Utility Warehouse

INTRODUCTION

For general insurance purposes Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register number 766672. Our permitted business is introducing, arranging, dealing as agent, assisting in the administration and performance of general insurance contracts.

You can check this by visiting https://register.fca.org.uk/s/ or by contacting the FCA on 0800 111 6768.

Utility Warehouse Limited (“we”, “us”, “our”, “UW”, “Utility Warehouse”) is registered in England and Wales under company number 04594421 and our registered office address is Network Hq 508 Edgware Road, The Hyde, London, NW9 5AB. We are part of the Telecom Plus PLC group of companies. Some of the insurance we arrange is underwritten by UWI Limited, which is part of the same group - we tell you where this applies in the product sections below. “You” means the person we are arranging insurance for.

For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us.

THE CAPACITY IN WHICH WE ACT FOR YOU

Utility Warehouse Limited acts as an insurance intermediary, not an insurer. We act on your behalf when arranging your insurances, when helping you make any changes to your policy, when you renew your insurance and in the event of a claim but on behalf of the insurer in binding them to the risk.

PRODUCTS & SERVICE OFFERED

We source and arrange products and provide information but do not offer advice or make a personal recommendation when arranging your insurance. However, we may ask some questions to narrow down the range of products on which we will provide details; you will then need to make your own choice about whether the product is right for you and if you want to proceed. We do not provide a fair and personal analysis of the market and although not contractually bound, we offer insurance from a limited number of insurers for some products and a single insurer for other products:

Bill Protector and Income Protector Insurance

From 1 July 2023, our accident, illness and unemployment insurance has been underwritten by UWI Limited. UWI Limited is authorised by the Gibraltar Financial Services Commission (Firm Reference: 122573)
Registered Address: 3.03 Madison Building, Midtown, Gibraltar GX11 1AA.

These policies operate on a claims occurring basis. Any claim which you raise will be handled on behalf of the relevant insurer according to the period the claim relates to.
These products meet the demands and needs of those customers wishing to obtain protection in the event of personal accident, disability or unemployment.

Home Insurance

We offer home insurance from a limited panel of underwriters (please see “Insurers on our Panel” at the end of this document)

When you choose to buy home insurance from us, this means you are agreeing that one of your key demands and needs is for us to provide you with cover that meets your stated requirements at the lowest premium available from our panel of underwriters.

New Business

At new business, this means we will put forward the underwriter which offers the cover you require at the lowest premium available from our panel. This will not be a recommendation and you will need to make your own choice about how to proceed. If you want to know which of the other insurers on our panel could quote and what prices they could offer, please ask us.

This home insurance policy meets the demands and needs of those customers wishing to protect their buildings and/or contents for the lowest premium which we can offer from our panel.

Automatic Renewal

This is a 12 month policy which will automatically renew unless you cancel. You can cancel auto-renewal at any time during the policy term by calling us on 0333 777 0777 or online through My Account. For further support please visit help.uw.co.uk

At each renewal, we will check our panel and offer you the policy with the lowest premium from the insurers on our panel that are able to provide you with cover.

Cover will automatically continue each year with the underwriter which provides cover that meets your stated requirements at the lowest premium from our panel. This approach to your renewals does not mean we are giving you advice. Please note that if your underwriter changes at renewal, your policy terms, excesses, and cover limits may differ. You should review your new Policy Schedule and IPID carefully to confirm these details.

If, at renewal, you want to know which of the other underwriters on our panel could quote and what prices they could offer, please ask us.

If you have made any claims in the previous year, you may have lost your no claims discount, or had it reduced. This could affect our ability to offer you a quote at renewal, or could lead to a higher price, or different policy terms at renewal.

Your full renewal terms will be confirmed prior to your policy renewal date.

Optional add-ons to Home Insurance - Legal Expenses and Home Emergency

We offer optional Legal Expenses cover from a single insurer, administered by Arc Legal Assistance Ltd and underwritten by AmTrust Specialty Limited.

We offer optional home emergency cover from a single insurer that is arranged by Motorplus Limited t/a Coplus and underwritten by Collinson Insurance. This insurance is effected in England and is subject to the Laws of England and Wales. Collinson Insurance (a trading name of Astrenska Insurance Limited).

These covers have a 12 month term which will automatically renew unless you cancel. You can cancel auto-renewal on any selected add-ons at any time during the policy term by cancelling auto-renewal on your Home Insurance policy (please see details above on how to do this).

Standalone Boiler & Home cover

We offer standalone Boiler & Home cover which can supplement your home insurance. From 6 April 2023 all policies have been underwritten by UWI Ltd.

<u>Automatic Renewal</u>

This is a 12 month policy which will automatically renew unless you cancel. You can cancel auto-renewal at any time during the policy term by calling us on 0333 777 0777 or online through My Account. For further support please visit help.uw.co.uk.

If you have made any claims in the previous 2 years then your renewal price may increase.

Your full renewal terms will be confirmed prior to your policy renewal date.

PAYMENT FOR OUR SERVICES

We charge administration fees for the arranging and administering of our Bill Protector, Income Protector and Boiler & Home policies.

We do not charge administration fees at new business or renewal on our Home Insurance policy.

Details of any administration fees charged will be set out in your policy schedule. They are part of the overall price and are not an additional cost

The details of any fees/costs which we may charge if you cancel your policy are explained in the "Policy Cancellation" section below. The insurer who underwrites the policy may have other charges, which will be detailed in the policy wording.

We normally receive commission from insurers and product providers and any commission we receive will be paid by the insurer or product provider from the insurance premium.

Your premium is collected as part of your Utility Warehouse bill. Any refund due will be credited to your Utility Warehouse account.

If you do not pay any money you owe us for your insurance, we may refer the debt to a debt collection agency. If we do, you may be responsible for any additional fees to cover the cost. To help avoid this, please make sure you have enough money available when payments are due and that your payment details are kept up to date

YOUR RESPONSIBILITIES

We rely on the information you provide to decide whether to accept your insurance, the premium to charge and the terms of your policy.

You must take reasonable care to ensure that all questions are answered honestly, accurately and completely.

If your circumstances change, or if you notice any incorrect information please contact Utility Warehouse as soon as possible either by e-mail insurance@uw.co.uk or by phone 0333 777 0777.

If you give us information that is not accurate or complete, we may:

- cancel your policy or make it void. If we make it void, this means we will treat the policy as if it never existed.
- reduce or decline any claims you make.
- share your details with fraud prevention agencies including the police and the Insurance Fraud Register, or record your details on fraud prevention databases.

DOCUMENTATION

Our aim is to provide your policy documentation in a timely manner confirming the basis of the cover and giving details of the insurer(s). You should examine any insurance documents we provide to you very carefully to ensure the product(s) meet your requirements. If you believe they are incorrect please advise us immediately.

USE OF PERSONAL DATA

Please see our privacy notice and information about your rights here https://uw.co.uk/legal/privacy-customer.

If you have any concerns please write to the Correspondence Department, Utility Warehouse, 508 Edgware Road, London, NW9 5AB, e-mail privacy@uw.co.uk, or call us on 0333 777 0777. If you contact us by telephone your call may be recorded for training and evidential purposes.

POLICY CANCELLATION

Our right to cancel your policy

We have the right to cancel your policy for the reasons set out in your policy handbook..

If we cancel your policy or any other cover you have with us, we will refund the premium for the exact number of days left in your current period of insurance. We may charge an administration fee and any applicable taxes. Where your policy is cancelled or voided because you have not taken reasonable care when providing information, or you have provided information knowing it was not true, you may not be entitled to a refund and any premium paid may be retained.

Reasons why we may cancel your policy include, but are not limited to the following:

- We reasonably suspect you of fraud.
- You do not comply with the policy terms and conditions.
- You do not pay your premium
- You are threatening or abusive.
- You do not tell us about a change in your circumstances
- You do not cooperate with us or send us information and documents when we ask you to.

<u>Your right to cancel your policy</u>

Home Insurance

Cancelling within 14 days of purchasing or renewing

If you cancel within 14 days of purchasing or renewing the policy, we will provide a full refund. You will not have to pay an administration fee, providing you have not made a claim

Cancelling at any other time

You can cancel your insurance at any time. You may have to pay an administration fee.

You may be due a refund, but this will depend on when you want to cancel the policy from, and if you have claimed during the current period of insurance:

- If you have not made a claim, we will refund the premium for the exact number of days left in your current period of insurance.
- If you have made a claim, you will have to pay any remaining premiums due for the period of insurance.
- If you cancel in the first period of insurance, we will charge an administration fee of £26.40
- If the period of insurance has not started, we will provide a full refund.

Standalone Boiler & Home cover

Cancelling within 30 days of purchasing or renewing

If you cancel within 30 days of purchasing the policy, renewing the policy or receiving your policy documents, we will provide a full refund if the period of insurance has not started.

If the period of insurance has started, we will refund the premium for the exact number of days left in your current period of insurance provided you have not made a claim during that period. If you have, you will have to pay any remaining premiums due for the period of insurance.

If you have had your annual boiler service we will refund the premium for the exact number of days left in your current period of insurance but will charge a fee of £60.

Cancelling at any other time

You can cancel your insurance at any time.

We will refund the premium for the exact number of days left in your current period of insurance provided you have not made a claim. If you have, you will have to pay any remaining premiums due for the period of insurance.

If you have had your annual boiler service we will refund the premium for the exact number of days left in your current period of insurance but will charge a fee of £60.

If you cancel within the first period of insurance, we will charge a £30 administration fee.

Please contact our Customer Service Team if you want to cancel your policy.

Bill Protector/Income Protector

Cancelling within 30 days of purchasing or renewing

If you cancel within 30 days of purchasing the policy, renewing the policy or receiving your policy documents, we will refund any premiums paid provided you have not made a claim or during that period. If you have, you will have to pay any remaining premiums due for the period of insurance.

Cancelling at any other time

You can cancel your insurance at any time, but there will be no refund of any premiums paid

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available in relation to insurance advising and arranging as follows:

- 90% of the claim, without any upper limit;
- 100% of the claim without any upper limit for

  - compulsory classes of insurance (such as Third Party Motor or Employers Liability); and

  - ‘pure protection’ contracts, professional indemnity insurance, and general insurance claims arising from the death or incapacity of the policyholder owing to injury, sickness or infirmity, all where the insurance intermediary has failed to pay money to an insurer, pay away money it has received from an insurer, or has failed to take steps to allow the insurer to effect the contract of insurance.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or www.fscs.org.uk.

COMPLAINTS

We aim to provide you with a high level of customer service at all times but, if you are not satisfied, please get in touch:

All Insurance Products:

In writing - Write to Utility Warehouse, Insurance Department, Network HQ, 508 Edgware Road, The Hyde, London, NW9 5AB.

By phone - 0333 777 0777

By email - insurance@uw.co.uk

When dealing with your complaint, we will follow our complaint handling procedures; a summary of these procedures is available on request. If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service.

For further information you can visit FOS website www.financial-ombudsman.org.uk.

MAKING A CLAIM

In the event of an incident which may give rise to a claim, please notify your insurer immediately. You can find their contact details on your policy schedule

The insurer will handle your claim directly, or use a third-party administrator (TPA) to handle your claim.

CONFLICTS OF INTEREST

Occasions can arise where we, or one of our clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

THE LAW

The headings in these terms of business are for convenience only and shall not affect their interpretation. These terms of business shall be governed by and construed in accordance with English law. This does not affect any mandatory statutory rights you may have under applicable UK law. If any of the provisions of these terms of business are held to be invalid or unenforceable in the whole or in part it shall be deemed to be deleted. This shall not affect the validity of the other provisions of these terms of business. The provisions of these terms of business may be varied by us in writing from time to time.

INSURERS ON OUR PANEL

UWI Limited. Authorised by the Gibraltar Financial Services Commission (Firm Reference: 122573) Registered Address: 3.03 Madison Building, Midtown, Gibraltar GX11 1AA.

Integra Insurance Solutions Ltd. Registered office address: Suite 2B, West Village, 114 Wellington Street, Leeds, LS1 1BA. Registered in England and Wales. Company number 06760260. Authorised and regulated by the Financial Conduct Authority. Financial Services Register number. 495111.

Arkel Underwriting is a trading name of Arkel Limited which is registered in England under company number 11031900 Registered office address: 22-23 Cromwell Business Park, Banbury Road, Chipping Norton, England, OX7 5SR. Arkel Limited is authorised by the Financial Conduct Authority. Financial Services Register number 916682.

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 307105. Registered in Northern Ireland under

Company Registration Number NI031853. Registered Office address: 10, Governors Place, Carrickfergus, County Antrim, Northern Ireland, BT38 7BN.

One Click Cover Ltd. Authorised and regulated by the Financial Conduct Authority under Financial Services Register number 842400. One Click Cover Ltd is a company registered in England and Wales, Company Number 10861483. Registered office address is at C/O Wilson Partners Limited, Tor, St. Cloud Way, Maidenhead, Berkshire, England, SL6 8BN