Important Information

Sky Protect Smart Home Insurance is a bundle of insurance cover and Smart Tech which is arranged and administered by Sky Protect (Sky Protect/we/us/our). We provide the Smart Tech ourselves and it is not available to purchase separately. The insurance is provided by the authorised insurers set out below. We only offer insurance from these insurers and act as their agent when we sell a policy. You will have contracts of insurance with the insurers for each of the elements of insurance cover provided as part of Smart Home Insurance. You can find further information in your policy documentation. Details of insurers are as follows:

<table>
<thead>
<tr>
<th>Buildings &amp; Contents</th>
<th>Zurich Insurance Company Ltd</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Legal Assistance and Cyber Assistance Cover</td>
<td>AmTrust Europe Limited</td>
</tr>
<tr>
<td></td>
<td>(administered by Arc Legal Assistance Limited)</td>
</tr>
<tr>
<td>Home Emergency Cover</td>
<td>Inter Partner Assistance S.A.</td>
</tr>
<tr>
<td></td>
<td>(administered by AXA Assistance Limited)</td>
</tr>
</tbody>
</table>

Complaints

If you’re unhappy with the services we provide (like selling the insurance or providing the Smart Tech) or with anything to do with your cover except where it relates to an insurance claim, you can contact us in any of the following ways:

Address: Sky Protect, Firstsource Solutions Limited, Orbis Business Park, Riverside Road, Pride Park, Derby, DE24 8HY

Phone: 0333 759 5099

Email: complaints@skyprotect.sky

Charges

There are only two circumstances where you will incur a charge. These are set out below:

<table>
<thead>
<tr>
<th>Charge</th>
<th>When it’s payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-return charge: £69 (inclusive of VAT)</td>
<td>If you cancel Smart Home Insurance in your 31-day cooling off period, you must return your Smart Tech to us via our free returns process. If you do not return the tech, you must pay the non-return charge.</td>
</tr>
</tbody>
</table>

Early Termination Charge: This is for the Sky Protect Bundle and is charged at £3 per month for every month remaining on your first policy term (i.e. this won’t apply if you’ve renewed your policy). This means that if you cancel in month 2, you will be charged £3 each for the remaining 23 months (this is the max fee of £69) whereas if you cancel in month 23, you will only be charged £3 for the final month.

If you cancel Smart Home Insurance after your 31-day cooling off period. In some cases, where the policy is cancelled for a reason beyond your control you will not have to pay this charge. We’ll let you know when you cancel your policy if this charge is not payable.
Your Sky Protect Tech Bundle
(Smart Tech)

If you cancel Smart Home Insurance after the 31-day cooling off period, the Sky Protect Tech Bundle is yours to keep, but the functionality on the Sky Protect app will be reduced. You will lose:

• Cloud storage;
• Motion or noise alerts from the indoor camera and video doorbell;
• Any automated arming;
• Incident escalation and emergency contact alerts.

In addition, the Sky Protect app and Smart Tech help, including live chat, will also be reduced and the extended warranty on your Sky Protect Tech Bundle will end.

Advice and remuneration

We will not provide advice or recommendations on the suitability of Smart Home Insurance. When a Smart Home Insurance policy is sold, we will retain a commission based on a percentage of the premium you’ve paid. If there is a surplus in profit, then we will receive an additional commission subject to meeting certain performance targets.

Demands and needs

Smart Home Insurance is sold as an unbreakable bundle of insurance and Smart Tech. Before you purchase this product, please ensure it meets your requirements. Smart Home Insurance will meet your demands and needs if you wish to:

• protect your home and/or contents (including personal possessions and accidental damage where this cover is chosen);
• benefit from peace of mind in case of sudden, unexpected home emergencies, which can make the home unsafe or unfit to live in, cause bigger damage or pose health and safety risks. The policy provides assistance to stop the emergency from escalating and provides a temporary repair to make the home safe to live in again;
• protect against the cost of bringing or defending specified legal action;
• get support and assistance following a cyber-attack on your personal devices in your home; and
• use Smart Tech to alert you to potential issues, helping you to keep your home safe and secure.

About us

Neos Ventures Limited, trading as Sky and Sky Protect, is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 752145). Our registered address is Sky Central, Grant Way, Isleworth TW7 5QD (registered company number 09941700). You can see information about our regulated status by visiting fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) in relation to arranging your insurance. You may be able to make a claim from the FSCS if we cannot meet our obligations to you. You can find further information at fscs.org.uk or by calling 0800 678 1100.