



## **HOME OWNER'S PROTECTION POLICY (Europe) & KEY FACTS STATEMENT (Form HOP EU 03/08) KEY FACTS STATEMENT**

### **PURPOSE OF THIS KEY FACTS STATEMENT**

This Key Facts Statement outlines some of the important features of the insurance policy you have been offered.

Please note this provides a summary of the key features of the Home Owners Protection Policy. It does not set out the full terms and conditions of the policy. These can be found in the policy document provided to you. The policy is a legally binding contract between you and First Title Insurance plc, which is referred to as "First Title" in this document.

### **TERM**

The policy will continue in force as long as you remain the owner of the property.

### **CANCELLATION PERIOD**

Provided that you have not made a claim, you can cancel the Home Owner's Protection Policy within 14 days of the Policy Date. If you cancel the policy within this period First Title will refund the Premium you have paid subject to any currency fluctuations between the date of the premium being and the date of the refund.

### **WHO ISSUES THE HOME OWNER'S PROTECTION POLICY?**

The policy will be issued by First Title Insurance plc.

### **ABOUT THE HOME OWNER'S PROTECTION POLICY**

The Home Owner's Protection Policy insures an owner of residential property against certain claims which may be made against the title to the property. Please read Sections 2 & 3, headed "FIRST TITLE'S INDEMNITY" and "THE COVERED RISKS", carefully. It also gives First Title the option to pay for a legal defence for you in the event of a claim. Please read section 7, headed "HOW TO MAKE A CLAIM", carefully.

### **POLICY CONDITIONS AND EXCLUSIONS FROM COVER**

The Home Owner's Protection Policy contains exclusions from coverage and other conditions. You should read the policy carefully as the insurance offered to you may be affected if any of these conditions are not met.

### **YOUR DUTY OF DISCLOSURE**

In issuing a policy to you First Title will be relying on the information given when applying for this policy. Even if First Title has not asked you about a particular matter, First Title will not be liable to you if you do not disclose something you know, or could reasonably be expected to believe, to be relevant to First Title's decision to offer insurance under the Home Owner's Protection Policy and, if so, on what terms.

### **CLAIMS AND COMPLAINTS**

The Home Owner's Protection Policy sets out the procedure for making a claim in paragraph 7. Claims should be sent to Claims Department, First Title Insurance plc, Title House, 33-39 Elmfield Road, Bromley, Kent BR1 1LT United Kingdom or by email at [legal&claims@firsttitle.eu](mailto:legal&claims@firsttitle.eu) or by telephone on 0845 371 1781.

For further information, or if you wish to complain about any aspect of the service you have received, please contact First Title at Title House, 33-39 Elmfield Road Bromley Kent BR1 1LT United Kingdom. If your complaint is not dealt with to your satisfaction you can complain to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR United Kingdom. Telephone: 0845 0801800 or (+44) 20 7964 1000 from outside the United Kingdom. There are some instances where the Financial Ombudsman Service cannot consider your complaint. Making a complaint will not prejudice your right to take legal proceedings.

Should First Title become unable at any time to meet claims against it, your interests will be protected by the Financial Services Compensation Scheme. There are maximum levels of compensation you can receive under the scheme. You will normally be covered for at least 90% of the payment due under your policy. For further information you can contact the [scheme helpline](http://www.fscs.org.uk) on 020 7892 7300 or (+44) 20 7892 7300 from outside the United Kingdom or visit their website at [www.fscs.org.uk](http://www.fscs.org.uk).