

The Financial Conduct Authority is the independent regulator of financial services. The Financial Conduct Authority require us to provide you with this document which outlines key information about us and the services we provide.

Home Emergency Assist is an Appointed Representative of Insure Group Limited which is authorised and regulated by the Financial Conduct Authority.

You can check these details on the FCA register at <https://www.fca.org.uk/firms/financial-services-register> or by contacting the FCA on 0300 500 8082

What products and services do we offer?

We offer a range of general insurance products underwritten by Royal & Sun Alliance Insurance PLC and Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. You will not receive advice or a recommendation from us, however we will give you information about our products so that you can make an informed decision. All documentation is provided electronically. Please contact the customer service department if you require paper copies.

Remuneration

We do not charge a fee for arranging insurance on your behalf however, we do receive sales commission from the insurer and may in some cases receive profit commission.

Demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

How to complain

For complaints about a claim please call 03300 948 650. For complaints about the sale of the policy or its administration please call 03300 034 999. Alternatively to make a complaint in writing you can contact us by email at customerservice@homeemergencyassist.com or write to: The Customer Services Manager, Home Emergency Assist Ltd, Ground Floor, 4C New Fields Business Park, Stinsford Road, Poole, BH17 0NF. In the event your complaint is not resolved you may be entitled to appeal to the Financial Ombudsman Service.

Ownership

We are an independently owned company and therefore not influenced by product suppliers.

Financial Services Compensation Scheme

Royal & Sun Alliance Insurance PLC and Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

Fraudulent Claims/Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- Fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- Fails to reveal or hides a fact likely to influence the cover we provide;
- Makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- Sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- Makes a claim for any loss or damage you caused deliberately or with your knowledge; or If your claim is in any way dishonest or exaggerated;
- We will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.