

first direct

**first direct Home Insurance
Switcher Refund Service
Terms and Conditions**

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- 1** This offer is only open to new **first direct** Home Insurance customers who switch their home insurance policy to **first direct** via the **first direct** website or by telephone.
- 2** This offer does not apply to customers renewing or amending any existing **first direct** Home Insurance policy.
- 3** Only one cancellation fee refund is allowed per insured property.
- 4** A “cancellation fee refund” is the refund of any cancellation fee imposed by the customer’s existing Home Insurance policy when they choose to switch to **first direct**.
- 5** To be eligible for the switcher refund offer, you must be a UK resident (definition of UK is England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man)
- 6** To obtain the cancellation fee refund, a claim must be submitted within 90 days of customer’s **first direct** Home insurance start date. Any claims received after this date will be classed as invalid.
- 7** You need to submit your claim for the cancellation fee refund. You can either fill in this claim form online at **www.homeinsuranceoffers.firstdirect.com**, or by posting in a form with your details to us. If you opt to post please download the online form, fill it in and post it back to us at **FREEPOST, FIRST DIRECT Cancellation Fee Refund**.
- 8** We may request evidence of the cancellation fee charged by your previous insurer after submission of a claim. If we do request evidence, please note proof of cancellation must clearly show full name and address details as well as the provider’s name and cancellation fee. We would advise that copies of the proof be posted rather than the originals as any documents provided will not be returned.
- 9** If we request evidence of your cancellation fee, please note that you will not receive the cancellation fee refund if the name and addresses on the proof of cancellation do not match with the name and addresses on the **first direct** Home Insurance policy schedule.
- 10** The cancellation fee refund will be made by direct credit to your nominated bank account by BACS.
- 11** Please allow up to 14 days from submitting your claim to receive your refund.
- 12** You will not receive the cancellation fee refund if your **first direct** Home Insurance policy is not live at the point of claim.
- 13** This offer will be fulfilled on behalf of **first direct** by MLP Fulfilment Services Limited, The Stables, Home Farm, Mere, Cheshire WA16 0PX.
- 14** **first direct** Home Insurance is provided and underwritten by Aviva Insurance Limited.
- 15** **first direct** may remove or vary this offer at any time and without prior notice.

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