

About our insurance services

1. Whose products do we offer?

At Virgin Money, we offer Home Insurance and Landlord Insurance. These policies are administered by and provided through Uinsure Ltd.

The products Uinsure provide are underwritten by a separate insurer from their carefully selected panel of insurers. The specific company who underwrites your policy will be detailed in your policy schedule.

If Virgin Money Home Insurance can't give you a quote for insurance, Uinsure may still be able to help through their Specialist Insurance service. We'll give you more info if this happens.

2. What service will we provide to you?

When you apply for insurance, we'll ask you some questions to make sure we can give you the right kind of cover. If we can, we'll provide you with a quote.

If you request a quote online, you won't receive advice about the suitability of your policy. If you request a quote over the phone, our partners at Uinsure can offer advice if you need it. They'll also provide you with relevant info and documentation to help you make your decision. The advice is provided by Uinsure and not Virgin Money.

Uinsure is authorised and regulated by the FCA under FRN 463689 to offer advice. Keep in mind, Uinsure provides advice, not Virgin Money.

3. What will you have to pay us for this service?

Virgin Money and Uinsure will receive commission from the companies that underwrite your policy, and this is included in your premium.

You'll also pay an annual fee of £36 for Uinsure to arrange and administer your Home Insurance policy, or £48 for Uinsure to arrange and administer your Landlord Insurance policy. The policy administration fee is detailed on your policy schedule.

Uinsure allows customers to pay for their policies in monthly instalments. If you decide to pay in monthly instalments, you'll be charged a fee by Close Brothers, Uinsure's payment partners. You'll find full details about monthly payment costs in the Close Brothers Pre-Contract Information document.

4. Who regulates us?

Virgin Money Home Insurance is promoted by CYB Intermediaries Ltd, registered at Jubilee House, Gosforth, NE3 4PL (Company No: 04056283) who is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 305065) and provided by Uinsure Limited. Uinsure Limited is registered in England and Wales with company number 06046870 with a registered office at XYZ Building, Hardman Boulevard, Manchester M3 3AQ. Uinsure Limited is authorised and regulated by the Financial Conduct Authority and is registered on the Financial Services Register under number 463689. You can check a firm's registration on the FCA website at register.fca.org.uk/s/ or by calling 0800 111 6768.

5. What to do if you have a complaint

If you ever need to complain, we'll do everything we can to resolve the issue as quickly and fairly as possible.

You can write to us at:

Virgin Money Home Insurance

Uinsure Customer Services,
PO Box 1189
Doncaster
DN1 9RP

Please include your policy number and claim number if you can.

Alternatively, you can give us a call on **0330 912 2502**.

If you feel we haven't addressed your complaint properly, you may be able to refer your case to the Financial Ombudsman Service.

6. Are we covered by the Financial Service Compensation Scheme (FSCS)?

We're covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can find out more about FSCS at www.fscs.org.uk or by calling 0800 678 1100.