About our insurance services to you

General Accident is a trading name of Aviva UK Digital Limited

Aviva UK Digital Limited 8 Surrey Street, Norwich, Norfolk, NR1 3NG.

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 Financial Conduct Authority as: Aviva UK Digital Limited, 8 Surrey Street, Norwich, Norfolk, NR1 3NG. 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.

Whose products do we offer?

We are only able to offer information on 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 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 insurance policies sold by telephone or sold online, you will not receive advice or a 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.

What will you have to pay us for our services?

Our staff are salaried and they receive an annual bonus based upon the overall performance of the Aviva Group, but they receive no additional bonus, commission or other benefit from providing you with these services. 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 our insurance or credit broking services.

When you receive a quotation we will tell you about any other fees relating to that particular insurance policy.

Ownership

Aviva UK Digital Limited and Aviva Insurance Limited are both subsidiaries of Aviva Group Holdings Limited. Aviva Group Holdings Limited owns more than 10% of the 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 visit our complaints page www.generalaccident.com/complaints.

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.

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.

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8 Surrey Street, Norwich, Norfolk, NR1 3NG. Authorised and regulated by the Financial Conduct Authority.

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