

Home Insurance **Terms of Business**

JOHN LEWIS
MONEY

These terms and conditions shall apply to **your** use of the website located at home-insurance.johnlewisfinance.com (the 'Website') or where **you** have accessed the contact centre in relation to John Lewis Home Insurance from John Lewis PLC (**'we/us/our'**).

By using the Website or **our** contact centre, **you** agree to be bound by the terms and conditions set out below. If **you** do not wish to be bound by these terms and conditions, **you** should not use the Website or **our** contact centre.

We reserve the right to alter these terms and conditions from time to time, but if **we** do so **we** shall post any such changes on **our** Website and notify **you**, giving **you** 30 days' notice if such changes are made during a policy term or with **your** renewal notice at renewal. **Your** continued use of the Website or contact centre after the 30-day notice period shall constitute acceptance of the amended terms and conditions.

1. Accepting our Terms of Business

1. By asking **us** for a John Lewis Home Insurance quote, **you** are providing **your** informed agreement to these Terms of Business.
2. For **your** own benefit and protection, **you** should read these terms carefully.
3. If **you** are unsure about any aspect of **our** Terms of Business or have any questions regarding **our** relationship with **you**, please contact **us** immediately.

2. Who regulates us?

1. John Lewis Home Insurance is a trading name of John Lewis PLC, with registered offices at 1 Drummond Gate, Pimlico, London SW1V 2QQ. John Lewis PLC is registered in England with company number 233462.
2. John Lewis PLC is an appointed representative under firm reference number 416011 of Munich Re Digital Partners Limited ('Digital Partners'), a company authorised and regulated by the Financial Conduct Authority under firm reference number 804106 to carry on insurance distribution activities.
3. John Lewis Home Insurance contact centre and administration is provided by Hood Group Limited ('Hood'), a company authorised and regulated by the Financial Conduct Authority under firm reference number 616402 to carry on insurance distribution activities.
4. **You** may view **our** regulatory status on the Financial Services Register by visiting register.fca.org.uk or by contacting 0800 1116768.
5. The home insurance which **we** arrange for **you** is underwritten by authorised insurance companies.

3. Peace of mind

1. **You** may be entitled to compensation from the Financial Services Compensation Scheme (the 'FSCS') if **we** or **your** insurer(s) cannot meet **our**/their obligations to **you**.
2. The level of compensation which **you** may be entitled to from the FSCS will be limited to 90% of **your** claim, without any upper limit.
3. Further information about compensation scheme arrangements is available from the FSCS website, fscs.org.uk. Alternatively, write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

4. The capacity in which we act

1. **We** have entered into a contractual agency relationship with Digital Partners to arrange home insurance policies on its behalf, and with Hood to administer the insurance policy on **our** behalf.
2. **We** act as an insurance intermediary who provides insurance products for home insurance from an authorised insurance company, through a website, mobile application and via a contact centre.
3. Individuals (**you**) who purchase home insurance from **us** agree to these Terms of Business and understand that **we** are an appointed representative of Digital Partners and neither **us** nor Digital Partners are an insurance company.

4. Digital Partners have entered into a sole contractual agency relationship which allows Digital Partners and **us** to offer **you** home insurance which is underwritten by an authorised insurance company. Other authorised insurance companies will provide add-on products. **We** will give **you** further information about this before **we** finalise **your** insurance agreements, and will confirm who the insurance companies would be for the home insurance and for the add-on products **you** have chosen.
5. **We** represent the insurance company when arranging and administering **your** policy, for example policy adjustments, cancellations and renewals. **We** also act on behalf of **your** insurance company when validating the information **you** provided in the quotation process, when sourcing, distributing and arranging cover at new business and renewal, and in the event that **your** insurance company requests that **your** policy be cancelled or voided.
6. Neither **us**, Digital Partners, Hood nor any insurance company **we** use have a direct holding in each other representing more than 10% of the voting rights or capital.
7. Digital Partners and some insurers **we** use do have an indirect holding in each other representing more than 10% of the voting rights or capital. However, they do not have an indirect holding representing more than 10% of the voting rights or capital in **us** or Hood, and neither **we** nor Hood have an indirect holding representing more than 10% of the voting rights or capital in the insurance companies or Digital Partners.

5. Accepting our Terms of Business

1. **We** offer **you** home insurance cover via a contact centre administered by Hood.
2. **You** will enter into two separate contracts when **you** take out an insurance policy through **us**. The first contract is these Terms of Business, which are entered into with **us** and set out the terms and conditions under which **we** will arrange and administer **your** insurance policy.
3. **You** will also enter into a separate contract with the insurance company, which is the insurance policy and which sets out the terms and conditions of **your** insurance, including the premium.
4. If **you** purchase any add-on products, **you** will also enter into a further insurance policy for each add-on product with the relevant insurance company.
5. Details of the policies **we** offer can be found in the Insurance Product Information Documents (IPIDs) on the John Lewis Finance website and are included with **your** quote and welcome pack.

6. What is our role?

1. **You** will not receive any advice or recommendation from **us** about John Lewis Home Insurance, or whether the insurance policy is suitable for **your** needs. While **we** may ask some questions to narrow down the selection of products on which **we** will provide details, **you** will need to make **your** own choice about how to proceed.
2. **We** will:
 1. Arrange **your** insurance by getting a quote from **our** selected insurance company.
 2. Arrange for **your** premium payment to be processed.
 3. Provide **you** with the details and documentation relating to **your** policy.
 4. Pass any request from **you** for adjustments **you** want to make to **your** policy (such as changes to the cover required, property insured or cancellation of **your** policy), to Hood who will handle such requests on **our** behalf.
 5. Deal with any amendments, adjustments or refunds of premium required and provide **you** with confirmation of any changes to **your** policy. **We** may refer **you** to an alternative insurer if the amendments to **your** policy are not acceptable to **your** original insurer.
 6. Pass any request from **you** for any duplicate or replacement documentation relating to **your** policy and/or additional products to Hood who will fulfil **your** request on **our** behalf.
 7. Issue optional additional add-on products to **you** where **you** consider these products meet **your** needs.
 8. Arrange the renewal of **your** insurance and additional add-on products

7. What do we get paid for our role?

1. When **we** sell **you** a policy, the insurance company pays **us** a percentage commission from the total premium.
2. If the type of policy **we** sell reaches specific profit targets, the insurance company may also pay **us** an additional bonus.

8. Our Fees and Charges

1. Please check **your** insurance policy documentation for details of the premium which **you** must pay for **your** insurance policy.
2. **We** do not charge service fees, administration fees, arrangement fees, policy amendment fees or cancellation fees (no matter when **you** cancel).

9. Your Obligations

1. It is important that the information **you** provide throughout the quote process, and throughout the duration of **your** insurance policy is accurate. If **you** fail to disclose correct and complete information to the best of **your** knowledge and belief, **you** might be charged a higher premium, **your** claim(s) might be refused or not fully paid, **your** policy might be cancelled, or **your** policy might be null and void (i.e. treated as if it never existed).

10. Our Obligations

1. It is **our** intention to provide **you** with an exceptional level of customer service at all times. However, should **you** be unhappy with **us**, the home insurance product or have any other cause for dissatisfaction, **we** have a formal complaints procedure:

If **you** have a concern, please contact **us** in the first instance as **we** may well be able to resolve **your** complaint straight away. Please use one of the following methods to contact us, detailing the nature of **your** complaint:

Tel: 03456089001

Email: complaints@service.home-insurance.johnlewisfinance.com

Post: John Lewis Home Insurance, Hood Group Limited, 2nd Floor, Dencora Court, Tylers Avenue, Southend, SS1 2BB

We endeavour to resolve all complaints within 3 business days (a business day is defined as Monday to Friday, but excluding bank holidays).

If **we** have not been able to resolve **your** complaint to **your** satisfaction within 3 business days, **we** will keep **you** updated with progress and will provide **you** with a final decision as quickly as possible.

If **you** are not happy with the outcome of **your** complaint, **you** may be able to ask the Financial Ombudsman Service ('FOS') to review **your** case, without prejudice to **your** right to start legal proceedings. **You** will need to contact them within 6 months of the date on which **our** final decision was issued or the complaint was closed.

You can also ask the FOS to review **your** case if **you** have not received a final decision within 8 weeks of **us** receiving **your** complaint. The service the FOS provides is free and impartial. **You** can contact the FOS using the following details:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

11. Purchasing Home Insurance

Ability to Buy

1. **Our** Website, app and call centre will provide **you** with the ability to buy **our** home insurance product.
2. The details of the insurance cover **you** have chosen and purchased will be included in **your** policy schedule.
3. **You** agree and undertake to adhere to the conditions of the policy and any schedule associated with the policy.
4. **Your** home insurance policy documentation will be created and emailed to **your** stated email address upon receipt of **your** payment and confirmation of acceptance of these terms. Any documents in relation to cover will be available through **our** Website/app in **your** account at such time.
5. **We** will ensure that **you** receive full details of **your** insurance cover and **we** will provide **you** with any documents that **you** are required to have by law.
6. Insurance documentation is provided in electronic format by default. If **you** would prefer **us** to send **you** paper copies, which are available for no additional cost, please contact **us** by emailing: enquiries@service.home-insurance.johnlewisfinance.com or calling **us** on: 0345 6089001.

12. Quotes

1. Any quotation provided by **us** is valid and guaranteed only for the period stated in **your** email quotation or as **we** may otherwise indicate to **you**.

13. Renewal and Change of Insurance Company

Each year **we** will write to **you** before **your** current insurance expires to tell **you** what will happen next:

1. On limited occasions, **we** may not offer **you** renewal terms and **we** will tell **you** if this is the case. In those instances when **we** do not offer **you** renewal terms:
 - a. **your** policy will not be automatically renewed (even if **you** had initially opted into automatic renewal and payment of **your** premium by credit or debit card or other continuing payment authority (sometimes referred to as a 'recurring payment')); and
 - b. **you** will no longer have cover under the policy once **your** current insurance expires.
2. If **we** offer **you** renewal terms:
 - a. these may include renewing **your** policy with a different insurance company. Periodically, for several reasons, **we** and/or Digital Partners may decide to change **our** chosen insurer(s). Where this happens, **we** will write to **you** before **your** current insurance expires with details of who would become **your** insurance company upon renewal, together with any other changes to **your** insurance cover.
 - b. If **you** have opted into automatic renewal and **we** are able to take a payment on or before **your** renewal date, **your** policy cover will automatically be renewed with the insurance company named in **your** renewal letter together with any changes that apply to **your** policy cover.
 - c. If **we** are unable to take payment on or before **your** renewal date, **your** policy will not renew and **you** will not have cover under the policy.
 - d. Even if **you** pay **your** premium by credit or debit card or other continuing payment authority (sometimes referred to as a 'recurring payment'), **your** existing policy will not be automatically renewed unless **you** have opted in for automatic renewal.
 - e. if **you** have opted into automatic renewal, **you** can opt out at any time.
 - f. If **you** want to opt out of automatic renewal **you** will need to tell **us**, otherwise **your** policy will renew and **we** will continue to deduct the new premium from **your** bank, debit or credit card account.
 - g. To opt out of automatic renewal, please call **our** contact centre on 0345 608 9001, email **us** at enquiries@service.home-insurance.johnlewisfinance.com or write to us at John Lewis Home Insurance, Hood Group Limited, 2nd Floor, Dencora Court, Tylers Avenue, Southend, SS1 2BB.

14. Payment

1. **You** are responsible for paying the full policy amounts, either up front or monthly by debit or credit card.
2. The premium for ID Theft Cover and some add-ons are non-refundable. These are made clear in the policy wording and **your** welcome letter/policy schedule.
3. All payments are taken through a third-party payments process or payment service provider.
4. Continuous payment authority
 1. Where **you** provide **us** with **your** card number for payments, a continuous payment authority is set up. This means that **we** will be able to use **your** payment details to automatically take payments which become due on **your** policy, such as at **your** renewal or if any amendments are made to **your** policy. This saves **you** from having to provide **us** with payment details each time and ensures that **your** insurance cover continues without interruption.
 2. **We** will tell **you** in advance before taking any payments and **you** can cancel **your** continuous payment authority at any time by contacting **us**.
5. By accepting the terms of a policy, **you** will be agreeing to an insurance premium for the acceptance of the policy.

15. Handling money

1. All premiums **you** pay for **your** policy are held by Hood as agent of **your** insurer(s). When received by Hood, premiums are treated as being received by the insurer(s). Any premium refund is treated as received by **you** when it is actually paid over to **you**.
2. The relevant insurance company of a policy carries the risk of any loss of premiums which may arise in the event of any winding up, liquidation, administration or insolvency of Us, Digital Partners or Hood
3. From time to time **we** may work with third parties ('Credit Companies') to offer **you** the ability to pay for premiums in instalments, depending on the nature of the policy. In this instance, the terms and conditions of the relevant Credit Company will apply and **we** may assist the Credit Company.

16. Data Protection

1. For full information on how **we** process **your** data, please see **our** privacy policy at <https://home-insurance.johnlewisfinance.com/files/privacy-policy.pdf>.

17. Disclaimer

1. **We** do not accept any liability for errors or omissions relating to information contained within the Website or this document.
2. **We** reserve the right to change the Website at any time.
3. To the extent allowed by law **we** do not accept liability for any loss resulting from the use of the Website or any material contained within the Website.

18. Copyright

1. **We** and Digital Partners own the copyright to all material contained within the Website. No part of the material may be copied or reproduced for commercial use without **our** prior consent.
2. The Website is for personal use only.

19. Duration of this contract

1. The minimum duration of this contract with **us** is the duration of **your** insurance policy or, if **you** do not accept a quote that **we** provide to **you**, the date of expiry of that quote.
2. This contract will cease if **your** insurance policy is cancelled.
3. Full cancellation terms can be found within the Policy Wording.

20. Choice of Law and Jurisdiction

1. These Terms of Business are governed by the laws of England and Wales unless **we** agree and confirm otherwise in writing.
2. The courts of England and Wales shall have exclusive jurisdiction over any dispute or claim arising out of or in connection with these Terms of Business (including non-contractual disputes and claims).