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Frequently asked questions

Contents Cover

Am I covered for moving house?

Our contents insurance includes cover for your contents whilst being moved by professional removers from your existing home (provided we are already insuring your contents at this address) to your new permanent home (including temporary storage in a recognised storage depository for up to seven days).

Please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Will you provide contents cover for students?

Provided students will return to the insured family home i.e. they do not have a permanent residence of their own, and you have selected contents cover, we automatically provide limited cover under the Contents Temporarily Removed section of the policy. If you have selected Personal Belongings cover this will extend to the student up to the limit you have selected.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

For more information please call our sales team 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

Are mobile phones covered by home insurance?

Under contents insurance we will automatically provide cover for loss of or damage to mobile phones caused by any of these events whilst in the home:

- Fire, explosion, lightning, earthquake and smoke damage
- Storm and flood damage
- Riot, civil commotion, strikes, labour and political disturbances
- Damage by malicious persons or vandals
- Collision by aircraft or other aerial devices, vehicles and animals (not including domestic pets)
- Theft or attempted theft from the home
- Falling radio and TV aerials
- Subsidence, heave or landslide
- Damage caused by falling trees or branches
- Escape of water
- Leakage of heating fuel

To cover a mobile phone against accidental damage in the home you will need to select Contents Accidental Damage cover, which is split into two elements - Limited and Extra. The Extra Accidental Damage element covers your mobile phone. Existing customers can check your Policy Schedule to find out if you have this cover included in your policy. If you would like to add this cover please call our customer service helpline on 0345 300 5898 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

If you would like your mobile to be covered away from home you will need to select Personal Belongings cover and you may need to specify your mobile depending on its value.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Does home insurance cover accidental damage?

Our policy does not include accidental damage cover automatically for buildings and/or contents insurance but it is available to add to your new quote in the 'You can tailor and add to your policy below' section on the "Your quote" page.

Accidental Damage cover is made up of 2 parts - Limited Accidental Damage and Extra Accidental Damage, which are both included if you choose Accidental Damage cover on a new quote.

If you are an existing customer, you may only have Limited Accidental Damage cover (you can check your policy schedule to find out). If you would like to add Extra Accidental Damage, or remove Accidental Damage cover completely from your policy, please call us 0345 300 5898 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

Our Contents Limited Accidental Damage cover includes accidental damage to television sets (including digital and satellite receivers), DVD/video players and recorders, games consoles (not portable), home computers (not laptops), audio equipment, mirrors and fixed glass in furniture.

Contents Extra Accidental Damage covers most contents against breakages and spillages. Typical examples include:

- Spilling paint on your carpet
- Spilling coffee on your sofa or laptop
- Dropping ornaments or other breakables

Accidental Damage Cover excludes wear and tear, clothing, contact lenses, stamps, food in freezer, pedal cycles and pet damage.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Does home insurance cover contents in outbuildings?

Contents insurance provides cover of up to £3,000 for theft claims from your garage(s) or any outbuildings on your property. We will pay up to the contents sum insured for any other types of claims e.g. fire (cover limits and exclusions apply).

For further information please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Are pedal cycles covered under home insurance?

Pedal cycles are automatically covered on your contents policy when they're kept inside your building(s) (but not in the garden).

If you want to cover your bikes away from home, including on holiday while abroad, you will need to add Pedal Cycles cover to your policy. This covers every cycle in the household up to the value of the most expensive cycle. You can select between £300 up to £2,500.

If you are a new customer you can add Pedal Cycles cover to your quote in the "Pedal cycles" section on the "Your quote" page.

If you are an existing customer you can add Pedal Cycles cover on your policy mid-term. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

How do I know whether my property has approved locks?

This information provides details on what we mean by approved locks.

Approved Locks are classed as;

- 1) All accessible windows and skylights have key operated locks
- 2) The main entrance door is fitted with either:
 - a lock approved to BS3621 or
 - a mortice deadlock of at least 5 levers or
 - a rim automatic deadlatch with a key-locking handle on the inside or
 - a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- 3) Any sliding patio doors are fitted with a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (2) above
- 4) Any other external doors are fitted with key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (2) above

How do I determine the value of my contents?

We automatically cover up to £50,000 on contents insurance on a new for old basis (except for clothing and linen).

If you would need more than £50,000 to fully replace your contents you can increase this amount (up to a maximum of £80,000).

If you are a new customer please calculate the value of your contents if you were to buy these items today as our contents cover is on a new for old basis.

If you are an existing customer please remember to review the value of your contents on a regular basis to ensure you are not underinsured.

If you require more than £80,000 contents cover, please call us on 0800 068 1577 Mon - Fri 9am – 5pm

Valuables cover

We automatically provide £10,000 of cover for valuables in the home as standard. If you would need more than £10,000 to fully replace your valuables, you can increase this amount (up to a maximum of £20,000). If you need more information please call our sales team on 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

We consider valuables to be items such as:

- Stamp, coin or medal collections
- Pictures and other works of art
- Items of gold, silver or any other precious metal
- Jewellery, watches and furs

As standard, we'll pay up to £1,500 for a single item. If you have any individual items which are worth more than £1,500 these will need to be specified.

If you are a new customer you can specify items under the "Specified valuables" section on the "Your quote" page.

If you are an existing customer you can increase your valuable limit and/or specify item(s) on your policy mid-term. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

Will you replace items on a "new for old" basis?

Cover is provided on a new for old basis (except for clothing and linen). We may choose to settle by one of the following methods:

- Replacing with new items
- Reinstating (restoring your insured items to the condition they were in before the loss; for example, by professionally cleaning soiled carpets)
- Repairing
- Payment, so that you can choose your own replacements

I have a lodger - can you give me a quote for contents insurance?

We will cover you if you have between one and six lodgers.

When completing your quote, input the total number of adults living in the property including the number of lodgers in this figure. Then input the total number of lodgers in the lodger's question. Cover limits and exclusions apply.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

For more information please our sales team on 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

What if my personal belongings are worth more than £10,000?

Our maximum sum insured for the optional cover of unspecified personal belongings is £10,000 as this should be enough to cover all the belongings that you're likely to have with you at any one time (for example, while you're on holiday).

If you are likely to need more cover please our sales team on 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

Is there a limit to the amount of jewellery and watches I can specify?

The maximum total amount for items you can specify online is £25,000 for items you take outside your home (Personal Belongings section) and £20,000 for Valuable items specified that you do not take outside your home.

If you wish to specify items which in total will equal more than the amounts above please call our sales team on 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

Are laptops covered under my home insurance policy?

Under our Contents insurance we will automatically provide cover for loss of or damage to laptops caused by any of these events whilst in the home:

- Fire, explosion, lightning, earthquake and smoke damage
- Storm and flood damage
- Riot, civil commotion, strikes, labour and political disturbances
- Damage by malicious persons or vandals
- Collision by aircraft or other aerial devices, vehicles and animals (not including domestic pets)
- Theft or attempted theft from the home
- Falling radio and TV aerials
- Subsidence, heave or landslide
- Damage caused by falling trees or branches
- Escape of water
- Leakage of heating fuel

To cover a laptop against accidental damage in the home you will need to select Contents Accidental Damage cover, which is split into two elements - Limited and Extra. The Extra Accidental Damage element covers your laptop. Existing customers can check your Policy Schedule to find out if it is you have this cover included in your policy. If you would like to add this cover please call our customer service helpline on 0345 300 5898 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

If you would like your laptop covered away from the home you will need to select our Personal Belongings cover and you may need to specify your laptop depending on its value.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Are my credit cards covered by home insurance?

If you have added Personal Belongings cover to your policy, we will cover you for up to £1,000 of fraudulent use against your credit cards and loss of up to £750 of personal money away from home.

Are golf clubs covered?

Under contents insurance we will automatically provide cover for loss of or damage to golf clubs caused by any of these events whilst in the home:

- Fire, explosion, lightning, earthquake and smoke damage
- Storm and flood damage
- Riot, civil commotion, strikes, labour and political disturbances
- Damage by malicious persons or vandals
- Collision by aircraft or other aerial devices, vehicles and animals (not including domestic pets)
- Theft or attempted theft from the home
- Falling radio and TV aerials
- Subsidence, heave or landslide
- Damage caused by falling trees or branches
- Escape of water

- Leakage of heating fuel

If you would like to be covered away from home you will need to select Personal Belongings cover.

As standard, we'll pay up to £1,500 for a single item. If you have any individual golf clubs which are worth more than £1,500 these will need to be specified.

If you are a new customer you can specify item(s) under "Sports Equipment" in the "Specified personal belongings" section on the "Your quote" page.

If you are an existing customer you can specify item(s) on your policy mid-term. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Do you offer landlord insurance?

We do offer limited Landlord cover. You can apply online or if you have any questions please call our sales team on 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm for further advice.

Do I need to specify my TV if it's worth more than £2,000?

Under contents insurance your TV is automatically covered against these events while in your home (up to the contents sum insured) and does not need to be specified:

- Fire, explosion, lightning, earthquake and smoke damage
- Storm and flood damage
- Riot, civil commotion, strikes, labour and political disturbances
- Damage by malicious persons or vandals
- Collision by aircraft or other aerial devices, vehicles and animals (not including domestic pets)
- Theft or attempted theft from the home
- Falling radio and TV aerials
- Subsidence, heave or landslide
- Damage caused by falling trees or branches
- Escape of water
- Leakage of heating fuel

Can I increase the amount of contents cover I would like?

You can increase the amount of contents cover (up to the maximum of £80,000) when completing your online quote by selecting "No" to the question: "first direct offers £50,000 standard cover for contents insurance - is this enough?"

You'll then be asked to enter the amount of contents cover that you require. If you require more than £80,000 of contents cover please call 0800 068 1577 Mon - Fri 9am - 5pm.

What is the difference between my buildings and my contents?

As an approximate guide, if you were to turn your home upside down, everything that fell out would be your contents, and most of what remains would be buildings.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

What does new for old mean?

New for old means that any items which are lost, stolen or damaged beyond repair (excluding clothing and linen) are replaced with brand new items of the same specification, removing the hassle of sourcing replacements.

Contents – Additional Cover

What is Personal Belongings cover?

Personal Belongings cover is cover for your personal items that you normally wear or carry with you (e.g. mobile phone, laptop, jewellery, camera equipment) while you are in or away from your home and extends the cover worldwide. If you wish to insure an individual personal item worth more than £1,500 it will need to be specified on your policy.

You can add Personal Belongings cover to your quote in the "Personal belongings" section on the "Your quote" page.

If you are an existing customer you can add Personal Belongings cover to your policy mid-term. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am – 5pm.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Clerical business cover

Clerical business cover is for customers who work from home in a clerical capacity and includes clerical business equipment, stock and trade samples. You can select an amount to be covered of either £3,000, £4,000 or £5,000.

Clerical business cover provides:

- Cover in the home for computer equipment, photocopiers, word processing equipment, fixed telecommunications equipment, office equipment, stationery, documents, business books and computer records
- Stock and samples up to £500
- Business money and credit cards up to £300

You can add Clerical business cover to your quote in the "Clerical business" section on the "Your quote" page.

If you are an existing customer you can add Clerical business cover to your policy mid-term. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

Please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions.

Buildings Cover

Does home insurance cover accidental damage?

Our policy does not include accidental damage cover automatically for buildings and/or contents insurance but it is available to add to your new quote in the 'You can tailor and add to your policy below' section on the "Your quote" page.

Accidental Damage cover is made up of 2 parts - Limited Accidental Damage and Extra Accidental Damage, which are both included if you choose Accidental Damage cover on a new quote.

If you are an existing customer, you may only have Limited Accidental Damage cover (you can check your policy schedule to find out). If you would like to add Extra Accidental Damage, or remove Accidental Damage cover completely from your policy, please call us 0345 300 5898 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

Our Buildings Limited Accidental Damage Cover includes accidental damage to cables and underground pipes, fixed glass, and sanitary fixtures and fittings (e.g. baths, shower trays, sinks etc). Our Buildings Extra Accidental Damage Cover extends to cover the rest of your buildings. Typical examples include:

- Putting your foot through the ceiling
- Hitting a nail into a water pipe

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

How much buildings insurance do I need?

Where we can we will calculate an approximate rebuild cost based on your postcode and property type and give you buildings cover up to an unlimited sum insured.

If we can't accurately assess the rebuilding cost then we'll ask you to call us and provide an estimate of how much this would cost and this will become your buildings sum insured. When estimating you need to take into consideration:

- Demolition costs
- Architect's fees
- Surveyor's fees
- Materials and labour

For more information please our sales team 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

Will you replace items on a "new for old" basis?

Cover is provided on a new for old basis (except for clothing and linen). We may choose to settle by one of the following methods:

- Replacing with new items
- Reinstating (restoring your insured items to the condition they were in before the loss; for example, by professionally cleaning soiled carpets)

- Repairing
- Payment, so that you can choose your own replacements

What is the difference between my buildings and my contents?

As an approximate guide, if you were to turn your home upside down, everything that fell out would be your contents, and most of what remains would be buildings.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

What does new for old mean?

New for old means that any items which are lost, stolen or damaged beyond repair (excluding clothing and linen) are replaced with brand new items of the same specification, removing the hassle of sourcing replacements.

Additional Covers

What is covered under Home Emergency Cover?

Our first direct Home Emergency Cover provides you with expert help with emergencies at your property.

Benefits include:

- Up to £1,000 for labour, parts and materials per claim
- Hotel accommodation costs up to £1,000 if your home is uninhabitable
- No excess to pay

Emergency situations covered include:

- Loss of essential services
- Roof damage following a storm
- Plumbing emergencies
- Electrical emergency and breakdown
- Lost keys or damage to locks, doors and windows
- Pest infestation of rats, mice, wasps or hornets

You can add Home Emergency Cover to your quote in the 'You can tailor and add to your policy below' section on "Your quote" page.

If you are an existing customer you can add our Home Emergency Cover to your policy mid-term. Please call our customer service helpline on 0345 300 6031 Mon- Fri 8am - 8pm, Sat & Sun 9am - 5pm.

Please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

What are the benefits of the Legal Services option?

Legal services cover provides expert legal help when you need it most.

We consider this to be very valuable cover as, unlike other options, you will have your legal costs paid by us and also to keep the whole award if you win your case.

We will provide you with a lawyer, if you need one, and legal funding of up to £50,000 to pursue or defend cases in court, including:

- Property claims such as against noisy neighbours or for boundary disputes
- Employment disputes such as unfair dismissal or discrimination at work
- Personal injury including food poisoning and accidental injury which is some else's fault
- Consumer disputes such as the purchase of a faulty car or breach of contract by a holiday company
- Medical negligence by someone responsible for your clinical care such as doctors, dentists or even cosmetic treatment practitioners

The lawyer will discuss your case and will represent you if it's more likely than not you will be successful.

You can add legal cover to your quote in the "You can tailor and add to your policy below" section on "Your quote" page.

If you are an existing customer you can add legal cover mid-term. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

For a detailed summary of what is covered please review the [first direct Home Insurance policy booklet \(PDF, 287kb\)](#) for full details of our Terms and Conditions (including exclusions) and our [Summary of limits and excesses \(PDF, 32kb\)](#).

Quote

Do you insure holiday homes?

We can cover holiday homes, but we cannot offer a quote online.

If you are a new customer please call our sales team on 03 456 100 101 (Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm) so that we can specify these items for you.

If you are an existing customer please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

Contact Us

How do I contact customer services?

If you are an existing customer you can call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

If you are a new customer please call our sales team on 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

How do I contact the Home Insurance claims team?

If you are an existing customer you can call our customer service helpline 24 hours a day, 7 days a week on 0345 300 6032.

How do I contact the Legal expenses Insurance claims team?

If you are an existing customer you can call our customer service helpline 24 hours a day, 7 days a week on 0800 051 1716.

How do I contact the Home Emergency claims team?

If you are an existing customer you can call our customer service helpline 24 hours a day, 7 days a week on 0345 300 0957.

How do I contact the Home Insurance sales team?

On 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

I need support with a Home Insurance application who should I call?

Please call our sales team on 03 456 100 101 Mon - Fri 8am - 9pm, Sat & Sun 9am - 5pm.

Making changes

Can I add contents or buildings cover mid-term?

You can add buildings or contents cover to your policy mid-term. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm

How do I notify you of an interested party?

To note an interested party on your policy, please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm

How do I change the address on my home insurance policy?

You will have to call us to make this change. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

If I make a mid-term adjustment (MTA) on my policy will this affect my monthly payments?

Depending on the alteration you need to make, this may produce a change in premium which will be reflected in your monthly instalments. Please allow up to 7 working days for your documents to arrive.

I haven't received my policy documents

Please allow up to 7 working days for your documents to arrive. If they do not arrive after 7 working days please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm

How do I change my existing policy?

Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm for any changes you wish to make to your home insurance policy.

What if the details on the policy document are wrong?

Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm for any changes you wish to make to your home insurance policy.

How do I cancel my policy?

Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm if you wish to cancel your home insurance policy.

Payments

What payment methods are available?

You can choose to pay in one lump sum by credit card, debit card or annual direct debit and where offered the option of paying by monthly instalments.

We do not charge if you chose to pay by credit or debit card.

We do not charge any additional premium for paying monthly therefore the amount you pay will be the annual cost of your insurance policy.

If I pay by monthly instalments what is the total amount I have to repay?

We do not charge any additional premium for paying monthly therefore the amount you pay will be the annual cost of your insurance policy.

Why can't I pay by monthly instalments?

In certain circumstances first direct will not offer a monthly instalment payment option, for example if you are 18 years of age or have been made bankrupt, however we may offer an annual premium.

Which debit and credit cards do you accept?

We accept all major UK debit and credit cards except for American Express. We do not charge if you choose to pay by credit or debit card.

How much is the charge for using a credit card?

We do not charge if you choose to pay by credit or debit card.

What happens if I want to change my payment method?

You will have to call us to make this change. Please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm

Can I change my direct debit payments to a later date?

To change the date of your direct debit payments please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

How do I change payment details?

Please call our customer service helpline on 0345 300 6031 Mon- Fri 8am- 8pm, Sat & Sun 9am-5pm for any changes you wish to make to your payment details.

Claims

Can I make a claim online?

No, please call our Claims team on 0345 300 6032. Our claims helplines are available 24 hours a day 365 days a year.

If I need to, can I make a claim outside of working hours?

Yes, all our insurance claims helplines are available 24 hours a day 365 days a year on 0345 300 6032.

Do I pay an excess if I make a claim?

Our standard excess if you make a claim is £100. You may select a higher or lower excess if required (the subsidence excess is not selectable), however there is no excess for the optional Legal Services or Home Emergency Cover.

Where can I find my policy number?

Your policy number is on any letter we send you about your policy. It will be in the following format: ABC123456789.

Will my premium increase at the next renewal date if I make a claim on my Home Insurance?

Yes, one of the reasons your premium will increase is that you would lose your no claims discount.

Renewals

How do I renew my policy?

Where we offer you renewal, your renewal documents will be sent to you at least 21 days before your renewal date. Please ensure that that the information on your renewal documents is complete and accurate.

To make any changes before you renew, please call us on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

If you do not need to make any changes and you pay annually by credit or debit card please call us on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm.

If you pay by Direct Debit your policy will be automatically renewed (unless you have cancelled the continuous payment authority or we are unable to offer you a renewal using the same payment method). For further details, please see 'Automatic renewal of your Policy' in the 'first direct Home Insurance Policy summary' booklet (PDF, 287kb).

How do you tell me about my renewal?

Where we offer you renewal, your renewal documents will be sent to you by post at least 21 days before your renewal date. Please check that that the information on your renewal documents is complete and accurate.

To make any changes before you renew, please call us on 0345 300 6031 Mon- Fri 8am- 8pm, Sat & Sun 9am-5pm.

If you do not need to make any changes and you pay annually by credit or debit card, please call us to renew on 0345 300 6031 Mon- Fri 8am- 8pm, Sat & Sun 9am-5pm.

If you pay by Direct Debit your policy will be automatically renewed (unless you have cancelled the continuous payment authority or we are unable to offer renewal using the same payment method).

For further details, please see 'Automatic renewal of your Policy' in the first direct Summary of Cover policy booklet (PDF, 287kb).

I have a direct debit policy what happens at renewal?

Where we offer you renewal by Direct Debit, you will be notified before your renewal date that the policy will automatically be renewed and the renewal premium will be collected by Direct Debit.

We will not automatically renew your policy if you have contacted us to cancel the continuous payment authority or we no longer offer you payment by Direct Debit. If this happens we will advise you of this in your renewal letter and you will need to contact us to make payment before we can renew your policy. For further details please see 'Automatic renewal of your Policy' in the first direct Summary of Cover policy booklet (PDF, 287kb).

To make any changes before you renew, please call our customer service helpline on 0345 300 6031 Mon- Fri 8am- 8pm, Sat & Sun 9am-5pm.

Where can I see my next year's premium?

Where we offer you renewal, we will advise you of your renewal premium in your renewal documents which will be sent to you at least 21 days before your renewal date. Please ensure that that the information on your renewal documents is complete and accurate.

Why is my renewal cheaper than a new business price?

If the price quoted online is different to your renewal notice please call our customer service helpline on 0345 300 6031 Mon- Fri 8am- 8pm, Sat & Sun 9am-5pm to discuss.

Documents

Where can I find my policy number?

You can find your policy number on your policy documents, statement, email or letter we've sent you or it may be your reference number on your bank statement.

Where are my policy documents?

Your policy documents will be sent in the post, please allow up to 7 working days for them to arrive. If your documents do not arrive after 7 working days please call us on 0345 300 6031.

What if the details on my policy documents are wrong?

If you want to make a change please call us on 0345 300 6031.

I haven't received my policy documents

Please allow up to 7 working days for your documents to arrive. If they do not arrive after 7 working days please call our customer service helpline on 0345 300 6031 Mon - Fri 8am - 8pm, Sat & Sun 9am - 5pm