

## IMPORTANT INFORMATION ABOUT OUR INSURANCE SERVICES

*This document provides important information about our insurance services and should be used by you to assess whether our services are right for you. By asking us to quote for, arrange or renew your insurance you are providing your informed consent to our terms of business.*

### ABOUT HOMEPROTECT

Homeprotect is a registered trademark and trading style of Avantia Insurance Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Reference Number is 304432.

Our permitted business includes arranging non-investment insurance and providing retail premium finance to customers who wish to pay for their insurance policy using monthly Direct Debit.

You can check our permitted business on the FCA's Financial Services Register - <https://register.fca.org.uk/>. Or you can call them on 0300 500 8082.

We are an intermediary, acting on behalf of the following companies (each described in this document as 'the insurer'):

Product	Insurer
Buildings and Contents	AXA Insurance UK PLC
Home Emergency	DAS Legal Expenses Insurance Company Limited
Legal Expenses	DAS Legal Expenses Insurance Company Limited
Key Protection	Motorplus Limited, trading as Coplus

When you take out or renew a policy with us, we charge a percentage of the premium as commission.

When you choose to pay for your insurance policy using our retail premium finance option we charge 12% interest on the total annual cost of your policy, which is equivalent to an Annual Percentage Rate (APR) of 23.3% in the first policy year and 21.5% thereafter.

## 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.

Our policies are designed to cover you in lots of situations. But there are limits and exclusions, particularly if your property is unoccupied. That's why it's important to read the policy booklets for each of the products you're interested in. These are available here:

<https://www.homeprotect.co.uk/policy-booklet>.

You can also access your policy documents via your online account:

<https://customers.homeprotect.co.uk>. Your policy documents include your sums insured, cover selections, excesses that apply in the event of a successful claim, and any special terms (called 'endorsements') which apply to your policy.

This policy can meet the demands and needs of those looking to insure their property and/or possessions in the following types of properties:

- Your permanent home, which you either own or lease
- An occupied secondary residence which you own, for example, a holiday home, a let property a weekend or weekday home
- An unoccupied property which you own

Cover is provided based on the answers you have provided us with.

## OUR SERVICES

Our services include:

- arranging and renewing insurance on your behalf, and issuing you with your policy documentation
- provision of retail premium finance, should you choose to pay for our insurance policy via monthly Direct Debit instalments

- collecting payment by card or by Direct Debit and acting as agents of the insurer in collecting premiums and handling refunds.
- carrying out requests to adjust your policy, including changes to your personal circumstances (we'll notify the insurer and deal with any associated administration)
- cancelling your policy, including upon request from the insurer (we've detailed your cancellation rights below)
- administering buildings and contents claims

## AUTOMATIC RENEWAL

We will securely store your payment details (including Direct Debit, credit card or debit card) to enable ongoing payment and to permit automatic renewal of your policy. We will write to you each year before we take payment to remind you this is happening. Once your policy is set up you can opt out of automatic renewal at any time by contacting us on 0330 660 1000 or via <https://customer.homeprotect.co.uk/documents>.

## OUR FEES

Action	Fee Applied
Arrangement & Administration fee to set up or renew a policy (this fee is always included within your total quoted price and is not an additional fee you need to pay)	£50
Amending the policy outside of the cooling off period	£25
Cancelling the policy outside of the cooling off period	£50
Late, missed or failed payment fee	£20

In your first policy year the 'cooling off' period is 14 days after receipt of the policy documents or the policy purchase date, whichever is later. In subsequent years it is 14 days from the policy renewal date.

## HOW TO PAY

When you take out a policy via Homeprotect, you'll need to authorise us to use your credit or debit card to pay the total balance (including any premiums, fees or taxes). If you're paying in monthly instalments, we'll use the card to take a deposit.

If you cancel your policy or Direct Debit and there are outstanding premiums or charges, we'll let you know that we'll collect this balance from your card.

## HOW TO COMPLAIN

If you're unhappy with your policy or our services, we'd like to put it right. You can contact our Customer Relations team by:

- writing to us at Homeprotect, C I Tower, St. George's Square, New Malden, KT3 4HG
- emailing us at [complaints@homeprotect.co.uk](mailto:complaints@homeprotect.co.uk)
- calling us on 0330 660 1000

We'll do our very best to resolve your complaint. But if we can't resolve it to your satisfaction, you can escalate it to the Financial Ombudsman Service. If you'd like to write to the Financial Ombudsman Service, their address is: Exchange Tower, London, E14 9SR. Their website is <https://www.financial-ombudsman.org.uk>.

## YOUR CANCELLATION RIGHTS

### Statutory cancellation rights

You can cancel this policy in the first 14 days (the cooling off period). In your first policy year the cooling off period is 14 days after receipt of the policy documents or the policy purchase date, whichever is later. In subsequent years it is 14 days from the policy renewal date.

We'll provide a full refund within the cooling off period, provided no claims have been made and cancel your policy back to its start date. This will have the same effect as if you never had any cover or protection from this policy.

### Cancellation in other circumstances

As long as, in the current period of insurance, you:

- have not received payment for a claim
- are not in the process of making a claim
- have not suffered a loss for which you are intending to make a claim

...you can cancel this policy maintaining the time on cover since the start date. We will subtract an amount of your premium in proportion to the time you have been covered and refund you the rest, excluding:

- any additional options added to your policy (legal expenses, home emergency, key protection)
- our Arrangement and Administration fee

If you are paying by instalments, these will simply stop. However, if you have received payment for, or are in the process of making, a claim either:

- you will have to continue with the instalments until the policy renewal date, or
- at our discretion, we will take the outstanding instalments you owe from any claim payment we make.

If you pay annually and you have received payment for, or are in the process of, making a claim you will not receive any refund of your premium.

## **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. This could happen if you, or your authorised representative:

- do not report a change of circumstances or you make a change which means you are no longer eligible for the policy.
- fail to take care of your property.
- fail to pay your premium.
- provide information as part of your application, when renewing or making changes that is not true or complete.
- attempt to make a fraudulent claim.
- use threatening or abusive behaviour or language towards our staff or suppliers.

## **DATA PROTECTION**

We use your personal information to manage insurance policies, handle claims and to provide our services to you. We only use your personal information where it is necessary to do so. For example, we may use your information to fulfil our contractual obligations, comply with our legal obligations, or where it is necessary for our legitimate interests. Where we use your personal information, we'll do so in accordance with applicable Data Protection legislation.

We may share your personal information with third party service providers and agents. If we need to share your personal information outside the European Economic Area, we take steps to ensure that equivalent protections are in place.

To find out more information on how we use your personal information, please refer to the Homeprotect Privacy Policy at <https://www.homeprotect.co.uk/security-privacy>.

You can find more details about how we use your personal information on the Information Commissioner's Office register. Our registration number is: Z7831579.

## **THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If we can't meet our obligations, you may be entitled to compensation under the FSCS scheme. The level of compensation would depend on the contract we have with you. Most insurance contracts are covered for 90% of claims, with no upper limit. The FSCS is based at 15 St Botolph St, London EC3A 7QU. Their website is <https://www.fscs.org.uk>.

## **FINANCIAL SANCTIONS LIST**

We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.