

National Housing Federation Customer Information



This leaflet is intended to give you important additional information concerning our approach to arranging Tenant's Contents insurance for customers and how we handle your insurance.

Please read this in conjunction with our Prospectus and keep it safely for future reference.

If any points are unclear please contact one of our customer advisors on: 0845 337 2463.

1 Who We Are and Regulation

Jardine Lloyd Thompson Tenant Risks is a division of Jardine Lloyd Thompson UK Limited, whose principal place of business is 6 Crutched Friars, London, EC3N 2PH. Jardine Lloyd Thompson UK Limited is authorised and regulated in the United Kingdom by the Financial Services Authority (FSA), details of which can be confirmed on the FSA's register by visiting the FSA's website "http://www.fsa.gov.uk/register".

Our intention in issuing this Customer Information is to establish clearly and concisely with you the basis on and extent to which we will provide you with placing services in relation to each insurance which we arrange on your behalf, unless there is a more specific agreement in writing between us. This document also highlights certain important insurance practices and procedures that apply when arranging insurance, and provides you with more general information on our services.

We are required by our Regulator to give you this document.

We would therefore urge you to read this document carefully, and use the information to decide if our services are right for you, particularly the sections entitled Claims Handling Your Demands & Needs and your Cancellation Rights. If you do not wish our relationship to be governed in such a manner, you need to advise us in writing before we proceed to arrange the insurance.

2 Explaining Our Service

Jardine Lloyd Thompson Tenant Risks only offers tenants contents insurance from one insurer the details of which are provided in the accompanying prospectus. Whilst we deal with this insurer only for tenants contents insurance we are not contractually obliged to do so and review the market periodically. Jardine Lloyd Thompson Tenant Risks involvement is pursuant to a contract with the Insurer, a binding agreement, which allows us to provide quotations, grant cover and administer your insurance including the collection of premiums on the insurers behalf. In these circumstances in dealing with the underwriting and administration of your insurance we will be acting primarily on behalf of the insurer(s).

We hold monies received under this agreement as agent for the insurers named.

3 Your Demands & Needs

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

This product meets the needs of a tenant wishing to insure against loss of or damage to their household contents.

We will not provide any information outside the details of this specific contract, therefore you will need to make your decision about the most suitable way to proceed.

4 Information about products and services

We will provide you with a product summary of the insurance contract within the Customer Prospectus, which will explain all the main features of the policy, important details of cover and benefits thereunder, any significant or unusual restrictions or exclusions, any significant conditions that you must meet and the period of cover. We strongly recommend that you read the information we send to you and contact us immediately if any aspect is unclear.

Details of our claims handling and cancellation processes follows in this document.

5 Information on costs

Our premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate.

If there are any additional charges we will identify these and inform you before commitment.

6 Remuneration

Our principal remuneration for bringing about or arranging the insurance will be by way of brokerage commission and/or fees, being a proportion of the premium paid which is allowed to us by the Insurer(s) for introducing the insurance to them.

Brokerage commissions and/or fees for bringing about or arranging the insurance are considered fully earned when the insurance incepts, irrespective of when the premium for the insurance is payable to the Insurer(s) and are not refundable in the event of cancellation or early termination of insurances.

In addition to the above, you should be aware that as a result of bringing about or arranging the insurance, Jardine Lloyd Thompson Tenant Risks and/or other members of the Jardine Lloyd Thompson Group may receive additional income from the following sources:

- Interest earned on insurance monies passing through our bank accounts;
- Expense allowances or commissions from Insurers for managing and administering certain lineslips, covers, binding authorities and other similar facilities, including claims which may arise thereunder, all of which we believe enable access to expert Insurers, more efficient service and competitive terms to be provided across a portfolio of business;
- Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business;
- Administrative service fees which may be paid for limited specific services we provide to Insurer(s) as part of the placing or claims process;
- Income derived from arranging premium financing.

7 Your duty to give information

We are obliged to point out that you have a legal duty to provide to insurers all information which is material to the risk being insured, whether unfavourable or otherwise to you, at the time of placement of the insurance contract and throughout the duration of the contract. Material facts would include any information that could influence a decision by an Insurer on whether to accept the risk and, if so, upon what premium and terms. If such information is not disclosed by you, your insurer has the right to avoid your insurance from its commencement. If this right is exercised any claims under your policy will not be met. It is important that you check the information shown in the Policy Summary, within the prospectus.

8 Your Cancellation Rights

You have a statutory right to cancel your policy within 14 days after the later of the date of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so and provided no claims have been notified, you will be entitled to a full refund of the premium paid.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

After any statutory cooling off period, you continue to have the right to cancel your policy at any time during its term. If you do so, provided no claims have been notified, you may be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered.

To exercise your right to cancel your policy, please contact ourselves at the address shown at the end of this document.

9 Claims Handling

We recognise the importance of a claim and the information provided in the Certificate summary explains what you need to do.

10 Data Protection Act 1998

The information, which you provide to us, along with any other related information, will be held securely by Jardine Lloyd Thompson UK Limited and/or its agents only and used to administer your insurance arrangements.

The details you provide may also be used to update our records and those of companies within the Jardine Lloyd Thompson Group so that we may provide you, from time to time, with risk or insurance related information or details of services, or products, which we think, may be of interest to you. Please advise us if you do not wish your information to be used in this manner.

11 Dealing with Customer complaints

If you have cause to complain, in the first instance please refer to the Customer Prospectus for initial contact details.

If after this you are still unable to resolve to your satisfaction your complaint, please contact:

The Compliance Officer, Jardine Lloyd Thompson UK Limited, Lloyds Chambers, 1 Portsoken Street, London E1 8LN

detailing the nature and underlying circumstances of your complaint.

The Compliance Department is responsible for monitoring the quality of our services and compliance with the laws and regulation applied to us in the UK.

Full details of the complaints procedure are available on request.

If you are dissatisfied with the delay or remain dissatisfied with the final response referral can be made to the Financial Ombudsman Service, details as stated below:

Making a complaint against us is in addition to and does not replace your right to seek legal redress against us.

Financial Ombudsman Service (FOS)

In the event of dissatisfaction with a delay in respect or continued dissatisfaction following receipt of the final response, you can refer the complaint to the FOS at:

Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 180

Website: www.financial-ombudsman.org

Financial Services Compensation Scheme (FSCS)

Both Jardine Lloyd Thompson UK Limited and the insurer(s) named in the Prospectus are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations.

The scheme provides for 100% of the first £2000 and 90% of the remainder of any losses. This depends on the type of business and the circumstances of the claim.

Full details and further information on the scheme are available from the FSCS as detailed below:

Financial Services Compensation Scheme (FSCS)

7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN

Telephone: 020 7892 7301

Website: www.fscs.org.uk

Where to contact us:

Jardine Lloyd Thompson Tenant Risks

Thames House, 17-19 Marlow Road, Maidenhead SL6 7AA

Telephone: 0845 337 2463

Fax: 01628 586181