall be entitled to recover from **you** the amount of any claim already paid under the Policy
  - Shall not make any return of premium
  - May inform the appropriate law enforcement authorities of the circumstances and share this information with other insurers.

Please note that UK General Insurance Limited is an agent of Ageas Insurance Limited and in the matters of a claim act on its behalf.

## Section 7 General

### General Conditions

***You** must comply with the following conditions to have the full protection of **your** Policy. If **you** do not comply with them, **we** may at **our** option cancel the Policy or refuse to deal with **your** claim or reduce the amount of any claim payment.*

- Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.
- The **insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:
  - a) Fraud
  - b) Non-payment of premium
  - c) Threatening and abusive behaviour
  - d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **you** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

- **You** may cancel this policy at any time by giving not less than 30 days' notice. Please write to **us** at Post Office Money® Credit Cards, PO Box 52746, London EC4P 4WP.

### How We Settle Claims

- When a claim is paid for loss or replacement, the **insured item** which was the subject of the claim automatically becomes **our** property. **You** must not dispose of any damaged item without obtaining **our** prior permission. **You** must not abandon any property to **us**.
- If **we** decide to repair or replace the property **we** may pay the supplier, manufacturer or repairer instead of **you**.
- In the event of an insurance claim, any information which **you** provide to **us** may be put onto a Register of Claims through which insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from **us**.

## **Section 8 Caring for our customers**

*If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens **we** want to hear about it so **we** can try and put things right.*

### **Who to Contact**

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The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person, and;
- That **you** are giving them the right information

When **you** contact **us**

- Please give **us your** name and contact number
- Please quote **your** account number and/or claim number and the type of Policy **you** hold
- Please explain clearly and concisely the reason for **your** complaint

So **we** begin by establishing **your** first point of contact.

### **STEP ONE – INITIATING YOUR COMPLAINT**

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Does **your** complaint relate to:

- a) **your** Policy
- b) a claim on **your** Policy

If a) **you** need to contact Customer Care Team, Post Office Money® Credit Cards, PO Box 3191, Bristol, BS1 9HY. Telephone: 0345 607 6500.

If b) **you** need to contact Post Office Claims, at Protection Claims, PO Box 1190, Doncaster, DN1 9PS. Telephone: 0344 412 4068.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'COMPLAINT'
- Give **your** full name, post code and contact telephone number(s)

- Quote the type of policy and **your** account and/or claim number
- Advise the name of **your** insurance agent/firm (if applicable)
- Explain clearly and concisely the reason(s) for **your** complaint

The letter should be sent to the person dealing with **your** complaint along with any other material required.

### **STEP TWO**

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If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR

Telephone from a landline: 0800 023 4567.  
Telephone from a mobile: 0300 123 9123

Referral to the FOS will not affect **your** right to take legal action against **us**.

### **OUR PROMISE TO YOU**

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- Acknowledge written complaints promptly
  - Investigate quickly and thoroughly
  - Keep **you** informed of progress
  - Do everything possible to resolve **your** complaint
  - Learn from **our** mistakes
  - Use information from complaints to continue to improve **our** service
- To help **us** improve **our** service, **we** may record or monitor telephone calls.

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## **Section 9 – General Information**

### **Financial Services Compensation Scheme (FSCS)**

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### **Data Protection Act – Information Uses**

For the purposes of the Data Protection Act 1998, the Data Controller(s) in relation to any personal data you supply means Ageas Insurance Limited.

### **Data Protection Act 1998**

Please note that any information provided to us will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

### **Insurance Administration**

**Your** information may be used for the purposes of insurance administration by the Data Controller(s), our associated companies and agents. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules/codes. **Your** information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it. **We** have the right to deal with third parties on **your** behalf. If the use of **your** data is to be changed **we** will contact **you** in writing.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**. To do this please contact Post Office Claims on 0344 412 4068 or write to Post Office Claims at Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL.

### **Sensitive Data**

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, **you** signify **your** consent to such information being processed by **us** or **our** agents.

### **Fraud Prevention and Detection**

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police
- undertake credit searches and additional fraud searches
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, we will record this.

**We** can, on request, supply further details of the databases **we** access or contribute to.

### **Telephone calls**

To help **us** improve our service, **we** may record or monitor telephone calls.



Purchase Protection Insurance is underwritten by UK General Insurance Limited registered in England and Wales under number 04506493 on behalf of Ageas Insurance Limited registered in England and Wales under number 354568.

The head and registered offices are:

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Registered in England and Wales. Company Number 04506493. Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Registered in England and Wales, Company Number 354568.

UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be monitored or recorded.

Post Office Money® credit cards, personal loans and overdrafts are provided exclusively by Bank of Ireland (UK) plc. Post Office Limited is a credit broker and not a lender. Post Office Limited is an appointed representative of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Post Office Limited is registered in England and Wales. Registered Number. 2154540. Registered Office: Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ. Post Office Money and the Post Office Money logo are registered trademarks of Post Office Limited.