

# Essential Information

## Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

## The Law and Language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the exclusive jurisdiction of the courts of England and Wales.

## Are you protected if we go out of business?

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

## Cancelling your policy

If you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the date of the order confirmation was received but provided always that this is prior to commencement of Transit.

To cancel, please contact Insure Your Move Limited. On receipt of notice, we will rebate the full insurance premium except where transit has commenced and/or a valid claim has already been made or is intended to be made and/or an incident likely to give rise to a claim under this insurance has occurred.

We may cancel cover at any time by giving notice to that effect in writing by pre-paid letter post to the billing address. The notice periods are 1) 48 hours for risks covered by the Institute Strikes Clause in respect of shipments to or from USA and/or storage in the USA. 2) 7 days for risk covered by the Institute War and Strikes Clause. 3) 30 days on other circumstances.

## How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this in writing. You can find full details of how to claim in your Policy documentation.

## Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact the person that set up the policy for you or contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

Our Customer Relations Team's contact details are as follows:

### Post:

RSA Customer Relations Team

P O Box 255

Wymondham

NR18 8DP

**Email:** [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

### Post:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

### Telephone:

0800 023 4567 (free from mobile phones and land lines)

0300 123 9123 (costs no more than calls to 01 or 02 numbers)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## About us

This Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).