



# 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 are 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 will also benefit from:

- a personal, friendly service
- one point of contact for all your enquiries
- a no-hassle claims process
- prompt settlement of claims
- **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 £10,000 or more.

The premium will depend on the level of cover you choose and your postcode. 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. Remember 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, and isn't, covered

The enclosed Insurance Product Information Document (IPID) provides a summary of the key information relating to this home insurance policy including details of what is, and what isn't insured.

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 discuss your existing claim please contact us on **0333 321 4038**.

We will ask you for your policy number which is on your policy schedule, we will also ask you for details of the circumstances leading to your claim.

If your claim results from a theft, in the first instance please contact the police to register the crime.

If you lose your policy document, you can ask us for a replacement.

## Policy excess

A claim will be settled less £100. 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. We will aim to acknowledge your complaint within three working days and provide you with a final response at the same time. However if this is not possible we will provide you with 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 Insurance Office plc, are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we or Ecclesiastical are unable to pay what you are owed under this insurance. If you are entitled to compensation under the scheme, the amount will depend on the nature of the insurance contract.

You can gain more information about the scheme from the website at [fscs.org.uk](http://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](http://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 Financial Conduct Authority and the Prudential Regulation Authority. Their FCA register number is 113848. Permitted business is general insurance.

## Whose products we offer

Ecclesiastical is the insurer for the contents product we offer. You can find their details on page 7.

## 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 is an insurance intermediary and place insurance on your behalf.

We are not able to offer advice on policies. You need to 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 are 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 an insurer non statutory trust account until we pay Ecclesiastical. We do not pay any interest on premiums we hold in the insurer 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](http://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 Limited is 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 insurer's privacy policy can be found in the policy wording.

# What do I do now?

## If you would like to arrange home contents insurance with us

If you would like to take out this home contents insurance policy you can

- call us; or
- complete the enclosed proposal form and send it to us via email or post

Our contact details are shown below.

If you call us, we can provide you with a quote and set the cover up for you immediately.

If you send us the completed proposal form, a member of the team will contact you by email or telephone and let you know how much the premium will be. You can then let us know if you would like to take out the cover.

You can pay by

- debit or credit card over the telephone;
- by sending us a cheque; or
- authorising a BACS.



### Post

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



### Phone

0333 321 4038 (local rate)



### Email

[insurance@firstport.co.uk](mailto:insurance@firstport.co.uk)



### Website

[firstportinsurance.co.uk](http://firstportinsurance.co.uk)



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

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

0333 321 4038 (local rate)  
insurance@firstport.co.uk  
firstportinsurance.co.uk

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](http://fca.org.uk/register) or by phoning  
0300 500 8082

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