

**BrightHouse**  
**Product Insurance Cover**  
from  
Caversham Insurance Limited  
**Pre Contract Information**

Before you buy the Product Insurance Cover we must provide you with some Pre Contract Information. Most of this is provided in an EU prescribed format in the Insurance Product Information Document you have been provided with. This document contains the rest of the information you require and, for ease of understanding, should be read after the Insurance Product Information Document.

**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) 5 Hercules Way, Leavesden Park, Watford, Hertfordshire 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 the BrightHouse store at which your hire purchase agreement is administered. Your hire purchase agreement sets out full details about claims.

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 at least an equivalent age and specification. These replacement goods will then be provided to you and your hire purchase agreement will continue as normal.

If some other kind of damage has been incurred by 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](http://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.uk](http://www.fscs.org.uk).

Specimen