

Important Information

Making a change

Once you've set up your online account, your documents will be available straight away. You can make several updates to your policy at the click of a button without an administration fee. Alternatively, you can also make a change by calling us but calls will be subject to a £15 administration fee. Full details can be found in the Policy Wording.

Renewing your policy

To make things easier for you, if you pay by Direct Debit, or you've given us permission to keep your payment details on file, we'll automatically renew your policy at your next renewal. That's unless you have already opted out or we advise you otherwise. Before we renew your policy, we'll be in touch and let you know the price and terms and conditions for the following year. If you don't want to stay with us, you'll need to let us know. If you'd rather your policy didn't automatically renew, you can opt out of this through your online account.

If you do choose to opt out of automatically renewing, you'll need to let us know in future if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

Cancelling your policy

If you decide you don't want this policy and cancel within the first 14 days of purchase or renewal, we will refund any premiums already paid except when you have already made a claim under your policy.

If you cancel after the first 14 days of purchase or renewal, we'll reduce any refund of premium to be paid. This is to allow for the time you were covered, given you've not made a claim during this time.

Cancellation will be subject to an administration fee of £25, outside the 14-day cooling off period.

If you receive your documents later than your purchase or renewal this will be considered at the time of cancellation (we now send your policy documents to you immediately via your online portal).

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. You can find full details of cancellation in your policy wording.

If we decide to cancel your policy, we'll provide you with 14 days' notice via your preferred contact method at the latest details we have on record. We may refund you for payments you've already made to us for the time remaining on your insurance.

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 in writing. You can find full details of how to claim at <https://www.morethan.com/home-insurance/claims/> or in your policy documentation.

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 the person that set up the policy for you or contact us using the address shown in your documentation. If they're not able to resolve the complaint for you, they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint, they'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. For more information, please see your policy wording.

Customer Relations Team	Financial Ombudsman Service
PO BOX 255 Wymondham NR18 8DP crt.halifax@uk.rsagroup.com	Exchange Tower London E14 9SR 0800 023 4567 (free from mobile phones and landlines) 0300 123 9123 (costs no more than calls to 01 or 02 numbers)

We're here when you need us. For more information visit your online portal or contact us via Live Chat.

Alternatively contact us:

Claims Helpline	0330 100 7783 or morethan.com/home-insurance/claims/ to register a claim
Customer Services Team	0330 102 3508 or home@morethan.com

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.

Financial 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.

About us

MORE THAN Home Insurance is underwritten by Royal & Sun Alliance Insurance Ltd (No.93792), 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. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.