

Important Information About Our Insurance Services

Your contract with HomeProtect

When purchasing an insurance policy with HomeProtect, you will enter into two separate contracts, one with us, another with the insurer. This page represents your contract with HomeProtect, including the services we offer, our fees, cancellation terms & how to complain.

About HomeProtect

We're HomeProtect; a brand, or "trading name", of Avantia Insurance Limited (Avantia). Avantia is an independent insurance intermediary, acting on behalf of the insurer.

Demands and Needs

We don't offer a personal recommendation, such as, whether the product is right for you, or how much cover you need – these decisions must be made by you.

This policy meets the demands and needs of those looking to insure their home and/or possessions, cover is provided based on the answers you gave when taking out the policy.

Our Services

We will arrange and administer your insurance working with reputable insurer to provide your cover. We place cover with the following insurers:

- AXA Insurance UK PLC
- Legal & General Insurance Limited
- Ageas Insurance Limited

When you take out (or renew) a policy with us the insurer may pay us a percentage of the premium as "commission".

Our intermediary services include:

- Arranging and renewing insurance on your behalf and issuing you with your policy documentation.
- Collecting payment by card or by "broking" premium finance through Premium Credit Ltd (PCL); we hold monies on the insurers' behalf "as agent". We don't charge any introduction fees to PCL, instead they pay us a commission.
- Dealing with your requests to adjust your policy, including changes to your personal circumstances. We will notify the insurer and deal with any associated administration.
- Dealing with requests for duplicate policy documentation on your behalf.
- Cancelling your policy upon request with the insurer. Your cancellation rights are detailed below.
- For policies insured by AXA Insurance UK PLC – we administer certain types of claims.

Our Fees

We only charge where we need to cover costs of our services, you can find all our fees in the table below:

Action	Fee Applied
Duplicate document fee	£0
Amendment, or cancellation, of the policy within 14 days "cooling off period" from agreeing cover (either when buying a new policy or renewing)	£0
Amendment of the policy outside of the cooling off period	£25
Arrangement & Administration fee to arrange or renew a new policy	£50
Cancelling the policy outside of the cooling off period	£50

Fees charged by Premium Credit

Action	Fee Applied
Change of Direct Debit instruction	£5
Non-return of loan agreement	£10
Failed collection fee	£27.50

How to Pay

When you take out a policy via HomeProtect, we'll need to take authorisation from you to use the credit/debit card to pay the total balance (including any Premiums, fees and/or taxes). Alternatively, if you're paying through monthly instalments, then we'll use the card to take a deposit.

If you cancel your policy (or direct debit) and there are premiums or charges outstanding, we'll write to you to let you know that we'll collect this balance from your card.

How to Complain

If you're unhappy about your policy or our services, for whatever reason, we'd like to put it right. Making a complaint is easy, our Customer Relations Manager can be contacted in writing at the address above, by e-mail on complaints@avantiagroup.co.uk or by phone at 0330 660 1000. If we can't resolve the complaint, then you may be able to escalate it to the Financial Ombudsman Service. You can find full details about our complaints procedure within your policy schedule.

As added protection for you, we're covered by the Financial Services Compensation Scheme (FSCS); If we're unable to meet our commitments, you may be able to claim compensation from the scheme. For further information about the FSCS, check out their site FSCS.org.uk.

Your cancellation rights

We're sure your insurance policy is everything you wanted it to be and more, but if you no longer need it you've a right to cancel.

If you cancel within 14 days of the date you purchased the policy or received your policy documents (whichever is later) we'll issue you a refund on behalf of the insurer including any additional options chosen.

If you cancel your policy after this date, we'll cancel all sections of cover with the insurer on your behalf, including any additional options chosen:

- Annual payments: you'll be entitled to a partial refund based on how long you held the policy.
- Monthly payments: your policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, your account.
- Additional options: No refund will be due.
- Arrangement & Administration fee: This is not refundable.

Note – if you've made a claim at any time during this cover, you will not be entitled to any refund and you'll need to pay any outstanding balance.

Our cancellation rights

We'll always try to resolve any issues with you first but if we can't, we reserve the right to cancel or void your policy in conjunction with the insurer. This could happen in instances such as failing to pay your premium, where you have provided us with inaccurate information, where we have identified fraudulent activity or where you have acted aggressively towards our staff.

Where we cancel your policy, we'll send no less than 7 days' written notice to your last address (unless there is evidence of fraud or deliberate misrepresentation, when cancellation will be immediate). We'll then cancel your policy on a proportional basis based on how long you've had cover.

If you've made a claim at any time during this cover, you will not be entitled to any refund.

About Our Regulators – the FCA

Avantia is regulated by an independent financial services watchdog, the Financial Conduct Authority (FCA).

You can check our regulatory status on the FCA's site register.fca.org.uk, or give them a call on 0300 500 8082. Our firm registration number is 304432.