



Retirement Home Contents Insurance Information



Welcome

FirstPort Home Contents Insurance

With FirstPort Insurance Services you can be assured that your most treasured possessions are protected.

We're a highly respected and trusted insurance broker offering a tailored service and an extensive range of cover to suit the specific needs of our customers.

We offer competitive rates on our home contents insurance. You'll also benefit from:

- a personal, friendly service;
- one point of contact for all your enquiries;
- a no-hassle claims process;
- prompt settlement of claims; and
- **a low excess.**

With our home contents insurance you can relax knowing you are getting great value, and be confident that your possessions are protected.

Summary of cover

This policy has been specially designed by FirstPort Insurance Services Limited in association with Ecclesiastical Insurance Office plc who are the insurer

The Insurance Product Information Document (IPID) entitled FirstPort Home Contents Insurance, which is enclosed, provides a summary of the policy but does not contain the full terms and conditions of this insurance. You can request a copy of the full policy wording from FirstPort Insurance Services Limited.

The IPID does not form part of the contract of insurance.

We do not offer advice on the suitability of this product and you should make sure it meets your needs before you take out the policy.

We review the cover every year to make sure it still offers a wide range of cover at a price that is competitive.

The cost of cover

You can choose cover of £12,000 or more. The premium will depend on the level of cover you choose. Prices are given on the enclosed proposal form. Higher levels of cover are also available. We do not charge any fees.

How much cover you need

It is worthwhile spending a few minutes walking around your home, carefully assessing your possessions and remembering to include items that would be expensive to replace, such as your furniture, carpets, crockery and cutlery. Remember to insure them for the cost of replacement at today's prices. You may be surprised at the total!

What is covered and what isn't

The IPID sets out for you what is insured and what is not insured under the policy and the key areas where there is no cover under the policy.

The full terms and conditions of the cover are given in the policy document.

If you have any questions, our contact details are shown on the back page.

How to make a claim

If you need to make a claim, or you find out about loss or damage or anything you think could become a claim:

- Contact the police if you suspect an item has been stolen; **and**
- Phone us on 0333 321 4038, giving the policy number shown on your schedule and full details of your claim.

If you are not happy with how a claim you have made is being handled, you can contact our Managing Director, Judi Runciman, at the address shown on the back cover. If you lose your policy document, you can ask us for a replacement.

Policy excess

A claim will be settled less £25. This is known as the policy excess.

How the policy is renewed

At least 21 days before the period of insurance ends, we will send you a renewal notice. Where you can review the level of cover you have and inform us of any changes.



Complaints procedure



We aim to provide a first-class service. However, if you feel you need to make a complaint you should contact:



Post

Compliance Manager
FirstPort Insurance Services Limited
Queensway House
11 Queensway
New Milton
Hampshire
BH25 5NR



Phone

0333 321 4038 (local rate)



Email

insurance@firstport.co.uk

You will need to quote the policy number shown on your schedule.

We will send you a copy of our full complaints procedure and respond to you promptly. We will aim to acknowledge your complaint within three working days and give you a final response at the same time. However if this is not possible we will give you a final response within eight weeks, or tell you why this is not possible.

If your complaint relates to activities or services provided by another person or organisation, we will send your complaint to them. We will then track the progress of your complaint and the response you receive.

If you are not happy with how we deal with your complaint, you can contact the insurer, quoting your policy number, at:



Post

Ecclesiastical Insurance Office plc
Beaufort House
Gloucester
GL1 1JZ



Phone

0800 678 1100 or 020 7741 4100



Email

complaints@ecclesiastical.com

If Ecclesiastical cannot settle your complaint to your satisfaction, you can complain to the Financial Ombudsman Service. We will give you further details of this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

We, FirstPort Insurance Services Limited, and Ecclesiastical, are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we or Ecclesiastical cannot pay what you are owed under this insurance. If you are entitled to compensation under the scheme, the amount would depend on the nature of the insurance contract.

You can get more information about the scheme from the website at fscs.org.uk, by phoning 0800 678 1100 or 020 7741 4100 or by writing to:

Financial Services Compensation Scheme,
10th Floor, Beaufort House, 15 St Botolph Street,
London, EC3A 7QU.

The law that applies to this insurance

The policy will be governed by English law unless you live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it will be English law.

Terms of business

The Financial Conduct Authority

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. We are authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 308484, and you can check our registration on the website at fca.org.uk/register or by phoning 0300 500 8082.

The business activities we are authorised to carry out include advising on, arranging, dealing in and managing all types of general insurance.

Ecclesiastical Insurance Office plc, the insurer, are authorised and regulated by the Finance Conduct Authority and Prudential Regulation Authority. FCA register number is 113848. Permitted business is general insurance.

Whose products we offer

Ecclesiastical are the insurer for the contents product we offer. You can get their details from us.

Statement of needs

This policy would normally be suitable for a person who needs home contents insurance:

- with a level of cover that they choose themselves; and
- that provides full accidental damage cover on their home contents, cover on personal possessions and valuables worldwide, and a range of optional covers as set out in the policy document.

Your duty to provide information

We need to ask you for information to help us assess the risk of a claim occurring during the lifetime of your policy. You must answer all questions honestly and reasonably so we can offer terms that meet your needs.

If you do not give us any of the information we ask for, or you give us false, exaggerated, misleading or incomplete information, whether deliberately or accidentally, your policy may not protect you. You may have all or part of a claim refused and your policy may be cancelled. You may then find it difficult to arrange alternative cover. Insurers may also keep your premium if you have deliberately and recklessly not disclosed information.

The service we will provide

FirstPort Insurance Services Limited are an insurance intermediary and place insurance on your behalf.

We will not give you advice on policies and you should make your own decision about how suitable the products we offer are. As part of our service we will help you with any claim you need to make and tell you what your responsibilities are when making a claim. If we have been authorised to settle claims on the insurer's behalf, we will act as their agent.

What you will pay for our services

We usually receive a commission from Ecclesiastical, as the insurer. This doesn't effect the premium you pay.

Language used

We will provide all communications in English.

Information on how we treat payments you make to us

Under the terms of our agreements with Ecclesiastical Insurance Office plc, we normally receive premiums you pay to us as their agent. We hold the premiums in a client account until we pay Ecclesiastical. We do not pay any interest on premiums we hold in the client account.

Please note: your policy cover will end if we do not receive the payment for any reason (for example, your cheque bounces or the card payment is declined)

Privacy Policy

A full version of our privacy policy can be viewed at firstportinsurance.co.uk/privacy-and-cookies or a copy can be sent on request, our contact details are on the back page.

In summary

FirstPort Insurance Services are committed to protecting and respecting the privacy of its customers in accordance with the latest data protection regulation.

By entering into a contract of insurance with us your personal data will be used by us for the purpose of fulfilling your contract of insurance whether it be the provision, handling any claims or dealing with complaints. We may also need to pass your personal details onto third parties, most commonly loss adjusters, approved contractors or the insurer.

We will use all reasonable efforts to safeguard your personal information, however we cannot guarantee the security of any information received via the internet.

Data on policyholders will be kept for ten years after the lapse or cancellation of their policy.

You have a legal right to request a copy of the information that we hold about you. You can make a request by contacting the compliance manager, whose details are shown in the 'complaints' section.

Details of the insurers privacy policy can be found in the policy wording.

What do I do now?

I want to arrange my home contents insurance with you

If you want to take out this home contents insurance policy, fill in and sign the proposal form enclosed and send it with your cheque or postal order for the appropriate premium to the address below. If you want to pay by debit card or credit card, you do not need to send a cheque. In this case you should tick the relevant box at the end of the form and we will contact you to take payment.



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insurance@firstport.co.uk



Website

firstportinsurance.co.uk



If you need any more information about this insurance, please contact:

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insurance@firstport.co.uk
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FirstPort Insurance Services Limited
Registered in England, registration number 3479579
Authorised & Regulated by The Financial Conduct Authority
FCA Register number 308484
You can check our registration at fca.org.uk/register or by phoning
0300 500 8082