



Post Office Arrangement & Administration Terms and Conditions

Who are we:

Post Office Management Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our financial services registered number is 630318. We are registered in England and Wales. Registered number 08459718. Registered office: 100 Wood Street, London, EC2V 7ER. You can check these details on the FCA's register by visiting www.fca.org.uk or by contacting the FCA on 0800 111 6768.

What services do we offer:

We offer an arrangement and administration service to you for the products you have purchased to protect your home. This may include collecting customer details, introducing the insurance options available and providing you with policy information. We will issue you with documentation via your communication channel of choice (email or post), and support you with making changes to your policy details.

Your agreement to these Terms and Conditions:

As part of your purchase you agree to these Terms and Conditions, and the arrangement and administration services which we provide to you.

Managing your policy:

This includes arranging your insurance cover and helping you with ongoing changes. You should read and retain all the documents we have sent or may send you in the future. You should make sure the documents are accurate and contact us if they contain any errors. If you have any queries about your policy or do not understand it, please contact us and we'll be happy to help you.

Receiving your documents:

If you are currently receiving your documents electronically then we would encourage you to continue to do so, saving paper saves trees, let's help our environment! However, paper copies can be provided. If you would prefer this please call to let us know. If you are currently receiving paper copies and would prefer the convenience and more environmentally friendly option of electronic copies, then please call us to let us know.

Client money:

We act as an agent for the insurer for the collection of premiums and payment. This means that premiums are treated as being received by the insurer when received in our bank account and any premium refund is treated as received by you when it is actually paid over to you.

Cancellations:

If any incidents have arisen during the 12-month cover period of insurance and a claim has been made by you, or against you, we will cancel your cover if you ask us to but may not refund any premium. If you are paying by instalments, you must still pay us the premium for the year. If you or we cancel your policy or any Optional Extras, you must pay all costs you incur in relation to the claim after cancellation.

You can cancel this policy at any time by contacting our Customer Services Team on 0333 44 39 850. Please note that in the event you should fail to provide any information requested by us or the insurer, we may cancel your policy. We will contact you in advance if we intend to do so. The fees associated with cancelling your policy are detailed in the table below/overleaf.

Post Office Administration Fees and Charges:

Fees and Charges for the administration of your Home insurance policy	
£10.00	Arrangement Fee This is automatically included in your premium at inception and is not refunded if your policy cancels
£10.00	Online Policy Amendment Fee There are no amendment fees in the first 14 days of your policy start date
£10.00	Offline Policy Amendment Fee There are no amendment fees in the first 14 days of your policy start date
£20.00	Cancellation Fee within 14 days of the start date of your policy plus time on cover charge
£35.00	Cancellation Fee after 14 days of the start date of your policy plus time on cover charge

Automatic renewal: what this means and how to stop it.

Each year we may seek to automatically renew your policy. We will write to you a minimum of 21 days before your renewal date to confirm this and provide you with the details of your renewal premium to enable you to make an informed decision about your policy. If you are happy with the price and the details of the cover, you do not need to do anything. If you do not want us to automatically renew your policy or if any of your details have changed, please contact us to let us know. If we are not going to automatically renew your policy, we will confirm this in our renewal letter and if you want to renew you will need to call us. We will also use these details for the future administration of your policy, for example if you require us to make an amendment to your policy. Please note – no money will be taken from your card without prior notification. This service is only offered to customers paying with Visa or Mastercard credit or debit cards. **If you do not want us to automatically renew your policy, please let us know. You can either call us on 03334 439 850 or email us on homeinsurance@postoffice.co.uk or write to us at Post Office Insurance 100 Wood Street, London, EC2V 7ER or log onto the Self-service portal to action yourself.**

How we will use your information:

Your quote is issued subject to status. If you choose to buy, we may perform additional checks on you. To prevent and detect crime we may share your information provided to us with other organisations. Your personal information is used to provide you with a quotation and a policy. For full details of how we use your information, please read the Privacy policy on our Post Office website at www.postoffice.co.uk/privacy.

Post Office have a Data Protection Officer who can be contacted at the address above or by sending an email to:

data.protection@postoffice.co.uk.

Making a complaint:

If we have not met your expectations and you would like to make a complaint, you can do so by contacting us directly. If you remain dissatisfied you can contact the Financial Ombudsman Service. Full details on how to make a complaint about us or your insurer can be found in your Policy booklet.

Governing law and jurisdiction:

These Terms and Conditions and all the administration support services we provide are subject to the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales unless your policy states otherwise.

Financial Services Compensation Scheme:

We are covered by the Financial Services Compensation Scheme (FSCS) meaning you may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations to you. Further information about the compensation scheme arrangements can be found in your Policy booklet.

Cookie policy:

We would also like to use cookies to store information on your computer, to improve our website performance. One of the cookies we use is essential for parts of the site to operate and has already been sent. You may delete and block all cookies from this site, but parts of the site will not work. For more details about the cookies we use, please read the Privacy policy on our Post Office website at www.postoffice.co.uk/privacy.