

Your Agreement with EUI Limited

Thank you for choosing MORE THAN - a trading name of EUI Limited.

What you'll find in this document:

- 1 **Fees**
The cost of cancelling your policy, making certain changes or missing payments
- 2 **About us**
The legal information about our business
- 3 **Our products**
Who provides your insurance and the upgrades we offer
- 4 **Staff payment and commission**
Information on how we pay our staff and commission
- 5 **Financial Services Compensation Scheme (FSCS)**
Information about how FSCS protects you if we go out of business and can't pay your claim
- 6 **Customer complaints**
Information about making a complaint to us or the Financial Ombudsman Service

1 Fees

Below are the fees we charge to recover some of the costs for cancelling or making a change to your policy. More than one fee may apply.

How much we'll charge you if We/You cancel your policy within 14 days

Home	£25.00
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How much we'll charge you if We/You cancel your policy after 14 days

Home	£39.50
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How much we'll charge you to remove or change an item from your MultiHome policy

Home

£25.00
per property

Important

Removing an item doesn't cancel the whole policy. However, removing any items during the policy term will result in loss of MultiHome discount. This includes any items due to join the policy at a future date. Your premium will be adjusted for the remaining items on the policy.

How much we'll charge you to make a change to your policy information

Changing or correcting policy information

No Fee

How much we'll charge for other changes or issues

Changes made due to policy inaccuracies

£15.00

How much we'll charge if you pay your monthly Direct Debit late

Rejected or unpaid Direct Debit payment

£5.00

2 About us

➤ Who we are

MORE THAN is a trading name of EUI Limited. We use "we" and "us" to mean EUI Limited in this agreement. EUI Limited is wholly owned by Admiral Group plc. Admiral Group plc also wholly owns Admiral Insurance Company Limited and Admiral Insurance (Gibraltar) Limited. Admiral Insurance (Gibraltar) Limited is a regulated insurance company.

We are an insurance intermediary, authorised and regulated by the Financial Conduct Authority (FCA). Our registration number is 309378 and this can be confirmed at fca.org.uk/register or by calling **0800 111 6768**.

➤ What we do

This agreement is between you and us and covers the arrangement and administration of your insurance policy.

Arranging your insurance policy means we set up your insurance contract with the authorised insurers. Details about the authorised insurers and your insurance contract are in your Policy Book or Certificate of motor insurance. When you pay for your insurance policy, we collect your payment on behalf of the authorised insurer.

We make sure that you only buy the insurance products you need by asking you questions and providing you with the correct information to make an informed decision about whether a product is right for you. We don't give advice about which product is best for you.

Administration of your insurance policy means we'll look after any changes you need to make and deal with your claims, questions or complaints. We're also responsible for defending or settling any claim made against you, including admitting negligence for any accident or claim on your behalf.

3 Our Products

➤ Home Insurance

Admiral Insurance (Gibraltar) Limited insures our Home products. We offer the following policy upgrades.

Home policy upgrades

Home Emergency Extra

Provided by Sedgwick International UK and underwritten by Admiral Insurance (Gibraltar) Limited

Home Legal Expenses

Provided and underwritten by ARAG Legal Expenses Insurance Company Limited (ARAG)

4 Staff payments and commission

Our staff get a fixed salary and participate in share schemes linked to our performance. Some of our staff also get incentive payments for their work. We design our incentives and share schemes to make sure we reward our staff for acting in our customers' best interests.

For staff who maintain high levels of customer service, we also offer rewards other than money or shares, such as more annual leave.

We get a commission from the authorised insurers that supply your insurance product. The amount of commission varies and is included in your premium. The commission covers our costs for arranging and administering your policy, including the costs of dealing with claims.

We also get a bonus from the authorised insurers, which depends on the profits from the policies we arrange and administer.

We get a commission from the insurer of the add-on products you purchase alongside your insurance (e.g. Home Emergency Cover).

5 Financial Services Compensation Scheme (FSCS)

The FSCS protects you if we go out of business and can't pay your claim. FSCS will step in and pay compensation of 90% or 100% of your valid claim, depending on the type of insurance policy that you have.

You can find out more about the FSCS online at www.fscs.org.uk.

6 Customer Complaints

If you wish to register a complaint, you can contact us by one of the following methods:

Address	Complaint Manager Ty Admiral David Street Cardiff CF10 2AA
Phone	0330 333 5888
Email	customerassurance@home.morethan.com

If you can't settle your complaint with us, or more than eight weeks has passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman.

Address	Financial Ombudsman Service (FOS) Exchange Tower London E14 9SR
Phone	0800 023 4567
Email	complaint.info@financial-ombudsman.org.uk