



Home Protection

Policy Summary

for

Tenanted Properties

arranged by:

Ryburne Brokers & Co

Your right to cancel

You have the right to cancel your policy for a period of 14 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund. If you wish to cancel your policy you should write to: Ryburne Brokers & Co, 28 Market Street, Hebden Bridge, West Yorkshire HX7 6AA.

The period for which you are covered

The policy operates for a period of 12 months. Within that period, you may terminate the policy by giving us written instructions at any time; we may terminate the policy by giving you 7 days' notice in writing. In either case you may be entitled to a refund of part of your premium.

How to make a complaint

If you wish to make a complaint, you should write to the Customer Services Manager, Sterling Insurance Company Ltd, Westbourne House, Coolinge Lane, Folkestone, Kent, CT20 3RZ.

If you remain dissatisfied you also have the right to refer your complaint to the Financial Ombudsman Service.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations, the FSCS will meet the first £2,000 of your claim in full plus 90% of the balance. Further details can be obtained from www.fscs.org.uk

How to make a claim

Full details of how to make a claim are given in your policy on Page 3. In all cases you should telephone Ryburne Brokers & Co as soon as possible on 01422 842984 or Sterling on 01303 856300 with details of what has happened.

Ryburne Brokers & Co have authority from Sterling Insurance Company Limited to provide prompt settlement of small claims. If there is a dispute regarding the amount of any claim settlement, you have the right to refer this to Sterling Insurance Company Limited who will take over the handling of the claim.

Other Important Information

Renewing your policy

At least 21 days before the renewal date of your policy we will advise you of the premium and the terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay your premium by direct debit we will automatically renew your policy unless you instruct us to cancel it. If you pay by any other method, you must submit further payments if you wish to renew the policy.

The law and language applicable to the contract

We propose to choose English Law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply will be in English. We will communicate with you in English throughout the duration of the policy unless you and we agree otherwise.

Telephone recording and monitoring

Please note that we may monitor or record telephone calls to ensure the accuracy of information and the quality of service.

Customers with a disability

Upon request, we are able to provide this information in Braille, large print or on audiotape. Please advise us if you require any of these services so that we can then communicate in an appropriate manner. A text-phone facility is also available.

Endorsements and Warranties

In certain circumstances, specific endorsements and/or warranties may be applied. If so these will be indicated to you and clearly stated in the policy schedule.

Information about Sterling Insurance Company Ltd

Sterling Insurance Company Ltd is a private company limited by shares incorporated in England and Wales under registered number 498605. It underwrites general insurance business. Its head and registered office is: Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ. It is authorised and regulated by the Financial Services Authority and appears on the Financial Services Authority's register under number 202012.

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