

BrightHouse
Product Insurance Cover
from
Caversham Insurance Limited
Pre Contract Information

Before you purchased the Product Insurance Cover we provided you with this Pre Contract Information. This document contains the rest of the information you require and, for ease of understanding, should be read in conjunction with the Insurance Product Information Document and the Product Insurance Cover Terms and Conditions.

Information about us

Caversham Insurance Limited is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

Caversham Finance Limited (trading as BrightHouse) is in Administration as of 30th March 2020, formally communicates from the address of Aston Cross Business Park, Level 2 Euro Innovation Centre, Birmingham, B6 5RQ is authorised and regulated by the Financial Conduct Authority and acts as our authorised insurance intermediary in the UK.

You do not pay a fee for arranging the policy however we pay a commission to BrightHouse which is a percentage of the total premiums received. BrightHouse can only provide factual information about the policy: it cannot make a recommendation about whether the policy is suitable for you.

Making a claim and how it is settled?

If you need to make a claim, you should contact BrightHouse within 30 days of the incident on 0800 526 069 or go online to www.brighthouse.co.uk/make-a-claim. Full details of how to make a claim and the settlement of a claim is outlined in the Product Insurance Cover terms and conditions.

If the hire purchase goods have been stolen or have been damaged beyond economic repair, we shall make a payment direct to BrightHouse, not to you. BrightHouse will then use that money towards replacing the lost Goods with Goods of an equivalent age and specification or will propose an alternative Good as replacement or may offer an alternative settlement arrangement to you. Any replacement Goods provided to you in replacement of the Goods under claim on your hire purchase agreement will replace the original Goods and your Agreement and Product Insurance Cover will continue as normal. Alternative settlements that do not include replacement of Goods, may result in the termination of your Product Insurance Cover. In the event of this, you will be informed of the termination before you agree to any settlement.

If accidental damage has been incurred to the hire purchase Goods we shall arrange for the services of an approved technician to repair the damage.

How to make a complaint

If you wish to make a complaint, you can contact a BrightHouse store or telephone the BrightHouse Customer Relations Department on **0800 526 069**.

If you remain dissatisfied with our response, you may be able to refer your complaint to the Financial Ombudsman Service at:
Exchange Tower

London E14 9SR
Tel: 0800 023 456
Tel: 0300 123 9123 (from mobiles)
Web: www.financial-ombudsman.org.uk

Compensation scheme

We are covered by the UK Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation – if so, 90% of your claim would be met by the Scheme. Further information is available from the FSCS at www.fscs.org