**Who is this policy for?**

Thistle Tenant Risks Contents Insurance has been designed to meet the demands and needs of social housing residents looking to purchase home contents insurance. The cover is subject to the terms, conditions, limitations and exclusions contained in the Policy Wording, which you should read carefully.

Based on the information which has been provided to you if you are unsure whether this insurance policy is right for you please contact us (your housing provider)

## Important Customer Information Document - Tenant Risks Pay As You Go Customers

This leaflet gives you important information on your rights and how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We recommend that you read it carefully and keep it with your insurance documents. Our intention in issuing this document is to establish clearly and concisely the basis on and extent to which we will provide you with services ("the Services") in relation to each insurance policy which we arrange on your behalf.

When you choose to pay for your insurance through with us, your housing provider, we are responsible for the administration of your insurance policy. Please contact us if you have any queries regarding your insurance.

If you are unsure about any aspect of our Important Information Document or have any questions regarding our relationship with you please contact us, your housing provider for more information.

1. **Regulation**

We are exempt from FCA Authorisation as per Regulation under FSMA 2000 (Exemption) (Amendment) No.2) Order 2003 at s.2(4)(c).

We may be regulated for our activities in relation to Credit Broking. This can be verified by visiting the Financial Services Register at website https://register.fca.org.uk or by contacting the FCA on 0800 111 6768.

We work with Thistle Insurance Services Ltd ("Thistle"/"the broker") to arrange your contents insurance. They are authorised and regulated by the Financial Conduct Authority. Their FCA Firm Reference Number is 310419. These details and their trading names can be verified by visiting the Financial Services Register at website https://register.fca.org.uk or by contacting the FCA on 0800 111 6768. Thistle is registered in England & Wales. Company Registration Number 00338645, Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

2. **Whose Products and What Service We Offer**

We will offer you an insurance product from "the broker" and their insurer partner named in the accompanying document. We provide this under an agreement with "the broker", which allows us to provide a quotation, confirm cover and issue policy documents to you. All quotes offered will be valid for 30 days from the day you obtain the quotation.

We also collect your premium and all other insurance monies in accordance with our agreement with the broker.

We accept no responsibility for the financial performance of "the broker" or their insurer partners. We will not in any circumstances guarantee the solvency of "the broker" or their insurer partners.

You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on.

You will then need to make your own choice about how to proceed.

3. **How we are Paid**

We arrange the policy with "the broker" on your behalf. You do not pay us a fee for doing this. The costs we incur in administering and providing this scheme to our tenants, are paid for by "the broker".

4. **Complaints and Compensation**

We take all complaints seriously. 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.

We will promptly acknowledge your complaint in writing.

If following our investigation and response to you, you are not satisfied with the outcome or we do not complete our investigation within 8 weeks, you may be eligible to contact the Financial Ombudsman Services (FOS). Details of this will be provided to you in our response. A copy of our complaints procedures is available on request.

"The broker" and their insurer partner are covered by the Financial Services Compensation Scheme (FSCS). 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. Insurance advising and arranging is covered for 90% of the claim amount with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS and can be found on their website www.fscs.org.uk. The FSCS does not apply to the following types of insurance:

aircraft, ships, goods in transit, aircraft liability, liability of ships and credit.

**5. Claims Handling**

If you need to make a claim, please refer to the guidance in the relevant section of your insurance policy. Insurers generally require immediate notification of a claim or circumstances that may lead to a claim. If you need any additional assistance, please contact us.

**6. Cancellation details**

You have a statutory right to cancel your policy if it does not meet your requirements or for any other reason within 14 days of the date you receive your policy documents or the inception date, whichever is the latest. If no claims have been made you will receive a full refund. Insurers reserve the right to make a charge for any cover provided during this time.

You may cancel after the 14 days have expired; however, you will not automatically be entitled to any refund of premium. Insurers at their discretion may allow a refund of premium for any unexpired period of cover. No return of premium will be given in the event that any claim has been reported to insurers.

We and/or "the broker" or their insurer partners may cancel the Policy at any time by giving you 7 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

**7. Consumer Insurance (Disclosure & Representation) Act 2012**

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't answer the questions correctly, your policy may be cancelled, or your claim may be rejected or not fully paid. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

Once cover has been arranged, you must immediately notify us of any changes to the information that has been provided to your insurers.

**8. Pay as you go**

If you have selected to pay weekly, fortnightly, or monthly, we will endeavour to provide you with your policy terms (including the policy wording and schedule) upon the anniversary of the Scheme Policy we have in place with "the broker".

Attached to the Scheme Policy terms will be a statement of any changes to the terms of your policy, and changes to any information required under EU directives, it will also contain a statement of price and information about cancellation. Providing you continue to make payment, your cover will remain in force, unless you notify us that you wish to cancel your policy.