

PRE-CONTRACT CREDIT INFORMATION

1. Contact Details

Creditor. Address. Telephone number. E-mail address. Web address.	Avantia Insurance Limited T/A HomeProtect C I Tower, St. George's Square, New Malden, KT3 4HG 0330 660 1000 CustomerAccounts@HomeProtect.co.uk www.homeprotect.co.uk
---	---

2. Key Features of the Credit Product

The type of credit.	This is a running account Credit Agreement financing the total amount payable for your HomeProtect policy and any additional insurance products provided by us.
The total amount of credit.	At the outset there will be no credit limit applicable to the proposed Credit Agreement, however we may introduce one at any time on 7 days' notice.
How and when credit would be provided.	The credit will be provided through our paying on your behalf the amounts payable in respect of your taking out of certain insurance policies. We shall pay such amounts as and when they are due, however credit under this Agreement will be drawn down (based upon the full cost of those insurance policies which we provide funding for) when each funded insurance policy comes into effect.
The duration of the credit agreement.	The proposed Credit Agreement has no fixed or minimum duration.
Repayments.	We will determine the minimum monthly payment, which will be enough to repay each drawn down loan amount (together with any associated interest and charges) in even monthly instalments before the expiry of the relevant insurance policy. Where you amend a policy mid-way through its term, the minimum payments will be amended to ensure that the amended loan amount (together with any associated interest and charges) is repaid before the expiry of the insurance policy. Where you add an additional ancillary product (or products) alongside an existing policy, the minimum monthly payment will be amended to reflect the increased utilisation of your credit limit (and the associated interest and charges) so as to ensure that the additional insurance policy is repaid in even monthly instalments before the expiry of the additional insurance policy.
The total amount you will have to pay. <i>(This means the amount you have borrowed plus interest and other costs.)</i>	The total amount payable is £1344. This sum is illustrative as it is based on the assumptions that a credit limit of £1,200 is applied from the outset, which is drawn down immediately, and in full, and that the repayment of the credit (including interest and charges) is made by 12 equal monthly instalments.
Security required. This is a description of the security to be provided by you in relation to the credit agreement.	If you fail to make any payments when due we may cancel any product that has been financed by this credit agreement, and apply any refund of the premiums, or the proceeds of any claim, to any outstanding balance you owe us.

3. Costs of the Credit

The rates of interest which apply to the credit agreement.	Flat rate of interest: 12% per annum.
Annual Percentage Rate of Charge (APR). The APR is there to help you compare different offers.	The APR is 23.7% variable. This rate is illustrative as the APR has been calculated on the assumptions that a credit limit of £1,200 is applied from the outset which is drawn down immediately and in full and that repayment of the credit (including interest and any other charges) is made by 12 equal monthly instalments.
Any other costs deriving from the credit agreement	We may impose reasonable fees and charges to cover our administration costs arising out of your request for any document to which you are not legally entitled. We will notify you in writing of any other charges in force from time to time.
Conditions under which the above costs can be changed	We may vary the terms of this Agreement for any good reason at any time by giving you 7 days' notice.
Costs in the case of late payments:	A fee of £20 is applied each time a payment is missed.

Consequences of missing payments.	<p>If you fail to make a repayment it can have major implications for your agreement and the possibility of credit being more difficult to obtain in the future. We will write to you as if you do not keep up with your repayments, this could result in cancellation of your insurance policy.</p> <p>We may take legal proceedings against you to recover what you owe which may mean you also have to pay our legal costs. You may be liable to pay all sums owing to us, including any charges imposed.</p>
-----------------------------------	--

4. Other Important Legal Aspects

Right of withdrawal.	<p>You have the right to withdraw from this Agreement without giving a reason before the end of 14 days starting;</p> <ul style="list-style-type: none"> • the day after the agreement is made; or, • the day you receive a copy of the executed agreement under section 61A of the Consumer Credit Act 1974 (if applicable); or, • the day on which you receive the information required in section 61A(3) of the Consumer Credit Act 1974 (if applicable), <p>whichever is the latest.</p> <p>If you wish to exercise this right, you must notify us on 0330 660 1000 or in writing at our address above.</p>
Early repayment.	You have the right to repay the credit early at any time, either in full or partially.
Consultation with a Credit Reference Agency.	We will inform you immediately and without charge if we decide not to proceed with your consumer Credit Agreement on the basis of information from a credit reference agency and we will provide you with the details of the credit reference agency consulted.
Right to a draft credit agreement	You have a right to receive, upon request, a copy of a draft Credit Agreement free of charge.
The period of time during which the creditor is bound by the pre-contractual information.	Five days from the date this pre-contract credit information is issued.

5. Additional information in the case of distance marketing of financial services

a) Concerning the creditor	
Registration Number	304432
The supervisory authority	Financial Conduct Authority
b) Concerning the Credit Agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the Credit Agreement	English law
The law applicable to the Credit Agreement and/or the competent court	This agreement shall be governed by the law and courts of England and Wales.
Language to be used in connection with your Credit Agreement	The Credit Agreement and all communications will be in English for the duration of your agreement.
c) Concerning redress	
Access to out-of-court complaint and redress mechanism.	<p>Any complaint should be addressed to HomeProtect in the first instance, using the contact details shown above and you should provide us with full details of the nature of your complaint.</p> <p>You have the right to complain to the Financial Ombudsman Service by telephone on 0300 123 9123 or 0800 023 4567 or by email at complaint.info@financial-ombudsman.org.co.uk or by post at Exchange Tower, London E14 9SR.</p>