

Assurant Intermediary Limited Terms and Conditions

Thank you for choosing Assurant for your Home or Landlord Insurance. This document explains the products and services we provide, as well as any charges we may apply.

Accepting our Terms of Business

Your insurance is arranged and administered by Assurant Intermediary Limited. By asking us to quote for, arrange, or handle your insurances; you are providing your informed agreement to these Terms of Business.

For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us.

Our permitted business is introducing, selling, advising, arranging and assisting in the administration and performance of general insurance contracts and credit in relation to retail premium finance facilities.

You may check this on the Financial Services Register by visiting the FCA's website, www.register.fca.org.uk. Our register number is 311243.

Our Service

We source and arrange home and landlord insurance products along with a range of optional products (Home emergency, Legal expenses Insurance and Rent Guarantee) which are sold alongside your main home or Landlord policy. The products we provide are from a limited number of insurers. We also offer access to a retail premium finance facility provided by Assurant Intermediary Limited.

Your insurance policy may have been sold to you by a third party for example a mortgage broker or financial adviser. You may have received advice or a recommendation from them. If Assurant Intermediary has arranged your policy or assisted you at renewal, we do not offer advice or make recommendations when arranging your insurance.

However, we will ask you questions to determine your demands and needs for insurance and provide you with details of products which meet those needs. You will then need to make your own choice about how to proceed.

Renewal of your policy

You have the option if you wish your policy to automatically renew or to lapse at renewal. (For clarity this will also apply to any optional extras such as Home Emergency or Legal Expenses). You will have made this choice when you originally purchased your policy from your broker or us and it will be shown on your renewal documents. You can change the basis of your renewal at any time by contacting your broker or us on any of the contact methods shown in the 'contact us' section below. We will send you details of your renewal invitation in good time before your policy comes to an end.

Premium Finance

Assurant Intermediary Limited also offers a retail premium finance facility for customers that wish to enter into a credit agreement to spread the cost of the insurance on a monthly

basis. If you have selected this option at the original sale or at renewal of your policy, we, or your broker will have explained to you the costs you will incur when selecting this service. You will be sent full terms and conditions in relation to the credit agreement. We do not perform any credit checks in relation to setting up the credit agreement for you.

Complaints and compensation

We aim to provide you with a high level of customer service at all times but, if you have any questions or are not satisfied, please inform us via any of the methods within the 'Contact Us' section of this document.

We'll try to resolve your complaint as quickly as we can. If we can't, then we'll:

- Write to you to acknowledge your complaint
- Let you know when you can expect a full response
- Let you know who is dealing with the matter

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of receiving it.

If you are not satisfied of the outcome after receiving the final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). For further information you can visit FOS website www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance distribution activities. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available in relation to insurance advising for up to 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or www.fscs.org.uk

Payments for our Services

Assurant Intermediary Limited arranges this policy with the insurer on your behalf. You do not pay us a fee for arranging your policy; we receive commission from the insurer which is a percentage of the total annual premium. In some cases, we also receive a profit share based on scheme performance.

The following charges may apply for the administration of your policy:

- £5 for any changes made to your policy
- £20 in the event that you cancel your policy outside the cooling off period. No charges will be applied during the 14 day cooling off period or for changes requested at the date the policy is renewed.
- £10 to fulfil any request for duplicate insurance documents, including Policy Schedule and Policy Booklet.

Please note that some insurers may charge additional fees, which we may collect on their behalf. Any such fees will be detailed in the insurers terms and conditions which we send to you.

Handling Money

Our financial arrangements with insurance companies are on a 'Risk Transfer' basis. This means that we act as agents of the insurer in collecting premiums and handling refunds due to clients. In these circumstances such monies are deemed to be held by the insurer(s) with which your insurance is arranged.

Cancellation Rights

If you wish to cancel your insurance policy, please inform us by any of the methods listed within the 'Contact Us' section of this document. Each insurer has their own cancellation terms; please refer to your latest insurance policy booklet which is available online via the link within your welcome or renewal letter for your latest policy booklet.

Ending your relationship with us

In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice. Valid reasons may include but are not limited to non-payment of premium or fees, commission clawback by insurers where instructions are given to another party to handle the customer's insurance(s), failure to provide requested documentation or information, deliberate failure to comply with terms set out within the Terms of Business or insurer's documentation, deliberate misrepresentation or non-disclosure or attempted fraud, use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.

Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these Terms of Business. You will be liable to pay for any transactions concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions, together with all fees charged by us for services provided.

Use of personal data

Assurant Intermediary Limited, as data controller of your personal information, is committed to ensuring your privacy is protected. Please view our privacy policy at <https://www.assurathomeinsurance.co.uk/customer-privacy-policy/> to understand what personal information we collect from and about you, how we use and disclose your personal information, how long we keep your information and understand your privacy rights. If you do not have access to the internet, please contact us and we will send you a printed copy.

Please note, in general, your insurer will provide you with their own data protection statement within your insurance policy booklet and holds personal data separately from that provided by you in connection with this policy. If you were sold this policy by a broker or financial adviser, then they will also tell you how they use your data.

Your responsibilities

You have a duty to take reasonable care not to make a misrepresentation to the insurer. You are responsible for answering any questions in relation to any proposal for

Insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy.

You must check all details on any proposal form or Statement of Insurance and pay particular attention to any declaration you may be asked to sign. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any endorsements and conditions as failure to comply with them could invalidate your policy or mean that claims may not be paid.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

If you are unsure about any matter, please contact us for guidance.

Credit checks

We, and other firms involved in arranging your insurance (insurers, other intermediaries or premium finance companies) may use public and personal data from a variety of sources including credit reference agencies and other organisations. The information is used to help tailor a price, to ascertain the most appropriate payment options for you and to help prevent fraud. Any credit reference search will appear on your credit report whether or not your application proceeds. If you have any questions about this or any other matter, please do not hesitate to contact us.

Conflict of interests

Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Claims handling arrangements

All claims are handled directly with the insurer, or their appointed claims handlers and details are explained in your policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim.

Contact Us

If you need to contact us for any reason about your policy, please use the contact details below:

Write to us:

Customer Services
Assurant Intermediary Ltd
Emerald Buildings
Westmere Drive
Crewe
CW1 6UN

Telephone: 03332 000 777

Email: homeinsurance@assurant.com

Our opening hours are:

Monday – Friday (09:00 – 17:30) excluding bank holiday