

# Buying Home Insurance

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## Can I save a quote and come back to it later?

Yes, you can save your quote and it'll be valid for up to 90 days. We'll store your quote so you can go back to it. Please take a note of your quote reference number.

To go back to your quote, you'll need to enter your reference number, your date of birth and the postcode of the property you want to insure.

We guarantee your quote for 90 days on the understanding that all your details are correct and don't change.

## How do I retrieve a quote and how long is it valid for?

When you save a quote, we'll provide you with a reference number, which is valid for 90 days, as long as the information you provided is correct and doesn't change.

To go back to your quote, you'll need to enter your reference number, your date of birth and the postcode of the property you want to insure.

## How can I pay for my Home Insurance?

You can pay by monthly or annual direct debit at no extra charge or by debit and credit card. The payment can be made online during the application process.

## **Can I apply for my Home Insurance over the phone?**

We can't offer quotes over the phone. If after getting your quote online, you have any further questions, just give us a call on **0370 401 2004**. Our UK call centres are open 8am to 8pm Monday to Thursday, 8am to 6pm Friday and 9am to 5pm on Saturday. Calls may be recorded and monitored, call charges will vary.

## **What happens if I need more cover?**

We offer a range of additional cover options that can be added to our Premier and Standard Home Insurance policies. You can add additional cover to your quote when buying a new policy.

## **Can I be covered immediately?**

Yes, you can be covered immediately. When you apply online you'll be asked when you'd like to start your policy. Simply ask to start it from today's date.

## **How can I tell if my payment's been taken?**

Thanks for buying your cover with us. If you've received your confirmation email with a policy number, we've activated your policy. To check your payments please contact our Customer Service team by calling **0370 401 2052**. Lines are open 8am to 8pm Monday to Thursday, 8am to 6pm Friday, 9am to 5pm Saturday. Calls may be recorded and monitored, call charges will vary.

## **I'm building my house/undertaking building works, can you cover me?**

We're sorry but we can't offer cover if you're building your own home or having building works done.

## What protection do I have under the Financial Services Compensation Scheme (FSCS)?

We're covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you're able to claim and how much you may be entitled to will depend on the specific circumstances at the time.

For further information about the scheme please visit the FSCS at [fscs.org.uk](https://www.fscs.org.uk) or call them on **0800 678 1100**.

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