

BRIGHTHOUSE

**PRODUCT INSURANCE COVER
from
CAVERSHAM INSURANCE LIMITED**

STATEMENT OF DEMANDS AND NEEDS

Your hire purchase agreement with BrightHouse requires you to keep the goods you are purchasing under the hire purchase agreement to be insured against loss or damage caused by fire, theft or accident, throughout the term of the hire purchase agreement.

You may already have such cover under a household contents or another insurance policy; or you may be considering buying one elsewhere.

As an alternative, the BrightHouse Product Insurance Cover has been designed to satisfy the above requirement and so meet your demands and needs in relation to the hire purchase agreement.

Product Insurance Cover does not provide cover for goods not being supplied to you by BrightHouse under the hire purchase agreement. Therefore it will not meet your demands and needs if you require cover for your other goods.

Further details about Product Insurance Cover is provided in the Insurance Product Information Document and Insurance Pre Contract Information which you have been given.

To ensure this insurance product is appropriate for you, please consider the following:

	Please initial as confirmation
I understand the need to insure the goods being purchased from BrightHouse against fire, theft and accidental damage.	
I have considered whether I may already have alternative insurance; such as a Home Contents policy.	
If I have a Home Contents policy, I have considered whether it provides the cover I need, taking into account any excess that I may have to pay if I make a claim; and whether it covers Accidental Damage and/or Personal Possessions outside of the home.	
I have been provided with a copy of the Insurance Product Information Document and the Insurance Pre Contract Information Document and I have been given the opportunity to understand them.	