

ESSENTIAL INFORMATION DOCUMENT

Renewing your policy

This is a monthly policy, so your cover renews every month as long as you make a payment. Each year a review of your policy, including the terms, conditions and price, will take place on a set date. We may continue to offer you insurance at the next review date. However, if we are not willing to offer you insurance you will be notified of any changes in good time.

Paying by direct debit

If you pay by direct debit we will automatically take payment and renew your policy each month. We will also automatically take payment following your yearly review date.

If you do not want us to automatically take payment following your yearly review date, please let us know. Opting out of this automatic payment means you will need to contact us before the review date to arrange payment, or you will no longer be insured with us.

Paying by payment card

If you pay weekly, fortnightly or monthly by payment card, you will need to continue your normal payment after your yearly review date. This will be paying the new premium we have sent you details of. If you want to change the way you pay please contact us to arrange this and ensure you remain covered. Otherwise, you will no longer be insured with us.

Paying upfront

If you pay upfront for the whole year in one payment, you will need to contact us to arrange this before your yearly review date. Otherwise, you will no longer be insured with us.

Financial, economic and trade sanctions

Please note that Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

The Law and Language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations, but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this verbally or in writing. You can find full details of how to claim in your Policy documentation.

Cancelling your policy

You can cancel your policy at any time without charge. If you wish to cancel your policy, please contact our Customer Services team.

Cancellation by you within the first 14 days

If you cancel within the first 14 days of starting your monthly insurance or, receiving your policy documents, whichever happens later. We will give you a full refund of:

- any payment you have made within that month, or
- any upfront payment you have made.

Cancellation by you after the first 14 days

If you cancel after the first 14 days of starting your monthly insurance or, receiving your policy documents, whichever happens

later. We will refund any payment you have made for cover you no longer need. This could be:

- any payment you have made within that month, or
- any upfront payment you have made.

Cancellation by RSA

If we need to cancel your policy we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. We may refund you for payments you've already made to us for the time you have left on your insurance.

Please contact our Customer Services team to cancel your policy. You'll still be able to claim for any event that happened before your cancellation date. Full details of cancellation are in your policy wording.

Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact us using the address shown in your documentation. If we're not able to resolve the complaint for you we'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If we can't resolve your complaint we'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

Complaints about your policy:	Complaints about any claims:
URIS GROUP Customer Relations PO BOX 1193 Doncaster DN1 9PR	Sedgwick International UK Oakleigh House 14-16 Park Place Cardiff CF10 3DQ
Financial Ombudsman Service	
Exchange Tower, London, E14 9SR	

About us

This product is underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323.

URIS Group Ltd administer this product on behalf of Royal & Sun Alliance Insurance Ltd. URIS Group Ltd is authorised and regulated by the Financial Conduct Authority Registration No. 307332.

Marsh Ltd are Introducers of this insurance product, Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd are authorised and Regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking, Firm Reference No. 307511.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Sedgwick International UK process claims for this product on behalf of Royal & Sun Alliance Insurance Ltd. Sedgwick International UK Registered Office: 30 Fenchurch Street, London, EC3M 3BD Registered Company No. 00159031.

You will not be charged a fee for this service and your Landlord will not receive a commission for this service. Marsh Limited acting as introducers of this insurance policy will receive a commission from Royal & Sun Alliance Insurance Ltd in relation to any insurance policy arranged by them, which means that a percentage of the premium you pay is given to them. If you require any further information on this please contact your Landlord.