Home Insurance
Terms of Business

JOHN LEWIS
MONEY

Home Insurance provided by John Lewis Money – **Our Agreement with You**.

1. Who are we?

a. John Lewis Finance Limited ("**we**/**us**/**our**") is a company registered in England with company number 15785347 and its registered office at 1 Drummond Gate, Pimlico, London, SW1V 2QQ.
b. **We** are an insurance intermediary.
c. **We** are authorised and regulated by the Financial Conduct Authority.
d. **We** are included in the Financial Services Register under reference number 1018169. **You** may view **our** regulatory status on the Financial Services Register by visiting register.fca.org.uk or by calling **0800 1116768**.

2. The capacity in which we act

a. **We** act for and on behalf of the insurance provider(s) of **your** policy. **Your** policy schedule will set out the details of the insurance provider(s).
b. **We** only offer home insurance from the following insurance provider(s):

Insurance Provider
AXA Insurance UK plc
Covea Insurance plc
Prestige Underwriting Services Ltd
Ageas Insurance Limited
Integra Insurance Solutions Ltd (Integra)

c. **We** also offer a range of optional products that complement **your** policy. These are listed below:

Product	Provider
Home Emergency Cover	ARAG Legal Expenses Insurance Company Ltd
Family Legal Protection	ARAG Legal Expenses Insurance Company Ltd

d. **We** do not have a direct or indirect holding in the voting rights or capital in any of the insurance companies or providers we deal with. None of the insurance companies or providers **we** deal with have any direct or indirect holding in the voting rights or capital of **us**.
e. **We** do not provide any advice or personal recommendations about the insurance products **we** offer, **we** will only provide **you** with information. 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.

3. Change of insurance company or provider

a. Periodically, **we** may decide to change the insurance companies or providers that provide **our** insurance products.

b. When **your** policy is due to renew, **we** may offer **you** a renewal quote on behalf of a different insurance company or providers than the one providing **your** current policy. Accordingly, unless **you** tell **us** otherwise, **we** will:

   i. transfer **your** data to **your** new insurance company or providers; and

   ii. send **you** an offer of insurance on behalf of **your** new insurance company or providers, and where **your** policy renews automatically, **we** will renew **your** policy with **your** new insurance company or providers.

4. What we get paid for our role

a. When **we** sell **you** a policy, **we** will charge **you** a fee of £25.00 (this is set out in the section below). In addition, the insurance provider(s) allows **us** to retain a portion of the total premium **you** pay as **our** commission.

5. What you have to pay

a. Please check **your** policy schedule for details of the premium **you** must pay for **your** policy. **You** will also have to pay the following administration fees in addition to the premium:

Description	Fee
Policy arrangement fee	£25.00
Policy renewal fee	£25.00
If **you** make changes to **your** cover using the call centre or if **we** have to make changes to **your** cover	£15.00
If **you** cancel **your** policy early using the call centre (after **your** 14 days cooling off period) or if **we** have to cancel **your** policy	£25.00
Reprinted documentation via the post	£7.00

b. All premiums **you** pay for **your** policy are held by **us** as agent of **your** insurance provider(s). Once received, premiums are treated as being received by the insurance provider(s). Any premium refund is treated as received by **you** when it is actually paid over to **you**.

c. **We** work with a third party to offer **you** the ability to pay for premiums in instalments ('**Premium Finance Provider**'). **We** have not provided any advice or made any recommendations in respect of **your** decision to pay for premiums in instalments. If **you** choose to pay in instalments, the terms and conditions of the Premium Finance Provider will apply ('**Premium Finance Agreement**'). **We** are a credit broker and not a lender.

d. If **you** fail to make repayments of the premium instalments to the Premium Finance Provider in accordance with **your** Premium Finance Agreement, they may cancel **your** Premium Finance Agreement and **we** may subsequently cancel **your** insurance policy on behalf of the insurance provider(s) if **you** do not make alternative arrangements to settle the amount due. If this happens, **you** will owe **us** any amounts that were outstanding under the Premium Finance Agreement before it was cancelled, and **we** have the right to recover these from **you**. If **you** are due a refund of any premiums from the insurance provider(s) under **your** policy, **we** shall be entitled to retain these in order to reduce the amount **you** owe **us**.

6. Your obligations

a. It is important that the information **you** provide throughout the quote process, and throughout the duration of **your** policy is true and accurate. If **you** fail to provide true and accurate information, the insurance provider will have the right to take certain steps, for example **you** might be charged a higher premium, **your** claim(s) might be refused or not fully paid, or **your** policy might be terminated or treated as if it never existed.

7. If you are not happy with our service

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

b. 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: **0345 608 9031**

   Email: **complaints@home-insurance.johnlewismoney.com**

   Post: John Lewis Money Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend, SS1 2BB

   We endeavour to resolve all complaints within 3 business days where possible (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.

c. If **you** are not happy with the outcome of **your** complaint, or if **you** haven't received a written offer of resolution within 8 weeks of the date **we** received it, **you** may be able to ask the Financial Ombudsman Service ("FOS") to review **your** complaint. **You** can contact the FOS using the following details:

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

   Telephone:
   0800 023 4567 (free from standard landlines. Mobiles may be charged)
   0300 123 9123 (costs no more than calls to 01 or 02 numbers)

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

   Website: **financial-ombudsman.org.uk**

d. If **your** complaint relates to a claim, there's a different process. In the first instance, please get in touch with **your** insurer about a claim related complaint. **You** can find their contact details in **your** policy schedule.

8. Financial Services Compensation Scheme

a. **You** may be entitled to compensation from the Financial Services Compensation Scheme ("**FSCS**") if **we** or the insurance provider cannot meet our respective obligations, depending on the circumstances.

b. Further information about compensation scheme arrangements is available from the FSCS website: **fscs.org.uk**

9. Cancellation

We, or **your** insurance provider(s), have discretion to cancel **your** policy where it is appropriate to do so, including if **you** fail to provide **us** with information **we** have requested or if **your** payment has not been received. If **we** or **your** insurance provider(s) invoke the right to cancel **your** policy, any additional covers provided for Home Emergency or Legal Expenses will also be cancelled at the same time. First **we** will attempt to contact **you** about the issue and if it cannot be resolved, **we** will provide 7 days' notice that your policy will be cancelled.
(**We**, **or your insurance provider**(**s**), may also cancel **your** policy if **we** have a good reason to do so. Some examples of situations where **we** might do this include:

- Failure to provide **us** or the Insurance provider(s) with information **we** or the Insurance provider(s) have requested that is directly related to the cover provided under this policy or any claim.
- The use or threat of violence or aggressive behaviour against our staff, contractors, or property.
- The use of foul or abusive language.
- Nuisance or disruptive behaviour.

In this case, **we** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed, **we**, **or the insurance provider**(**s**), may cancel the policy by giving **you** 7days' notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy under this condition, **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Full details of our cancellation policy can be found under General Conditions of the policy wording.

10. Renewal

a. Each year **we** will write to **you** before **your** current insurance expires to tell **you** what will happen next.
b. 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:
    i. **your** policy will not be automatically renewed (even if **you** had initially opted into automatic renewal); and
    ii. **you** will no longer have cover under the policy once **your** current insurance expires.
c. If **we** offer **you** renewal terms:
    i. **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;
    ii. 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 effective from your renewal date. If **you** have not opted into automatic renewal, **you** will need to get in touch with **us** to accept **your** renewal offer;
    iii. 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;
    iv. even if **you** pay **your** premium by direct debit, **your** existing policy will not be automatically renewed unless **you** have opted in for automatic renewal;
    v. if **you** have opted into automatic renewal, **you** can opt out at any time by contacting **us**;
    vi. 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;

11. How to contact us

a. If **you** need to contact **us** in relation to the services **we** provide, please call **our** contact centre on **0345 608 9031**, email **us** at **service@home-insurance.johnlewismoney.com** or write to **us** at John Lewis Money Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend, SS1 2BB.

b. Information on how to contact the insurer of **your** policy can be found in **your** policy schedule.

12. Data protection

a. For information on how **we** process **your** data, please see **our** privacy notice at **www.johnlewismoney.com/privacy**

13. Changes

a. **We** may make changes to this document from time to time, including to reflect changes to:
   i. law, regulation or industry codes of practice;
   ii. the insurance companies who provide **our** products; or
   iii. the services **we** provide.

b. **We** will notify **you** of any changes that are relevant to **your** renewal with **your** renewal notice. For other changes, **we** will give **you** at least 30 days' notice at any time.

14. Law and language

a. English law applies to this contract, and any dealings, between **you** and **us**.

b. The courts of England and Wales have jurisdiction to hear any disputes about this contract, and any dealings between **you** and **us**, unless **you** live in another part of the United Kingdom in which case any disputes may be brought in the jurisdiction where **you** live.

c. **We** will only communicate to **you** in English.

John Lewis Home Insurance is a trading name of John Lewis Finance Limited. Registered in England No. 15785347. Registered office: 1 Drummond Gate, Pimlico, London SW1V 2QQ. John Lewis Finance Limited is authorised and regulated by the Financial Conduct Authority for insurance distribution and credit broking (Firm Reference Number: 1018169).
Home Emergency and Home Legal Expenses cover is underwritten by ARAG Legal Expenses Insurance Company Limited a company registered in England and Wales (company number: 103274) (FCA number 202106) having its registered office at: Unit 4a Greenway Court, Bedwas, Caerphilly, Wales, CF83 8DW.

JLMB030.1