



umbri

# terms and conditions



# umbri Terms and Conditions

## Who are we

Umbri Limited is a limited company registered in England and Wales. Our company number is 15284650 and we're registered at 2 Jubilee Place, London, United Kingdom, SW3 3TQ,).

Umbri Limited is an appointed representative of City Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority (FRN: 831252). Umbri Limited is included in the Financial Services Authority Register (our firm reference number is 1014619). You can check these details on the FCA's register by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

## What services do we offer

We offer an arrangement and administration service to you for the products you've purchased to protect your home. This may include collecting customer details, introducing the insurance options available and providing you with policy information. We'll issue you with documentation via email and support you with making changes to your policy details.

We only offer the products of Casualty & General Insurance Company (Europe) Limited.

As such we are acting on behalf of the insurer in our dealings with you.

## Your agreement to these Terms and Conditions

As part of your purchase, you agree to these Terms and Conditions, and the arrangement and administration services which we provide to you.

## Managing your policy

This includes arranging your insurance cover and helping you with ongoing changes. You should read and retain all the documents we've sent or may send you in the future. You should make sure the documents are accurate and contact us if they contain any errors. If you've any queries about your policy or do not understand it, please contact us on <https://www.umbri.co.uk/contact> and we'll be happy to help you.

## Client money

We act as a managing general agent for the insurers for the collection of premiums and payment. This means that premiums are treated as being received by the insurer when received in our bank account and any premium refund is treated as received by you when it's actually paid over to you.



# Cancellations

## Your rights to cancel

You can cancel your home insurance policy at any time by:

- Logging onto your customer portal at <https://customerportal.umbri.co.uk>
- Visiting <https://www.umbri.co.uk/contact>

When you cancel your policy, you'll no longer be covered by us, including for extras you added to your home insurance with us, i.e., home emergency cover and legal expenses cover.

If you cancel your home insurance policy before it starts or within 14 days from the start or renewal date of your cover, or when you receive your policy or renewal documents, whichever is later, you'll get a full refund of the premium you paid, minus a cancellation fee, as long as you haven't made a claim and you don't intend to make a claim.

If you cancel your home insurance policy after 14 days from the start or renewal date of your cover, we'll keep a proportion of the premium you paid for the period you've been covered, and you may have to pay a cancellation fee.

- If you haven't made a claim during the insurance period and if you don't intend to make a claim, we'll refund the remaining amount to you.
- If you've made a claim during the insurance period or if you intend to make a claim, you'll have to pay the full premium and we won't issue a refund.

If you cancel your policy and there's a premium outstanding, you must pay this within 10 days. We may collect the amount owed to us using the payment details we've for you on file. If your

payment is late, you may have to pay an additional late payment fee.

You can cancel your policy immediately only. You cannot cancel your policy on a date in the past.

## Our rights to cancel

We can cancel your cover at any time if there's a valid reason to do so. We'll notify you in writing by email with the reason for our decision as well as our notice period, which might be immediate.

Some examples of why we may cancel a policy are:

- You purposefully gave us information that's false, incomplete, exaggerated or misleading
- You didn't update your policy after a change in circumstances
- You ignored our requests for more information or documents
- You harassed, abused or threatened our staff
- You failed to pay your premium

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud, or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

## Failing to pay payments when due

The policyholder is responsible for paying the premium relating to this policy.

If you pay your premium in monthly payments and fail to make a payment, we may not be able to offer you the option to pay monthly when you renew your policy.

If we're not able to collect a payment from you when due, you'll receive a notice requesting payment. If we do not receive payment within 15 days of the payment due date, we'll cancel the policy; the cancellation date may be in the past.

Additionally, we'll cancel your policy at the 4<sup>th</sup> time within an insurance period that we're not able to collect payment from you when due but paid within 15 days of the payment due date.

If we cancel the policy, you'll have to pay a cancellation fee. The fees associated with cancelling your policy are detailed in the table below/overleaf.

## umbri administration fees and charges

Fees and charges for the administration of your home insurance policy	
Online cancellation fee before the start date or within 14 days from the start date	£15
Online cancellation fee after 14 days from the start date	£25
Online mid-term adjustment fee	£5
Late payment fee	£5
Non-payment cancellation fee	£25

## Automatic renewals

Unless you have opted out, we'll automatically renew your home insurance policy on the renewal date, using the payment details we've for you on file. But we'll let you know before we take the payment.

If, for some reason, we're not able to automatically renew your policy, we'll email you before your insurance period ends.

### Opting out

You can opt in or out of automatic renewals at any time, free of charge. Just contact us via <https://www.umbri.co.uk/contact> or log into

your customer portal at <https://customerportal.umbri.co.uk>.

## How we'll use your information

Your quote is issued subject to status. If you choose to buy, we may perform additional checks on you. To prevent and detect crime we may share your information provided to us with other organisations. Your personal information is used to provide you with a quotation and a policy.

Your privacy is important to us, and we ensure we protect it well. If you want to understand how we collect, use and protect your personal



data please read our privacy policy on [https://static.umbri.co.uk/insurance\\_documents/privacy\\_policy.pdf](https://static.umbri.co.uk/insurance_documents/privacy_policy.pdf).

If you've questions, you can contact us via <https://www.umbri.co.uk/contact>.

## Making a complaint

If we've not met your expectations and you would like to make a complaint, you can do so by contacting us directly. If you remain dissatisfied, you can contact the Financial Ombudsman Service. Full details on how to make a complaint can be found in your Policy wording document.

## Governing law and jurisdiction

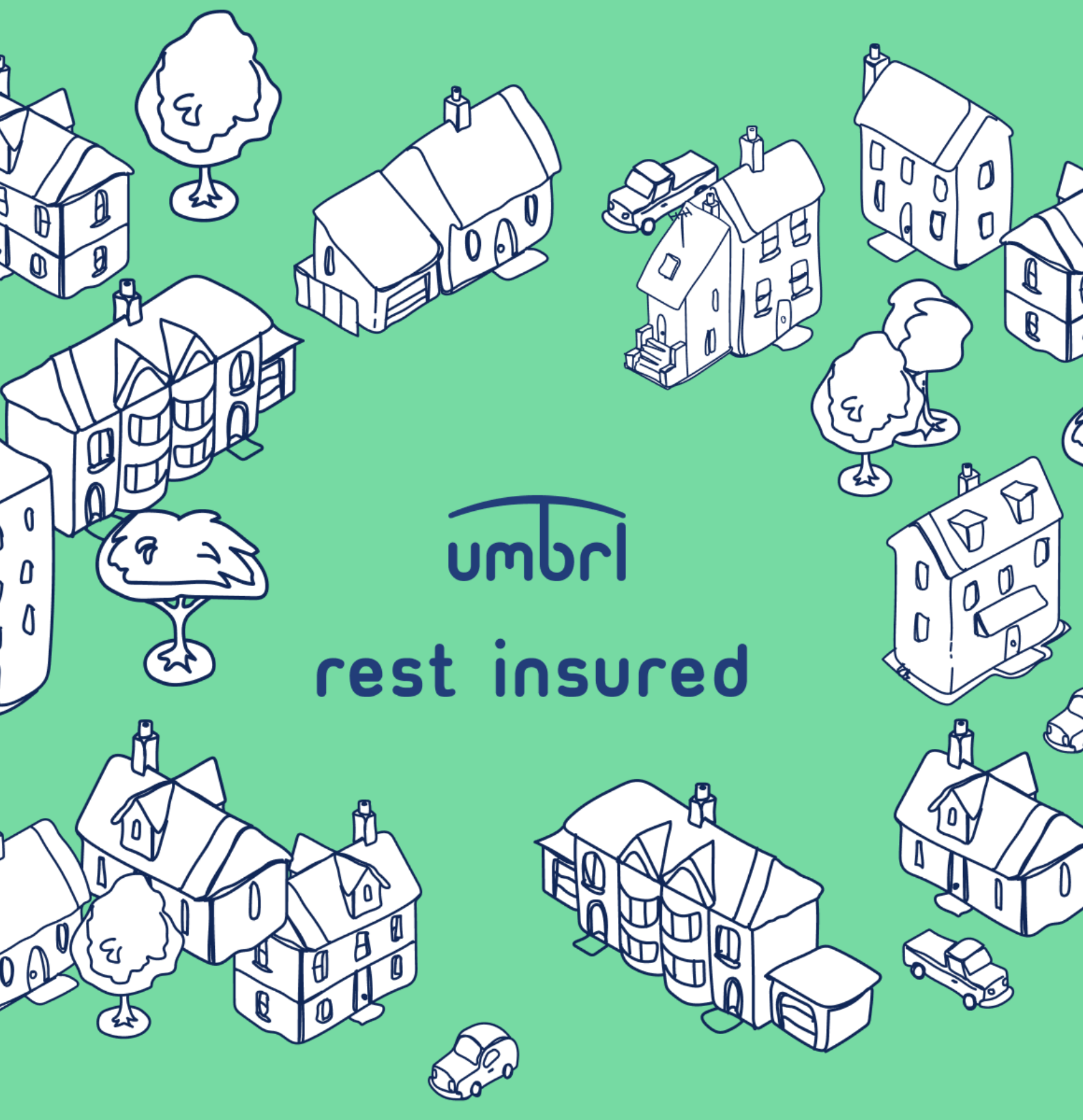
These Terms and Conditions and all the administration support services we provide are subject to the laws of England and Wales and subject to the jurisdiction of the courts of England and Wales.

## Financial Services Compensation Scheme

We're covered by the Financial Services Compensation Scheme (FSCS) meaning you may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations to you. Further information about the compensation scheme arrangements can be found in your policy wording document.

## Cookie policy

We would also like to use cookies to store information on your computer, to improve our website performance. One of the cookies we use is essential for parts of the site to operate and has already been sent. You may delete and block all cookies from this site, but parts of the site will not work. For more details about the cookies we use, please read the Cookies policy on our umbri website at [https://static.umbri.co.uk/insurance\\_documents/cookie\\_policy.pdf](https://static.umbri.co.uk/insurance_documents/cookie_policy.pdf).



umbri  
rest insured