



Mr Pulkit Gupta
13 Beverley Gardens
Hornchurch
Greater London
RM11 3PA

HomeProtect
C I Tower
St. George's Square
New Malden
KT3 4HG

 0330 660 1000
9am-8pm Mon to Fri, 9am-1pm Sat
 www.homeprotect.co.uk/contact



Date: 07/10/2021
Policy Ref: K08/0629022

Dear Mr Gupta

Welcome to HomeProtect

We believe in making insurance simpler for customers to understand. That's why we have written our policy wording in clear plain English. We also believe in offering a high quality of cover; in fact our buildings cover has been independently awarded a 5-Star Rating by Defaqto 6 years running.

In the following pages, you will find details about the endorsements that apply to you, the information we used to provide your quote and details of services provided by HomeProtect; this includes our fees & charges and who we're regulated by. It's important you read this alongside the full policy wording which you can find online @ www.homeprotect.co.uk/policy.

Your payment details and terms

The total amount payable is £374.57 and your cover is valid until 07/10/2022. If there's anything you need to change just let us know.

Need some help? Give us a call... 0330 660 1000

Our UK based helpline is open Monday to Friday, 9am – 8pm and Saturday 9am – 1pm. Alternatively, you can visit us online at www.homeprotect.co.uk/contact.

Yours sincerely

Mark Eastham, CEO

1. Your HomeProtect Policy Schedule

VERY IMPORTANT INFORMATION – PLEASE READ CAREFULLY

We have quoted, and you have accepted, this policy **'excluding flood'**. This means **any** loss, damage or alternative accommodation required as a result of a flood is excluded and not covered. This exclusion was displayed on the website or read to you if you bought over the phone. If you have questions or concerns, please contact Customer Services on 0330 660 1000.

Key details

Insured Address	109 Tennyson Road King's Lynn Norfolk PE30 5PA
Your Policy Number	K08/0629022
Period of Insurance	From 08/10/2021 to 07/10/2022
Insurer	AXA Insurance UK plc

To change your cover

Call HomeProtect customer services on 0330 660 1000 and we'd be happy to help.

To report a claim

Call the HomeProtect claims helpline below and have your policy number to hand. As you may need to speak to a different claims team for Legal Expenses, Home Emergency or Key Protect claims, it's important that you have the name of the correct provider to hand when calling as follows:

- **HomeProtect Policy Claims**
To report a buildings, contents, possessions or liability claim, call HomeProtect on 0330 660 0660. The name of the provider is the insurer shown in the table above.
- **Basic Home Emergency Cover**
To report a Home Emergency claim, call DAS Home Emergency on 0333 234 3406
- **Basic Legal Expenses Cover**
To report a Legal Expense claim, call DAS Legal Expenses Insurance on 0333 234 3398

To register a complaint about a claim

If you are unhappy about the way your claim is being handled, you should register a complaint directly with the provider. Contact details for the provider of your claims service are shown above.

To register a complaint about our service

Call HomeProtect customer services on 0330 660 1000 or visit www.homeprotect.co.uk/contact. Our complaints team are committed to dealing with you quickly and fairly and will keep you informed at each stage.

If you are unhappy about the outcome, we will let you know how to refer your complaint to the Financial Ombudsman Service. Taking this step would not affect your right to take legal proceedings.

1. Your HomeProtect Policy Schedule

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Cover you have chosen

Type	Included	Sum Insured
Buildings Cover <i>See Section 1 in your HomeProtect policy booklet</i>	Yes	£1,000,000.00
Buildings Accidental Damage <i>See Section 1 (b) in your HomeProtect policy booklet</i>	Full	Included in Buildings Cover
Outbuildings Cover <i>See Section 1 in your HomeProtect policy booklet</i>	Yes	£7,500.00
Contents Cover <i>See Section 2 in your HomeProtect policy booklet</i>	Yes	£15,000.00
Contents Accidental Damage <i>See Section 2 (b) in your HomeProtect policy booklet</i>	Basic	
Liability to Staff <i>See Section 3 in your HomeProtect policy booklet</i>	Yes	£5,000,000
Liability to the Public <i>See Section 4 in your HomeProtect policy booklet</i>	Yes	£5,000,000
Specified Items Within the Home <i>See Section 5 (a) in your HomeProtect policy booklet</i>	No	
Specified Items Within & Away from the Home <i>See Section 5 (b) in your HomeProtect policy booklet</i>	No	
General Possessions <i>See Section 5 (c) in your HomeProtect policy booklet</i>	No	
Basic Legal Expenses Cover <i>See separate Additional Cover policy booklet</i>	Yes	
Basic Home Emergency Cover <i>See separate Additional Cover policy booklet</i>	Yes	
Additional Cover Options		
The 'Total Before Tax' includes your premium and the fee for arranging and administering your insurance policy (£50).	Total Before Tax:	£339.33
	Insurance Premium tax:	£35.24
	Total Amount Payable:	£374.57
	OR	
	12 Monthly Payments *	£34.61
<i>*Includes an instalment fee of 12 % equivalent to 23.7 % APR</i>		

1. Your HomeProtect Policy Schedule

Bikes, Gadgets and High Risk Items:

Our Contents cover (Section 2) includes cover within the Home for:

- Bikes worth less than £350 individually,
- Electronic Gadgets (excluding mobile phones) worth less than £350 individually (e.g. Smart watches, tablets, laptops, etc.)
- Mobile phones worth less than £1,001 individually; and,
- High Risk Items worth less than £1,500 individually (up to £5,000 or 20% of the Contents sum insured, whichever is lower – if you need more than this limit, please call us).

If you have items worth more than the above limits or if you'd like to protect them away from the home, you'll need to specify them otherwise they're not covered.

Specified items within the Home

You have not specified any items to be covered within the Home.

Specified items within and away from the Home

You have not specified items to be covered within and away from the Home.

Policy excesses

The total excess you will pay towards a claim is calculated by adding the relevant compulsory and voluntary excesses together.

- If you claim under more than one section of cover, such as Buildings and Contents, the total excess is calculated by combining the excess(es) for each section.
- Additional excesses may apply as a policy condition, these will be listed in the endorsements section and are applied in addition to the excess structure below.

Compulsory Excesses	Amount
Section 2 Standard Excess applicable to Contents	£250
Section 1 Standard Excess applicable to Buildings	£250
Subsidence, Landslip and Heave Excess Applies	£5000

Voluntary Excesses	Amount
Section 1 Buildings Voluntary Excess	£100
Section 2 Contents Voluntary Excess	£100

1. Your HomeProtect Policy Schedule

Your endorsements

An endorsement is a separate term, condition, or extension of cover that applies to your policy. An endorsement supersedes any of the terms within your policy booklet.

4. Business Use Clause for let properties

Under Liability to the Public (Section 4) our definition of "Third Party" is extended to include any tenants residing at the Home.

5. Unoccupancy Clause for let properties

If the Home is left unattended for 30 consecutive days [or greater] your Home will be considered "unoccupied", during this period, no cover is provided for:

- Claims caused by escape of water, during the period: 1 October - 1 April [inclusive].
- Claims caused by theft or attempted theft, unless all security features listed within your statement of fact are maintained in good working order and in full operation.
- Money & Cards.
- High Risk Items.

Flood Cover - Not Included

This quote EXCLUDES loss or damage caused by flood other than from escape of water from fixed indoor pipes, boilers, water tanks or toilets. To get a quote including Flood Cover through the Flood Re scheme please call us on 0330 660 3668.

Possessions stored in Outbuildings

The limit of cover provided under Contents Cover Outside the Home (Section 2a) for possessions stored in Outbuildings is increased to £1,500.

Theft Explanation

Please note – theft of Contents or Specified Items from within a building (including the home) is only covered where there are signs of damage caused by the thief (or thieves) to get into the building, unless violence or deception was used to gain entry.

2. Your Statement of Fact

The Statement of Fact is a detailed list of the information you provided when applying for your HomeProtect policy. As we don't give a personal recommendation on the level or type of cover you need, we ask specific questions and work out the price based on your answers.

Please make sure the information is true and factually correct as claims could be reduced or rejected if it isn't. Where information provided by you is purposely withheld or misrepresented, our insurers may void your policy. The police may also be contacted if insurance fraud is detected.

About you

Name	Mr Pulkit Gupta
Marital Status	Single
Risk Address	109 Tennyson Road King's Lynn Norfolk PE30 5PA
Date of Birth	06/10/1988
Email Address	pulkitster@gmail.com
Phone Number	07825365427
Alternative Phone Number	07825365427
Occupation	Actuary
Interested Parties	

Property occupancy

How many people occupy the property?	Adults:	More than 6
	Children:	0

2. Your Statement of Fact

Criminal background

We understand data surrounding criminal convictions can be sensitive – so we will never publish it in any of our documents.

If you have provided us with information relating to a criminal conviction, and would like to check it is still accurate, please call us on 0330 660 1000.

Insurance background

Has any policyholder or resident within the last 5 years:

Had home insurance cancelled during the policy year by an insurer; an application or renewal refused; special terms or conditions imposed; or been asked to pay an increased premium (other than annual rating increases)? No

Been declared bankrupt? No

Has any policyholder or resident within the last 10 years:

Been subject to a liability claim? No

Property information

What type of property is it?	Semi-Detached House
Who owns the property?	Mortgaged in your name
Is there a cellar, basement or area below ground level?	No
Is the property a listed building?	No
How many bedrooms does the property have?	4
When is the property occupied?	Occupied day and night
How is the property used?	Short-term lets of less than 12 months
Is it furnished for normal day-to-day living?	Yes
How many consecutive days is the property unoccupied?	0 to 30 days
Who lives at the property?	Working Tenants
What year was the property constructed?	1940
What are the walls made of?	Brick
What is the roof made of?	Tile
Is the roof more than 33% flat?	No
What percentage of the roof is flat?	Less than 33%
Is any part of the roof thatched?	No

Thatched roof details – None declared

2. Your Statement of Fact

Security information

Is the property self-contained with its own lockable entrances?	Yes
What type of lock is fitted to the main entrance?	5 lever mortice deadlock conforming to BS3621
What type of lock is fitted to your Patio/French door?	Key operated multi point lock
What type of lock is fitted to the other exits?	Rim automatic deadlatch with key locking handle
Is a functioning alarm fitted at the property?	No
Is it a NSI, NACOSS, SSAIB or BSIA system fitted and maintained under contract?	No
Is the alarm audible only or is it monitored by a central station?	N/A
Are there key-operated window locks fitted to all accessible windows?	Yes

Property condition

Is the property in a good state of repair and will it be kept so during the policy term?	Yes
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Renovation details – None declared

Is the property undergoing any renovation?	No
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Business use details – None declared

Is any part of the property used for business purposes excluding occasional administration where you don't have visitors?	No
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Flood information

Is the property within 200m of tidal water, rivers, streams or watercourses?	No
Has the property flooded within the last 10 years?	No

Flood details – None declared

2. Your Statement of Fact

Subsidence details – None declared

Has the property within the last 10 years:	
Been subject of an insurance claim for subsidence, landslip or heave?	No
Been monitored or been recommended that it should be monitored for signs of subsidence, landslip or heave?	No
Suffered any structural movement of settlement, subsidence, landslip or heave?	No
Shown signs of damage caused by structural movement of settlement, subsidence, landslip or heave?	No

Underpinning details – None declared

Has the property previously been underpinned or otherwise had its foundations reinforced?	No
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Previous insurance

How many years have you held home insurance?	1 year
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Claims or loss information

Have you, joint policyholders or other residents insured under this policy:	
Had any claims or losses in the last 5 years (including whether you considered making a claim but did not follow this through)?	No

Claims or loss information – None declared

3. Important Information About Our Insurance Services

Your contract with HomeProtect

When purchasing an insurance policy with HomeProtect, you will enter into two separate contracts, one with us, another with the insurer. This page represents your contract with HomeProtect, including the services we offer, our fees, cancellation terms & how to complain.

About HomeProtect	We're HomeProtect; a brand, or "trading name", of Avantia Insurance Limited (Avantia). Avantia is an independent insurance intermediary, acting on behalf of the insurer.												
Demands and Needs	<p>We don't offer any advice, such as, whether the product is right for you, or how much cover you need – these decisions must be made by you.</p> <p>This policy meets the demands and needs of those looking to insure their home and possessions, cover is provided based on the answers you gave when taking out the policy.</p>												
Our Services	<p>We will arrange and administer your insurance working with reputable insurers to provide your cover. We place cover with the following insurers:</p> <ul style="list-style-type: none"> • AXA Insurance UK PLC • Fairmead Insurance Limited • Legal & General Insurance Limited • Ageas Insurance Limited <p>When you take out (or renew) a policy with us the insurer may pay us a percentage of the premium as "commission".</p> <p>Our intermediary services include:</p> <ul style="list-style-type: none"> • Arranging and renewing insurance on your behalf and issuing you with your policy documentation. • Collecting payment by card or by Direct Debit; we hold monies on the insurers' behalf "as agent". • Dealing with your requests to adjust your policy, including changes to your personal circumstances. We will notify the insurer and deal with any associated administration. • Dealing with requests for duplicate policy documentation on your behalf. • Cancelling your policy upon request with the insurer. Your cancellation rights are detailed below. • For policies insured by AXA Insurance UK PLC – we administer certain types of claims. 												
Our Fees	<p>We only charge where we need to cover costs of our services, you can find all our fees in the table below:</p> <table border="1"> <thead> <tr> <th>Action</th> <th>Fee Applied</th> </tr> </thead> <tbody> <tr> <td>Duplicate document fee</td> <td>£0</td> </tr> <tr> <td>Amendment, or cancellation, of the policy within 14 days "cooling off period" from agreeing cover (either when buying a new policy or renewing)</td> <td>£0</td> </tr> <tr> <td>Amendment of the policy outside of the cooling off period</td> <td>£25</td> </tr> <tr> <td>Cancelling the policy outside of the cooling off period</td> <td>£50</td> </tr> <tr> <td>Arrangement & Administration fee to arrange or renew a new policy</td> <td>£50</td> </tr> </tbody> </table>	Action	Fee Applied	Duplicate document fee	£0	Amendment, or cancellation, of the policy within 14 days "cooling off period" from agreeing cover (either when buying a new policy or renewing)	£0	Amendment of the policy outside of the cooling off period	£25	Cancelling the policy outside of the cooling off period	£50	Arrangement & Administration fee to arrange or renew a new policy	£50
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How to Pay	<p>When you take out a policy via HomeProtect, we'll need to take authorisation from you to use the credit/debit card to pay the total balance (including any Premiums, fees and/or taxes). Alternatively, if you're paying through monthly instalments, then we'll use the card to take a deposit.</p> <p>If you cancel your policy (or direct debit) and there are premiums or charges outstanding, we'll write to you to let you know that we'll collect this balance from your card.</p>												
How to Complain	<p>If you're unhappy about your policy or our services, for whatever reason, we'd like to put it right. Making a complaint is easy, our Customer Relations Manager can be contacted in writing at the address above, by e-mail on complaints@avantiagroup.co.uk or by phone at 0330 660 1000. If we can't resolve the complaint, then you may be able to escalate it to the Financial Ombudsman Service. You can find full details about our complaints procedure within your policy schedule.</p>												

3. Important Information About Our Insurance Services

	<p>As added protection for you, we're covered by the Financial Services Compensation Scheme (FSCS); If we're unable to meet our commitments, you may be able to claim compensation from the scheme. For further information about the FSCS, check out their site FSCS.org.uk.</p>
Your cancellation rights	<p>We're sure your insurance policy is everything you wanted it to be and more, but if you no longer need it you've a legal right to cancel.</p> <p>If you cancel within 14 days of the date you purchased the policy or received your policy documents (whichever is later) we'll issue you a refund on behalf of the insurer including any additional options chosen.</p> <p>If you cancel your policy after this date, we'll cancel all sections of cover with the insurer on your behalf, including any additional options chosen:</p> <ul style="list-style-type: none">• Annual payments: you'll be entitled to a partial refund based on how long you held the policy.• Monthly payments: your policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, your account.• Additional options: No refund will be due.• Arrangement & Administration fee: This is not refundable. <p>Note – if you've made a claim at any time during this cover, you will not be entitled to any refund and you'll need to pay any outstanding balance.</p>
Our cancellation rights	<p>We'll always try to resolve any issues with you first but if we can't, we reserve the right to cancel or void your policy in conjunction with the insurer. This could happen in instances such as failing to pay your premium, where you have provided us with inaccurate information, where we have identified fraudulent activity or where you have acted aggressively towards our staff.</p> <p>Where we cancel Your policy, we'll send no less than 7 days' written notice to your last address (unless there is evidence of fraud or deliberate misrepresentation, when cancellation will be immediate). We'll then cancel your policy on a proportional basis based on how long you've had cover.</p> <p>If you've made a claim at any time during this cover, you will not be entitled to any refund.</p>
About Our Regulators – the FCA	<p>Avantia is regulated by an independent financial services watchdog, the Financial Conduct Authority (FCA).</p> <p>You can check our regulatory status on the FCA's site register.fca.org.uk, or give them a call on 0300 500 8082. Our firm registration number is 304432.</p>