

IMPORTANT INFORMATION – HOME INSURANCE

Financial Sanctions

Please note that we are unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body, or regulatory agency. Full details will be provided in your policy documentation.

The law and language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands, or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

About the insurer

Cavere Home Insurance is underwritten by Royal & Sun Alliance Insurance Limited (RSA), which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

Are you protected if RSA go out of business?

Royal & Sun Alliance Insurance Limited is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

Cancelling your policy

Once you've read your policy, if you don't want to go ahead with the insurance and this is your first year with us, you'll have 14 days from the day you receive the policy documentation to let us know. If you're due to renew your cover, then the 14 days starts from your renewal date. Once we know that you'd like to cancel, we'll refund any payments you've already made unless you've made a claim in the current period of insurance.

If we need to cancel your policy, we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. If we cancel your policy, we may refund you for payments you've already made to us for the time you have left on your insurance. If your policy is cancelled, you'll still be able to claim for any event that happened before the cancellation date.

How to renew your policy

We'll contact you before your policy is due to renew each year to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date. If you have opted in to Auto-Renewal the policy will automatically renew if you pay by Direct Debit, unless you advise us before the renewal date that you wish to cancel your cover. If you normally contact us to pay for your policy once a year, or if you have opted out of Auto-Renewal then you'll need to contact us before the renewal date to make arrangements to pay the premium and renew your cover.

How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this in writing. You can find full details of how to claim in your policy documentation.

Making a complaint

If you think that you haven't received the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy, you should contact coverbaloo using the address shown in your documentation. If coverbaloo are not able to resolve the complaint for you, they will contact the Customer Relations team at RSA to look into your concerns on behalf of their Chief Executive. If they can't resolve your complaint, you will receive written confirmation of their final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.