

## Important Information

### **What is Pay As You Go Home Contents Insurance and what does it cover me for?**

Pay As You Go Home Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings within your home.

### **What happens if I take out cover and then change my mind?**

The policy provides you with a 14 day cooling-off period to decide whether you wish to continue. This is subject to certain terms, full details are shown in the full policy wording which is available on request.

### **How do I notify a claim under Pay As You Go Home Contents Insurance**

To make a claim please contact Ergo Claims Team, MPL Claims Management Limited. Their details can be found in the policy booklet which will be sent to you.

### **How do I make a complaint about my Pay As You Go Home Contents policy?**

If your complaint is about a claim, you should refer the matter to MPL Claims Management Ltd. Their contact details are provided below.

Ergo Claims Team  
MPL Claims Management Limited  
The Octagon  
27 Middleborough  
Colchester CO11TG

**Email:** [gunderwriting@mplclaims.com](mailto:gunderwriting@mplclaims.com)

**Tel:** 0345 060 0030

Alternatively, you can ask your Administrator to refer the matter on for you. Please quote your policy number in all correspondence so that your concerns may be dealt with speedily. If we have not resolved your complaint at the end of eight weeks, or if after receiving our final response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service. You will have six months from the date of the final response to make this referral.

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- The Application Form is a record of the information you provided us with. This information is used to apply terms and conditions to your policy.
  - You must ensure that all questions have been fully completed and the answers are true and correct to the best of your knowledge and belief.

- If there are any inaccuracies or omissions let the Administrator know immediately.
- **FAILURE TO DO THIS MAY MEAN THAT YOUR POLICY BECOMES INVALID OR DOES NOT OPERATE IN THE EVENT OF CLAIM**
- You should keep a copy of all information and correspondence you supply to the administrator in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- You are not covered until your application has been accepted by the Administrator.