

GE Money

Shopping

Cover

Insurance

Policy summary and policy document

This is an important document.
Please keep this policy in a safe place.

Please read this policy document carefully to make sure you understand the terms and conditions of your cover. In particular, please read the terms and conditions of eligibility in section 2 of your policy. There will be other important terms and exclusions covered in your policy, so please read it carefully.

Price Protection - If within 100 days of buying any insured item the price of exactly the same item (same size, colour and model number) is reduced for sale at a store branch or the store website, we will pay the difference between the original purchase price and the reduced price.

Purchase Protection - this cover only protects your goods against unintentional loss, damage or theft within 100 days of the date of purchase.

Useful Numbers

General enquiries and cancellations - 0871 522 5523.
Calls may be recorded or monitored.
Calls cost 10p per minute plus network extras.
Claims - 0870 400 4713



imagination at work

**SHOPPING COVER -
Price and Purchase Protection
Policy Summary**

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Important Information

The information below is only a summary of your insurance and does not contain the full policy terms and conditions. Please see the policy document for full details of the cover provided.

1. Who provides your insurance policy?

Shopping Cover is provided by Financial Insurance Company Limited (referred to as "we/ us" in this Policy Summary), a company limited by shares, whose registered office address is at Building 11, Chiswick Park, Chiswick High Road, London W4 5XR (Registered in England number 1515187). Financial Insurance Company Limited is authorised and regulated by the Financial Services Authority. Its FSA registration number is 202639. 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.

2. What cover will you receive?

Shopping Cover provides price and purchase protection insurance.

3. How long you are covered for?

Your cover is for one month at a time and is automatically renewed every month until the earliest of the following:

- your policy is cancelled by you or us; or
- your credit agreement ends; or
- your card is cancelled or withdrawn; or
- you miss paying three monthly payments under your credit agreement in a row; or
- you die.

4. What are the significant features and benefits of the insurance policy?

Price Protection cover

If within 100 days of buying an item in the store with which your card is branded (the store) or the store website with your store card, the price of exactly the same item is reduced for sale in any branch of the store or the store website or certain other shops in the same group as the store, or their website (details of which can be obtained by calling 0871 522 5523. (Calls may be recorded or monitored for quality and security purposes. Calls cost 10p per minute plus network extras.) We will pay the difference between the original purchase price and the reduced price. We will pay up to a maximum of £200 for each claim and up to a maximum £2,000 for all claims in any 12 month period. Full details of cover are in Section 3A of the policy.

Purchase Protection cover

If within 100 days of the date of purchase, you suffer any unintentional loss, damage or theft to an insured item, which you have purchased in the store or the store website with your store card we will either:

- choose to repair or replace the insured item; or
- pay the full purchase price as shown on your card statement; or
- where loss or damage is caused by theft or malicious damage, we will pay your claim provided the theft or malicious damage has been reported to the police

We will pay up to a maximum of £1,500 for each claim and up to a maximum of £5,000 for all claims in any 12 month period. Full details of cover are in section 3B of the policy

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

Other than the claim amount limits in paragraph 4 above, there are no significant or unusual exclusions and limitations for price protection cover or purchase protection cover.

6. Your circumstances – keeping us informed

To make sure Shopping Cover continues to meet your needs, please regularly review and phone us on 0871 522 5523 if you wish to discuss. (Calls may be recorded or monitored for quality and security purposes. Calls cost 10p per minute plus network extras.)

7. What cancellation period is there?

If you decide you do not want the cover, please write to GE Capital Bank Limited, PO Box 700, Leeds, LS99 2BD within 30 days of the start date. We will refund any premium you have paid as long as you have not made a claim. If you do not cancel your policy within 30 days of the start date, your policy will remain in force and may only be cancelled by you or by us giving 30 days' notice in writing.

8. What to do if you want to make a claim

You should contact us at Financial Insurance Company Limited, Building 11, Chiswick Park, Chiswick High Road, London, W4 5XR or telephone 0870 400 4713 to obtain a claim form.

You will also need to provide the original shop receipt and (if applicable) a price verification form which you should obtain from the store to confirm the reduced price of the insured item. For purchase protection claims you must also send a copy of the police report if the claim is due to theft or malicious damage.

9. What to do if you want to make a complaint

If you have any enquiry or complaint about your policy or claim, please contact us at:

Consumer Affairs Department,
Building 11,
Chiswick Park,
Chiswick High Road,
London,
W4 5XR.
Phone: 0870 400 4870

If you are still not happy or the problem has not been sorted out to your satisfaction, you may refer it to:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR.
Phone: 0845 080 1800

If you complain, it will not affect your legal rights.

10. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our financial responsibilities. This depends on the type of business and the circumstances of the claim. If we are not able to meet our responsibilities, the FSCS will pay 100% of the first £2000 and 90% of the rest of the claim. You can get more information about compensation scheme arrangements from the FSCS at www.fscs.org.uk or by phoning 020 7892 7300.

SHOPPING COVER

Price and Purchase Protection – Policy Document

Introduction

Please read this document and keep it in a safe place. If **you** find **you** are not covered for something that **you** feel **you** have asked for, if **your** circumstances change, or if **you** do not understand any part of the policy, please phone the **bank** on 0871 522 5523. Calls may be recorded or monitored for quality and security purposes. Calls cost 10p per minute plus network extras. If **you** decide **you** do not want the cover, please contact the **bank** within 30 days of receiving **your** policy. The **bank** will refund any **premium** **you** have paid as long as **you** have not made a claim under the policy.

1 Definitions

The words which appear in this document in **bold** type have specific meanings, which are explained below:

bank means GE Capital Bank Limited trading as GE Money of 6 Agar Street, London WC2N 4HR.

card means the card the **bank** issues to **you** under **your credit agreement** which is branded with the name of the **store**.

credit agreement means **your** credit agreement with the **bank**.

end date means the date this insurance ends as set out in Section 6 below.

group means certain companies from time to time in the same group as the **store** and whose details can be obtained by calling the **bank** on 0871 522 5523. (Calls may be recorded or monitored for quality and security purposes. Calls cost 10p per minute plus network extras.)

insured item means items bought by **you** using the **card** in a **store branch** or **store** website in the UK or the Republic of Ireland.

loss or damage means the loss or damage to the **insured item** in the UK or the Republic of Ireland not caused by normal wear and tear.

original purchase price means the amount **you** paid using the **card** for the **insured item** excluding any discount vouchers or other means of payment **you** may have used.

period of insurance means the period between the **start date** and the **end date** for which **you** are insured.

premium means the premium **you** pay for this insurance

reasonable care means taking all reasonable precautions to protect the **insured item** against any **loss**, theft or **damage**.

start date means the date **we** or the **bank** accept **your** application for cover or the date **you** receive **your** policy document whichever is later.

store means the store with which **your card** is branded.

store branch means any branch of the **store** and any **store** in the **group**, in each case in the UK or the Republic of Ireland.

you, your means the person who has signed the **credit agreement** with the **bank**.

we, us, our means Financial Insurance Company Limited of Building 11, Chiswick Park, Chiswick High Road, London W4 5XR.

2 Eligibility

To receive cover under this policy **you** must be over 18 years of age.

3 Benefits

A. Price Protection

If within 100 days of buying any **insured item** the price of exactly the same item (same size, colour and model number) is reduced for sale at a **store branch** or the **store** website, **we** will pay the difference between the **original purchase price** and the reduced price. **We** will pay up to a maximum of £200 for each claim and up to a maximum of £2,000 for all claims in any 12 month period.

B. Purchase Protection

This cover only protects **your** goods against unintentional loss, damage or theft. In order to receive benefits under this cover **you** must take **reasonable care** of the goods **you** buy.

If during the **period of insurance** **you** suffer any **loss or damage** to an **insured item** within 100 days of the date of purchase **we** will either:

- choose to repair or replace the **insured item**;
- pay the full purchase price as shown on the **card** statement;
- Where **loss or damage** is caused by theft or malicious damage, **we** will pay **your** claim provided the theft or malicious damage has been reported to the police and **you** have not caused the malicious damage.

We will consider the **original purchase price** to be the amount shown on **your card** statement. **We** will pay up to a maximum of £1,500 for each claim and up to a maximum of £5,000 for all claims in any 12 month period.

4 How to claim

Contact **us** at the Claims Department, Financial Insurance Company Limited, Building 11, Chiswick Park, Chiswick High Road, London, W4 5XR or phone **us** on 0870 400 4713 to ask for a claim form. To help **us** assess **our** service, **we** record and monitor phone calls.

For price protection and purchase protection claims in the event of loss, with the completed claim form **you** must send **us** the original shop receipt and (if applicable) a price verification form which **you** should obtain from the **store branch** to confirm the reduced price of the **insured item**.

For purchase protection claims, with the completed claim form and the original shop receipt **you** must send **us** a copy of the police report if **your** claim is due to theft or malicious damage.

5 Paying Benefits

We will pay any benefit into **your card** account with the **bank** as a single payment. For purchase protection claims, if **we** repair or replace the **insured item**, **we** may pay the repairer direct.

6 When does cover end?

All cover under this policy will end automatically:

- when **your credit agreement** ends; or
- if **your card** is cancelled or withdrawn; or
- If **your policy** is cancelled by **you** or **us**; or
- **you** miss paying three monthly payments in a row under **your credit agreement**; or
- if **you** die.

7 Important notes about your policy

If **you** wish to cancel **your policy** within 30 days of the **start date** please write to the **bank** at GE Capital Bank Limited, PO Box 700, Leeds, LS99 2BD the **bank** will refund any **premium you** have paid as long as **you** have not made a claim. After that **your policy** may only be cancelled by **you** or by **us** giving 30 days notice in writing but **you** would receive no refunds of any **premiums** paid.

You must pay **your premium** each month where charged to **your statement**, even when making a claim, for the **insured items you** purchased that month to be covered.

You can choose which law will apply to the policy. English law and the English language will apply to **your policy** unless **we** make a written agreement with **you** saying otherwise.

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS if **we** cannot meet **our** financial responsibilities. This depends on the type of business and the circumstances of the claim. If **we** are not able to meet **our** responsibilities the FSCS will pay 100% of the first £2,000 and 90% of the rest of the claim. **You** can get more information about compensation scheme arrangements from the FSCS at www.fscs.gov.uk, or by phoning 0207 892 7300.

You cannot transfer **your** rights or interest in this policy to any other person. This policy will not have any value at the **end date** or if it is cancelled.

No condition of this agreement will be enforceable under the Contract (Rights of Third Parties) Act 1999.

Data Protection

The information that **you** give **us** about **yourself**, including sensitive information, will be used by **us**, **our** associated companies and **our** agents to process this insurance and handle claims. This may involve transferring the information to other countries (including those which have limited or no data protection laws). **We** have taken steps to make sure that **your** information is held securely. **We** may be asked to give **your** information to the insurance regulator and public organisations (including the police) to help prevent fraud.

8 Our promise of service

Customer service is very important to **us** and **our** aim is to give a first-class service at all times.

If **you** have any enquiry or complaint about **your** policy or claim, please contact **us** at:

Consumer Affairs Department
Building 11, Chiswick Park
Chiswick High Road
London,
W4 5XR.
Phone: 0870 400 4870

If **you** are still not happy or the problem has not been sorted out to **your** satisfaction, **you** may refer it to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.
Phone: 0845 080 1800

If **you** complain, it will not affect **your** legal rights.

This document confirms that **you** are insured for price protection and purchase protection cover under scheme numbers 5100 to 5199 and 5250 to 5349 (dated 1st May 2008).

Shopping Cover is provided by Financial Insurance Company Limited, which is a company limited by shares. Its registered address is at Building 11, Chiswick Park, Chiswick High Road, London W4 5XR. (Registered in England number 1515187.) Financial Insurance Company Limited is authorised and regulated by the Financial Services Authority. Its FSA registration number is 202639. **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.

Policy information

If you would like this policy in large print, in Braille or on audio tape, please phone the disability helpline 0870 400 4768 (textphone 0870 400 4769)