



# Home Insurance policy terms and conditions

## Who are we?

Post Office Management Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our financial services registered number is 630318. We are registered in England and Wales. Registered number 08459718. Registered office: 100 Wood Street, London EC2V 7ER. You can check these details on the FCA's register by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

## What insurance do we offer?

We offer a range of home insurance products, and this is the agreement between you and us.

## Your agreement to these terms and conditions

In seeking insurance through us, you agree to these terms and conditions. We act on behalf of our insurers offering home insurance products.

## Who is the underwriter of your main policy?

Post Office home insurance is underwritten by Ageas Insurance Limited, whose registered office is: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, and is registered in England and Wales. Company number 354568.

## Who is the underwriter of the Home Emergency and Family Legal Protection insurance?

Post Office Family Legal Protection (FLP) and Home Emergency (HE) enhanced cover is underwritten by ARAG Legal Expenses Insurance Company Ltd. ARAG head and registered office is: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW, [www.arag.co.uk](http://www.arag.co.uk) and is registered in England and Wales. Company number 103274.

## Your needs

You will be asked a series of questions so we understand what you need from your insurance. However, we will not provide advice or recommendations. Please ensure that the policy meets your requirements.

## Quote guarantee period

When we have provided you with a quotation, it is only valid for a limited period of time and on the basis there are no changes made to the information you have given, including the start date of the policy. Quotes are valid for up to 30 days or the policy start date, whichever is sooner.

## Important information

Please take care to answer all questions honestly and to the best of your knowledge. You must tell us about any changes which affect your insurance policy. Failure to do this may mean your cover could be affected and you may not be able to claim.

## Claims

Should you wish to make a claim under your home insurance policy you should call the Claims Helpline on 0345 165 0915. Ageas, who are your insurer, will be happy to help you, as will ARAG who provides the insurance for the enhanced cover (FLP and HE). Full details of how to make a claim are included in your policy booklet. Please note that your insurer(s) shall have no responsibility in handling any claim if the incident date is after the date of the cancellation or the lapse or end date of your policy.

## **Automatic renewal: what this means and how to stop it**

Each year we may seek to automatically renew your policy. We will write to you a minimum of 21 days before your renewal date to confirm this and provide you with the details of your renewal premium to enable you to make an informed decision about your policy. If you are happy with the price and the details of the cover, you do not need to do anything. If you do not want us to automatically renew your policy or if any of your details have changed, please contact us to let us know. If we are not going to automatically renew your policy, we will confirm this in our renewal letter and if you want to renew you will need to call us. We will also use these details for the future administration of your policy, for example if you require us to make an amendment to your policy. Please note – no money will be taken from your card without prior notification. This service is only offered to customers paying with Visa or Mastercard credit or debit cards. If you do not want us to automatically renew your policy, please let us know. You can either call us on 03334 439 850, email us at [homeinsurance@postoffice.co.uk](mailto:homeinsurance@postoffice.co.uk), write to us at Post Office Insurance, 67 Hope Street, Glasgow G2 6AE or log onto the self-service portal to action yourself.

## **How we will use your information**

Your quote is issued subject to status. If you choose to buy, we may perform additional checks on you. To prevent and detect crime we may share your information provided to us with other organisations. Your personal information is used to provide you with a quotation and a policy. For full details of how we use your information, please read the privacy policy on the Post Office website at [www.postoffice.co.uk/privacy](http://www.postoffice.co.uk/privacy)

For details of how Ageas collect, use and store your personal data, please visit their website [www.ageas.co.uk](http://www.ageas.co.uk) or contact their Data Protection Office at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or email [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk)

To understand how ARAG uses your information, any requests, questions or objections should be made in writing to Data Protection Officer, ARAG Legal Expenses Insurance Company Ltd, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW or by email at [dataprotection@arag.co.uk](mailto:dataprotection@arag.co.uk)

## **Governing law and jurisdiction**

These terms and conditions and all quotations and policies we obtain for you are subject to the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales unless your policy states otherwise.

## **Insurance Premium Tax**

Please be aware that Insurance Premium Tax (IPT) is included at the appropriate rate in your home insurance premium.

## **Commission disclosure**

For all sales, Post Office Management Services Limited will receive a percentage commission from the total premium you pay. In addition, Post Office Management Services may receive a profit share from the insurer. We also receive commission from Premium Credit Limited (PCL) who provide the finance for customers who pay by monthly direct debit.

## **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS), meaning you may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations to you. Further information about the compensation scheme arrangements can be found in your policy booklet.

## **Making a complaint**

If we have not met your expectations and you would like to make a complaint, you can do so by contacting us directly. If you remain dissatisfied you can contact the Financial Ombudsman Service. Full details on how to make a complaint about us or your insurer can be found in your policy booklet.