

Essential Information Document - Personalised Home Insurance

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. Unless you advise us before the renewal date that you wish to cancel your cover, the policy will automatically renew.

Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of loss or damage to the Buildings and/or Contents and if chosen, Accidental Damage, High Risk Items, Personal Items, Technology & Entertainment, Garden and Pedal Cycle cover, Legal Expenses and Home Emergency cover will also be covered. The levels of cover may vary depending on which options you choose.

The Law and Language that applies to your policy

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live. This policy has been issued in the United Kingdom.

All communication relating to this policy will be in English.

Are you protected if we go out of business?

You are protected by the Financial Services Compensation Scheme (FSCS). This provides compensation if the insurer 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 receive the policy schedule (or once cover under this policy has started, if this is later), you have 14 days to make sure the cover is exactly what you need. If it isn't, or if you have any queries, please contact us as we will be happy to explain and/or to make changes to meet your needs. Alternatively, you have the statutory right to ask for the policy to be cancelled and you will receive a full refund of premium if no claim has been made. If you do not exercise your right to cancel your policy, it will continue in force until the renewal date and you will be required to pay the premium as stated. If you wish to cancel your policy after the initial 14 day period, we will refund the premium that you have paid for the unexpired section of the current insurance period providing no claim has been made.

We have the right to cancel this policy by giving at least 14 days' notice in writing to the policyholder at their last known address. This will not affect your right to make a claim for any event that happened before the date of cancellation.

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

Select & Protect aims to provide an exemplary service to all our customers. If our standards fall short of these expectations we will investigate why, to both resolve the issue for the customer that brought the matter to our attention and to help us to meet or exceed our customers' expectations in future. If you remain dissatisfied following the final outcome of your complaint, you may refer your complaint to the Financial Ombudsman Service.

Customer Services & Relations Team	1 st Floor Maitland House Warrior Square Southend-on-Sea Essex SS1 2JY. Phone: 0345 345 6800 Email: customer.service@select-protect.co.uk
Financial Ombudsman Service	Exchange Tower London E14 9SR

About us

Select & Protect is a trading name of Hood Group Ltd. Registered in England at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY no. 3139744. Hood Group Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 616402. 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).

Hood Group Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The total premium you pay includes a commission for Hood Group Ltd who sell and administer your policy. This is a percentage added to the base premium provided by the insurer. Every year, the insurer calculates the profit made on policies we sell and administer. If this is above a certain amount they also pay us a share of this.

Select & Protect exclusively uses Aviva plc, AXA Insurance plc, Covea Insurance plc and Royal & Sun Alliance Insurance plc to underwrite the 'Personalised Home Insurance' product, except for Legal Expenses and Home Emergency cover which is underwritten by DAS Group. Further information about these insurers can be found in your policy documentation.