

first direct

**first direct Home Insurance
15% Discount Offer**

Terms and Conditions

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first direct Home Insurance is provided by Aviva Insurance Limited. Terms, conditions, exclusions and limitations apply in accordance with the Policy Terms and Conditions.

first direct Home Insurance is subject to the underwriting criteria of Aviva Insurance Limited and the following terms and conditions apply to the “**15% discount offer**” (the Offer). The Offer terms and conditions are in addition to the Policy Terms and Conditions.

- 1 The Offer is open to new **first direct** Home Insurance customers, who obtain a quotation for buildings and/or contents cover.
- 2 The Offer only applies to **first direct** Home Insurance policies taken out within 90 days of the quotation for cover. The Offer does not apply if amendments are subsequently made to a quotation after the offer period has expired.
- 3 The Offer does not apply to existing customers whose **first direct** Home Insurance policies are due for renewal during the Offer Period.
- 4 The Offer applies to quotations and is subject to a minimum premium of:-
Buildings only policy **£70.00**
Contents only policy **£60.00**
Combined buildings and contents policy **£130.00**
The premium quoted will be inclusive of the “**15% discount offer**”.
- 5 The minimum premium excludes the addition of Insurance Premium Tax (IPT).
- 6 The Offer applies to new customers paying their premiums either by monthly instalments or in a single annual payment.
- 7 The discount only applies to standard Buildings, Contents or Combined cover and Extended Accidental Damage cover. It does not apply to additional covers such as. Home Emergency.
- 8 This Offer cannot be used in conjunction with any other offer.
- 9 Only one Offer per insured property.
- 10 If you cancel your policy during the first 12 months:
 - a. any refund of premium due will be calculated on a pro rata basis on the discounted premium quoted (inclusive of tax).
 - b. you may still have to pay on a pro rata basis, the difference between the offer premium and the price before application of the discount for the cover provided. These premiums will include the cost of any taxes applicable.
- 11 **first direct** can remove or vary this offer at any time without prior notice. Quotes given before such removal or variation will be honoured in accordance with their terms.
- 12 No cash alternative will be offered.