

Customer Service Line:

**0330 100 7822**

Mon to Fri 8am - 9pm, Sat 8am - 5pm, Sun 9am - 5pm

Quote Number:

**HI50120207/02**

TEST  
Mr C Roberts  
Flat 1 Hume Cottage  
Appersett HAWES  
N Yorkshire  
DL8 3LN



22nd September 2015

Dear Mr C Roberts

## YOUR QUOTE DETAILS FROM MORE TH>N HOME CHOICE INSURANCE

Thank you for choosing us to provide you with a quote for your Buildings and Contents cover.

You'll find your premium opposite, with more details provided in your **Quote Statement**. We have based your quote on the information you gave us, so please check that everything shown is correct and that the cover meets your needs.

If you'd like to change this quote in any way, simply give us a call and we'll be happy to amend it, based on your revised requirements.

### Primary Contents cover at no additional cost

As you've chosen buildings and contents cover to protect your home, if you decide to buy this policy, you will receive our Primary Contents Cover at no additional cost for the life of your policy, unless you make a contents claim.

**To start your cover** straight away, just call us - there are no forms to fill in and you can pay by direct debit, credit or debit card.

**Buildings and Contents Cover for**  
Flat 1 Hume Cottage  
Appersett HAWES  
N Yorkshire  
DL8 3LN

**Your annual premium is**  
**£439.32 a year**

This quote is valid for 90 days until  
16th January 2016


### KEY DOCUMENTS IN THIS PACK

- > Quote Statement
- > Policy Summary

Once you have received your policy , you will still have time to decide if you want to continue or have the option to cancel it. Please see the enclosed Policy Summary for full details.

Thank you again for requesting a quote and we hope that we can welcome you to MORE TH>N very soon.

Yours sincerely

A handwritten signature in black ink, appearing to read 'David Pitt', with a long horizontal flourish extending to the right.

David Pitt  
Customer Services Director

TEST

If you have hearing or speech difficulties you can contact us using Minicom on 0800 300 836. This letter and all our literature is available in large print, audio and Braille. Please contact us for more information.

This is a copy of the information you gave us - your quote is based on it. Please check that the details shown here are correct. If they are correct, please call us on 0330 100 7822 to arrange your home cover. If you'd like to change this quote in any way, simply give us a call and we'll be happy to amend it. It is important that you keep this document in a safe place.

## Your Quote details

**Quote number:** HI50120207/02

**Date you would like your cover to start:**

**Buildings** 18 October 2015

**Contents** 18 October 2015

## About you

**Name**

Mr Clive Roberts

**Date of birth**

27th May 1962

**Risk address**

Flat 1 Hume Cottage  
Appersett HAWES  
N Yorkshire  
DL8 3LN

**Occupation**

Baker

## About your home

**Your home:**

is a detached house

- has 3 bedrooms
- was built in 1975
- is occupied by 2 adults
- is occupied by 1 child
- has no cat or dog
- has smoke detectors
- is built of timber frame with brick walls (built after 1980), stone, brick or concrete and roofed with slates, tiles, concrete, asphalt or felt on timber (less than 50% of roof area).
- is not showing any sign of or ever had any damage caused to it by subsidence, landslip or heave
- is only lived in by you and your family
- is not left unoccupied for a total of more than 60 days in a year.
- Your home or the land belonging to it has not been flooded in the last 5 years.

If you purchased your policy through Compare The Market, the statements relating to the number of Adults, Children and Pets in your home may be incorrect. These have been defaulted as Compare the Market don't ask these questions, however this has no effect on your premiums or any future claims this year.

## Your policy excesses

The amount you must pay in the event of a claim. Your policy includes a compulsory excess. You may choose a voluntary excess in addition to this. Full details are shown on your Quote Statement.

## You or any person living with you

(at your present address or any previous addresses)

- have not had insurance cancelled, declined or declared void
- have not received any conviction except for driving offences
- have not made any claims in the last 3 years

# QUOTE STATEMENT

Continued

**QUOTE NUMBER**  
HI50120207/02

**Quotation issued**  
18th October 2015

**Quotation valid until**  
16th January 2016

<u>Cover</u>	<u>Excess</u>	<u>Limit / Sum insured</u>	<u>Premium</u>
<b>Primary Contents cover</b>		£100,000	£102.36
Compulsory excess	£50		
Voluntary excess	£100		
Total excess	£150		
Escape of water excess	£325		
<b>High Risk Items</b>			
(High risk items are televisions, personal computers, binoculars, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.)			
Total limit		£7,500	
Single article limit		£1,000	
<b>Specified high risk items</b>			
Painting		£3,000	
<b>Personal possessions</b>	- - -	- - -	Not included
<b>Personal money and credit cards</b>	- - -	- - -	Not included
<b>Pedal cycles</b> - (Cover limited to highest value bike shown)	£25	£200	£8.99

<b>Home Emergency Assistance</b>	- - -	£200	Included as standard
Legal Helpline (24 hours a day, 7 days a week)	- - -	- - -	Included as standard

<b>Upgraded Buildings cover</b>		£1,000,000	£366.35
Compulsory excess	£50		
Voluntary excess	£100		
Total excess	£150		
Subsidence excess	£1,000		
Escape of water excess	£325		

<b>MORE THAN Legal Services</b>	n/a	£50,000	£23.99
<b>Home Emergency cover</b>	n/a	£1,000	£39.99

\*For information - Boilers must be under 15 years of age and have been serviced within the last 12 months

## Premium calculations

Primary Contents saving	£102.36
<b>Total premium</b>	<b>£541.68</b>
<b>Annual premium due</b>	<b>£439.32</b>

## Additional notes

All premiums include Insurance Premium Tax and any special discounts. The premiums shown on this Quote Statement do not include any instalment surcharge.

## Endorsements

### ALL OPERATIVE SECTIONS

Applicable to the Contents section of your policy.

As you are insuring your Buildings and Contents together on this policy, your Primary Contents cover insurance premium is included at no additional cost for as long as you continue to insure your Buildings and Contents together on this policy, provided:

- You do not make a Contents claim, and
- You do not cancel the Buildings insurance.

If your policy includes Upgraded Contents cover or Contents with Accidental Damage cover you will pay an additional premium for the additional covers provided.

### ALL OPERATIVE SECTIONS

#### Excluded Home Emergency Assistance

The cover provided by the Home Emergency Assistance (24-hour Emergency Repair Service and Helpline) part of your household policy no longer applies. You will still have the benefit of the Legal Advice helpline.

**Except for the change(s), your Policy Wording gives details of 'What is not covered' and all limits, conditions and exclusions that still apply.**

## Important notes

### Changing circumstances

Using the address on the front of your Quote Statement, you must tell us within 30 days as soon as you know about any of the following:

- of a permanent change of address
- the number of bedrooms in your home has changed
- if anyone other than your family lives in the home, if it is a weekend or holiday home or if it is left unoccupied for a total of more than 60 days in a year.
- if your home is not in good condition, if it requires work other than routine maintenance or redecorating or any structural alteration or extension to your home.
- if you or any member of your family living with you has received a conviction for any offence except for driving offences.
- any increase in the value of your contents or the rebuilding cost of your building.

We may reassess your cover and premiums when we are told about changes in your circumstances. If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted. We then may be entitled to reject payment of a claim or a payment could be reduced. In certain circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

## About us

Here are our contact details, if you want to get in touch:

<b>Post</b>	MORE TH>N CUSTOMER SERVICE CENTRE PO BOX 825 COLMORE GATE BIRMINGHAM B3 2SB
<b>E-mail</b>	home@morethan.com
<b>Phone</b>	Customer Service line 0330 100 7822
<b>Opening hours</b>	Monday - Friday    8am - 9pm Saturday            8am - 5pm Sunday               9am - 5pm

