



terms and conditions

Who are we

umbri is a trading name of Umbri Limited. Umbri Limited is a company registered in England and Wales. Our company number is 15284650 and we are registered at 2 Jubilee Place, London, United Kingdom, SW3 3TQ.

Umbri Limited is an appointed representative of the Movo Partnership Ltd, which is authorised and regulated by the Financial Conduct Authority under the Reference Number 823503. Umbri Limited is included in the Financial Services Authority Register (Firm Reference Number is 1014619). You can check these details on the FCA's register by visiting 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 have purchased to protect your home. This may include collecting customer details, introducing the insurance options available and providing you with policy information. We will issue you with documentation via email and support you with making changes to your policy details.

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 have 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 have any queries about your policy or do not understand it, please contact us on <https://www.umbri.co.uk/contact> and we will 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 is actually paid over to you.

Arranging your policy

We may charge you an arrangement fee to set up and administer your policy. Where a fee is charged for arranging a new insurance policy, or renewing your policy, full details will be provided to you. In all cases, where a fee is charged, the fee will be disclosed to you prior to the conclusion of the contract, and before you become liable to pay.



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 will no longer be covered by us, including for extras you added to your home insurance, 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 will get a full refund of the premium you paid, other than our arrangement fee, as long as you have not made a claim and you do not 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 will keep a proportion of the premium you paid for the period you have been covered, and you may have to pay a cancellation fee in addition to our arrangement fee.

- If you have not made a claim during the insurance period and if you do not intend to make a claim, we will refund the remaining amount to you.
- If you have made a claim during the insurance period or if you intend to make a claim, you will have to pay the full premium, and we will not issue a refund.

If you cancel your policy and there is a premium outstanding, you must pay this within 10 days. We may collect the amount owed to us using the payment details we have 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 is a valid reason to do so. We will 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 your policy are:

- You purposefully gave us information that is false, incomplete, exaggerated, or misleading
- You did not update your policy after a change in circumstances
- You ignored our requests for more information or documents
- You harassed, abused, or threatened our staff or any staff working for us
- 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.

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

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

Additionally, we will cancel your policy at the 4th time within an insurance period that we are 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 will 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	
Arrangement fee (New business)	£29
Arrangement fee (Renewal)	£29
Cancellation fee after 14 days from the policy start date	£25
Mid-term adjustment fee	£5

Helping you make an informed decision

We do not offer any advice or make a personal recommendation regarding the suitability of the insurance product provided. We will provide you with the information needed to make an informed decision on whether the insurance suits your demands and needs.

Automatic renewals

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

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

Opting out

You can opt in or out of automatic renewals at any time, free of charge. You can do so during the quote journey or by logging into your customer portal at <https://customerportal.umbri.co.uk> or just contact us via <https://www.umbri.co.uk/contact>.

How we will 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.

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

Complaints procedure

We want you to have the best experience with us; however, if we have not met your expectations or if you are unsatisfied with anything, in the first instance please contact us via <https://www.umbri.co.uk/contact>.

How to make a complaint

If you are not happy with the service you have received and would like to make a complaint about the way your policy was sold, or the service you have received from umbri, please contact our complaints team: complaints@movopartnership.co.uk

If you would like to make complaint in relation to a claim, please contact the claims complaints team: ComplaintsTPA@Claimsconsortiumgroup.co.uk

If you would like to make a complaint in relation to your home emergency or legal expenses covers, please refer to their respective policy wordings for more information.

Financial Ombudsman Service

If you have not been given a satisfactory answer to your complaint, if you are not happy with the way your complaint was dealt with, or if you have not received any response within eight weeks, you can refer the dispute to the Financial Ombudsman.

Their contact details are:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Call: 0800 023 4567; Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk/make-complaint

Using the complaints procedure will not affect your legal rights.

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 are 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.