

# Essential Information Document – Asda Home Insurance

## How to renew your policy

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date. Unless you advise us before the renewal date that you wish to cancel your cover, the policy will automatically renew.

## Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of loss or damage to the Buildings and/or Contents and if chosen, Accidental Damage, Personal Items, Technology & Entertainment, Garden and Pedal Cycle cover, Legal Expenses and Home Emergency cover will also be covered. The levels of cover may vary depending on which options you choose.

## The Law and Language that applies to your policy

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live. This policy has been issued in the United Kingdom.

All communication relating to this policy will be in English.

## Are you protected if we go out of business?

You are protected by the Financial Services Compensation Scheme (FSCS). This provides compensation if the insurer 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.

## Cancelling your policy

If you cancel the policy within 14 days of the date you receive your policy documents, we will refund the premium provided no claim has been made during the current insurance period. If you cancel the policy after 14 days of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current insurance period, provided no claim has been made during the current period of insurance.

We have the right to cancel this policy by giving at least 14 days' notice in writing to the policyholder at their last known address. This will not affect your right to make a claim for any event that happened before the date of cancellation.

## 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 in your Policy documentation.

## Making a complaint

If our standards fall short of these expectations we will investigate why, to both resolve the issue for the customer that brought the matter to our attention and to help us to meet or exceed our customers' expectations in future. If you remain dissatisfied following the final outcome of your complaint, you may refer your complaint to the Financial Ombudsman Service.

Customer Services & Relations Team	1 <sup>st</sup> Floor Maitland House Warrior Square Southend-on-Sea Essex SS1 2JY.  Phone: 0800 479 8712 Email: <a href="mailto:asda@hoodgroup.co.uk">asda@hoodgroup.co.uk</a>
Financial Ombudsman Service	Exchange Tower London E14 9SR

## About us

Asda Financial Services Ltd is an Introducer Appointed Representative of Hood Group Ltd (company no. 03139744) which is registered in England at Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY and is authorised by the Financial Conduct Authority under registration number 616402. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles). Asda Home Insurance is sold and administered by Hood Group Ltd

Hood Group Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The total premium you pay includes a commission for Hood Group Ltd who sell and administer your policy. This is a percentage added to the base premium provided by the insurer. Every year, the insurer calculates the profit made on policies we sell and administer. If this is above a certain amount they also pay us a share of this.

Hood Group Ltd exclusively uses Royal & Sun Alliance Insurance plc to underwrite the 'Asda Home Insurance' product, except for Legal Expenses and Home Emergency cover which is underwritten by DAS Group. Further information about these insurers can be found in your policy documentation.