

11 January 2016

Mr F J Cremin
Down Farm House, The Pry
Purton
Swindon
SN5 4JP

Dear Mr Cremin

Signature Home Insurance Policy Number: [REDACTED]

Your Signature Home Insurance policy falls due for renewal on 07 February 2016.

Policy Wording Update – We have pleasure in inviting you to renew your policy with us on the basis of our latest Signature Home Insurance policy wording and details of these changes are enclosed. We can, on request, send you a full updated copy of our policy wording either in a .pdf format by email or as a hard copy by post.

Statement of Fact – Please ensure that the information you have provided to us and contained in the enclosed Statement of Fact remains an accurate and complete record of what you have told us. If any of this information is an incorrect statement or if any of your circumstances have changed, please contact us immediately.

Important Information – Please ensure that you read the attachment headed 'Important Information relating to the renewal of your Signature Home Insurance policy'.

Inflation Protection – In accordance with the appropriate indices

Your Premium – The premium to renew your policy, based on the individual details that you have provided, is shown on your schedule.

You currently pay your premium by Direct Debit. Please refer to the enclosed Loan Agreement which outlines your monthly collections, the amount of credit charge that we have applied and the Direct Debit Guarantee. There are no additional fees, charges or taxes. If all of these details are acceptable, you need take no further action and your policy will renew automatically.

Should you require any changes to the sums insured or cover, please let us know and we'll then advise you of any adjustment to the premium or terms.

Subsidence or Flood Risk Areas – Finally, we would like to bring your attention to the fact that insurers generally will have limitations for certain postcode areas where risk factors such as flood or subsidence are considered to be greater than normal. We would therefore advise you to ensure that you have adequate alternative insurance cover in place in the event that you make a considered decision to allow our policy to lapse.

We do, of course, hope that you will renew your policy with us for a further year and thank you for choosing Covea Insurance plc to meet your insurance requirements.

Covea Insurance plc

50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX. Telephone: 0330 134 8300* www.coveainsurance.co.uk

*To make sure we maintain a high quality service, we may monitor or record calls

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