

About our Insurance Service

This is an important document. It tells you about the services from First2Protect Insurance Services, for Property, Home and Landlord Insurance.

Your Agreement

When you take out insurance through us, you agree to the terms set out in this Agreement. First2Protect will act in your best interests. We do not act on behalf of the insurer unless we collect premiums on their behalf.

This does not affect your normal legal rights.

Who are we?

In this Terms of Business Agreement “We”, “Us” and “Our” means **First2Protect Insurance Services which is a trading name of First2Protect Limited.**

How you can contact us

Telephone: ☎ 01392 849892

Email: ✉ insuranceservices@first2protect.co.uk

Post: ✉ First2Protect, Second Floor, The Forum, Barnfield Road, Southernhay, Exeter, Devon, EX1 1QR

Online: www.first2protect.co.uk

We are usually available Mon - Thurs 09:00 - 18:30 and Fri 09:00 - 17:30.

Telephone calls may be recorded for training and monitoring purposes.

Who regulates us?

First2Protect Limited is registered in England and Wales at Second Floor, The Forum, Barnfield Road, Southernhay, Exeter, Devon, EX1 1QR (number 09014795) VAT number: 45 3524 694.

We are an Appointed Representative of the PRIMIS Mortgage Network which is authorised and regulated by the Financial Conduct Authority (FCA) (FRN:435779). The FCA is an independent financial regulatory body.

PRIMIS is included on the Financial Services Register under registration number 435779. You can check this via the FCA website <http://www.fca.org.uk> or by calling them on 0800 111 6768.

PRIMIS Mortgage Network authorise us to advise and make arrangements in relation to General Insurance.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Further information about this scheme is available from the FSCS website www.fscs.org.uk or on the

below details:

☎ 0800 678 1100 or 0207 741 4100

✉ Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

What services do we provide?

Choosing your product online

If you have completed a quote and selected a product and premium online (even if you make payment via our contact centre) you have not received advice or a personal recommendation. You have determined which products are right for you and selected the cover levels that you require.

Should you wish to receive an advised quotation please contact us directly and we will be happy to carry this out for no additional cost.

Choosing your product with the help of First2protect

If you have completed a quote and selected a product and premium with one of our advisors (even if you make payment online) they will have provided you with a personal recommendation in relation to Buildings and/or Contents Insurance. This advice may include recommendation in relation to product enhancements such as; Accidental Damage, Personal Possessions, Family Legal Expenses, Home Emergencies, Legal and Rent Protection and Landlords Home Emergency Cover.

Our advisor will have asked you various questions to understand what you need in order to provide you with this personal recommendation.

Whose products do we offer?

We only offer Buildings and Contents Insurance from the following insurers; AXA, Allianz, Geo Personal Lines, UK General, Plum, Prestige Underwriting Services Ltd, Abacus, Fresh, Home & Legacy, Covea, LV.

We only offer: Family Legal Expenses Cover, Home Emergency Cover, Landlords Home Emergency Cover, Legal and Rent Protection Cover from Arc Legal Assistance.

Are there any limitations to the advice we are providing?

Our advice is limited to providing advice on appropriate insurance solutions from our range of insurers.

Any transactions carried out online via the First2Protect portal are done so on a strictly non-advised basis. Reasonable assistance will be given through the information provided and questions asked. However, should you wish to receive personal advice and recommendations, please contact First2Protect directly on the details stated above.

We do not provide tax advice. If you are in any doubt, you should seek appropriate advice on any tax implication of the transactions that you enter.

What will you have to pay us for our services?

First2Protect charge fees for the following:

An administration fee of £36 to arrange the policy when you're new to us, or when you renew your policy each year.

If you want to cancel your insurance policy mid-term, we will charge you £35;

First2Protect make other changes to your Buildings and/or Contents insurance during the policy year free

of charge. However, your insurer may change your premium.

We will be paid commission from the insurer and/or our finance provider. The amount of the commission is based on the premiums you pay for your insurance product.

Where you have been introduced to us by an estate agent partner, and we arrange a policy for you, we will pay a referral fee to the estate agent. The estate agent may be an associated company of us. The average amount of the referral fee is £41.

Your right to cancel

You can cancel your policy before the start date, within 14 days of it starting or renewing, or within 14 days of receiving your policy or renewal documentation, if that is later. You will receive a full refund of the premium paid, including anything you paid for optional cover. No cancellation fee will be charged. You can do this by contacting us.

Under all other circumstances, please note that no refund will be provided for additional covers.

If you do not use this cancellation option, it will continue in force for the term of the policy and you will be required to pay the premium as stated.

What to do if you have a complaint

We hope that you will be satisfied with the service that we provide. If you wish to register a complaint about the service you have received from First2Protect, please contact us via any of the following methods:

Telephone: ☎ 0121 767 1139

Email: ✉ complaints.solihull@primis.co.uk

Post: ✉ Customer Resolution Department, PRIMIS Mortgage Network, 3700 Parkside, Birmingham Business Park, Solihull, B37 7YT

PRIMIS will aim to deal with your complaint quickly and impartially. You can see our full complaints procedures via our website www.primis.co.uk and following the links for Customer Complaints from the home page. If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

Full details can be found on its website at www.financial-ombudsman.org.uk

If your complaint is about your insurer or how your claim was handled, you will find details of how to complain in your insurer information document.

How personal information about you will be used

We will keep all your personal information private and confidential, even if you are no longer a customer. This is in line with current data protection legislation. Our Data Privacy Statement provides full information about how we will use your data including:

- What data will be obtained;
- Use of data and who it will be shared with.
- Your right to access the Data.

We can provide a copy of our Data Privacy Statement on request or you can read our Privacy Notice which can be found at www.first2protect.co.uk/privacy or write to us at:-
Data Protection Officer, Newcastle House, Albany Court, Newcastle Business Park, NE4 7YB.

Fraud Prevention, Detection and Claims History

The personal information we have collected from you will be shared with fraud prevention agencies who

will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by these fraud prevention agencies, and your data protection rights, can be obtained by calling First2Protect Insurance Services on 01392 849874.

Insurers pass information to the Claims and Underwriting Exchange database, managed by the Motor Insurers' Bureau. The aim is to help us check information provided and also to prevent fraudulent claims. **We** may at any time search the database including when **we** deal with your request for insurance. Under the conditions of your policy you must tell **us** about the incident (such as a fire or theft) which may or may not give rise to a claim. When you tell **us** about an incident **we** will pass information relating to it to the database. **We** can supply more information on the database if you request it.

Your responsibilities

It is your responsibility to take care to give us complete and accurate information in response to all questions asked by us, either directly or online. This applies not only when you take out your insurance policy but you must also advise us of any changes that occur throughout the duration of the policy. (See General Condition 11 in your policy wording for further detail).

We will send you a Statement Of Fact which is a record of the information you gave us in order for the contract to be offered. It is therefore important that you notify **us** straight away if any information changes. When you notify **us** of any changes, this may affect your premium or the terms of your policy. In some circumstances the insurer may be unable to continue cover, in which case we will cancel your policy as described under "Your right to cancel" in your policy wording.

If you do not give us full and accurate information, it may mean that your policy is invalid and you will not be able to make a claim. You may also find it difficult to get insurance elsewhere and/or you may have to pay a higher premium.

You should read all the documents that **we** send you about your insurance and keep them safe. Or you can access them at any time on our portal. You should make sure all the information shown on the documents is correct and tell **us** straight away if anything is not accurate or correct. If you have any queries about your policy or if there is anything that you do not understand, please contact **us** immediately - and **we** will be happy to help you.

Where either notifications or changes are required these can either be carried out online or directly with an advisor.

Changes to your circumstances

Please tell **us**, or update your policy directly through the portal as soon as possible if there are any changes to your circumstances or details which could affect your insurance. You can find further information on what you must tell us about in General Condition 11 in your policy wording.

If your circumstances change and you do not tell **us**, you may find that you are not covered if you need to make a claim.

Renewing your policy

Your policy cover is underwritten by one of a panel of insurers. This means that the policy cover provided will be the same, irrespective of the insurer. At renewal, we check that the premium offered by your current insurer is still the most competitive. If one of our alternative panel members offers a more competitive price, then we will transfer your cover to the alternative insurer. Please note that you should always check your policy schedule, sums insured, and any applicable endorsements to ensure cover remains adequate for your needs. Should a change be required you can choose to either do this directly through the online portal or contact us to talk through and advise on your needs.

Authority to renew

For your convenience and protection, provided that **we** are able to collect the premium by Direct Debit **we** will automatically renew or replace your policy unless you **tell us not to**. **We** will write to you before the policy renewal date to remind you of this, to outline any change to the conditions of your policy and to let you know what the new premium will be. (Please also see **Your Right to Cancel** on Page 1). Please note, you can change your mind about automatic renewal at any time.

Also for your protection - if your home is in a flood plain or in an area prone to flooding, or if you have made a claim on your policy in relation to flooding or subsidence, then we recommend you do not stop this policy until suitable alternative insurance arrangements are in place. If you do, you may find you can't make a claim if something happens.

Change of insurer

We may from time to time use different insurers to underwrite your insurance. This may happen, for example, where your circumstances change significantly and where an alternative insurer can offer better cover or terms.

You can also ask for your insurer to be changed and First2Protect Insurance Services will cancel your existing policy and arrange a suitable replacement; making sure there is no break in cover. First2Protect will tell you about any change in the policy terms and conditions.

If your insurer decides not to offer you insurance or withdraws your policy **we** may need to move you to an alternative insurer without gaining your agreement. This is to make sure you are insured at all times. If this happens **we** will tell you about any changes. If we do change your insurer, you can stop the replacement policy once the change has been made. In these circumstances you will not be charged a cancellation fee (see the section Your right to cancel above).