

Your Monzo Home Insurance

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Intro

This document acts as a contract between you, Monzo and Chubb and contains key information about your policy, including what's covered and what isn't covered. It's important you read through it carefully to make sure you understand everything.

Who's involved

Unless we say otherwise, when we say 'us', 'we' or 'our' we mean Monzo Bank Limited, Chubb and any third parties acting on our behalf.

Chubb is the insurer under your policy, which means it's Chubb that actually provides the cover and is responsible for managing, approving and paying out any approved claims you make.

Monzo are the distributors of the insurance, which means that Monzo are the ones who are responsible for offering the product to you and setting up your policy. Monzo are also the ones who arrange payment for the cover and manage any policy changes or cancellations, and other things like that. Monzo undertakes their role on Chubb's behalf.

How Monzo makes money

Chubb pays Monzo for their part in offering you the product. When you buy a Monzo Home Insurance policy, Chubb pays Monzo a percentage of the total payments you agree to pay over the policy's annual term.

Chubb may also pay additional bonuses based on the number of claims paid out and the number of policies sold. Chubb also paid a contribution towards Monzo's costs in creating Monzo Home Insurance.

Monzo will not charge you any additional fees for their insurance services.

Monzo only offers home insurance from Chubb, but Monzo does offer other types of insurance from other insurers. You can find out more information on Monzo's website at <https://monzo.com/>.

Monzo is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. You can check Monzo's regulatory status on the Financial Services Register at

<https://register.fca.org.uk> (number 730427) or by contacting the FCA on 0800 111 6768.

Your policy

This insurance is to cover your home and the things in your home from loss or damage. The level of cover and any optional extras you've chosen are listed in your policy schedule.

It's important to point out that we haven't given you any advice or recommendations about whether the policy meets your specific insurance requirements. While Monzo may ask some questions to check if you're eligible for a policy, you will need to make your own decision about whether Monzo Home Insurance is right for you. You should review your insurance requirements on a regular basis to check the policy's still right for you.

Your policy will renew automatically each year unless you opt out in the home insurance space in the Monzo app, which you can do at any time. You'll be given plenty of notice before your renewal happens so you can cancel or opt out of automatic renewal without any fees if you want to. You can find out more in the 'Renewal of your policy' section.

To help protect you against the effects of inflation, Chubb automatically adjusts the sum insured for your buildings in line with a recognised index of rebuilding costs at renewal. This ensures the cover stays up to date with changes in construction prices.

If you have any questions about your policy or if you need a copy of these terms and conditions in large print, braille or audio, just contact us via the Monzo app, by calling 0800 802 1281 or emailing help@monzo.com.

Eligibility

You need to meet these conditions to be eligible for this cover.

- You must have an open Monzo current account. If you close your current account, or if something happens that means Monzo needs to close your current account, Chubb will cancel your policy with at least 30 days' notice.
- You're insuring your main home, where you live full-time and it's not empty for more than 60 days in a row, and its contents.

- You don't have a lodger, tenant or any other paying guest.
- You don't run a business from your home that involves customers visiting your home, or that requires specialist equipment, such as a bakery. However, it's fine to work from home if your activities are clerical or administrative in nature, like office work, freelance consulting or managing a small side business such as selling handmade cards online.
- You haven't had any previous criminal convictions, County Court Judgments (CCJs), individual Voluntary Arrangements (IVAs) or bankruptcy within the last 3 years.
- You haven't had subsidence, heave, landslip or flooding at this address.
- Your property isn't undergoing building works or due to be undergoing works.

If any of these things change while you have this policy, you should tell Monzo as soon as possible as it may impact your ability to claim. Depending on what's changed, Chubb may cancel your policy or reject your claim.

What's covered?

This policy covers your home and the things in your home that belong to you. As well as your things, things belonging to your partner and family are also covered, as long as they live with you permanently.

What you're covered for is detailed later in the document.

When we say 'home', we mean the insured property, including the main structure and associated garages and outbuildings at the specified address. This includes surrounding elements like walls, fences, patios, and driveways, as well as fixed features like solar panels and built-in appliances.

When we say 'things', we mean the things that you own in the home covered by this policy. This includes things in your home that are movable, like furniture, electrical appliances, TVs, computers, jewellery and carpets.

This doesn't include living 'creatures' (like you and your pets), any financial securities (like shares and bond certificates), or cryptocurrency.

Your policy schedule has the details of the limits and excesses which apply to different types of cover.

Your home is covered up to a maximum of <BuildingsSumInsured> and you select the overall contents covered value when you take out the policy.

You're not covered for any loss or damage to your home or things if you don't have an insurable interest in it, which means you wouldn't experience a loss from it being damaged or lost.

If anyone else, whose things are not covered under your policy, has an insurable interest in your things, you're only covered for the portion that applies to your interest, up to your cover limit (for example if you bought a sofa half and half with your housemate, Chubb would only pay for your half of the cost of the sofa).

Excess

For any claim you make you have what's called an 'excess'. This is the amount of each successful claim that you have to pay for yourself, even if your claim is successful. If

Chubb accepts your claim, they will pay the agreed cost of it, up to the policy limit, minus the excess.

For example, if you made a successful claim for £2,500 and had an excess of £250, they would pay £2,250.

You may have different excesses for different claim types, like subsidence and leaks, or none for some, like food in your fridge. You can see all your excesses in your policy schedule.

What's not covered

This list tells you what you won't be covered for across all the different cover types. Later on, we get into the detail of what isn't covered by the individual cover types.

You won't be covered for:

- ✗ Wear and tear (including ongoing damage caused by pets or animals, like your cat using the sofa as a scratching post).
- ✗ Damage caused by maintenance, cleaning, routine decoration or any alterations, repairs or restorations.
- ✗ Damage caused by you (or anyone covered by the policy) not taking reasonable care. For example, not following manufactures safety instructions or using a non-approved charger that causes a fire.
- ✗ Unpleasant smells without any other damage.
- ✗ Damage caused by rot, fungus, woodworm or any insects or vermin.
- ✗ Items which have stopped working for no apparent reason or are covered by a manufacturer's warranty.
- ✗ Faulty workmanship, designs or faulty materials – like an electrician installing a light fitting wrong.
- ✗ Any items used mainly for a business that you run or work for, or things owned by your employer.
- ✗ Deliberate, dishonest or illegal behaviour by you or your family, or damage caused by that behaviour.
- ✗ If your gas, water, electricity or phone service stop working because of something that happens outside of your home.
- ✗ Damage caused by an act of terrorism or by war.
- ✗ Damage caused by nuclear reaction, radiation or radioactive, biological or chemical contamination.
- ✗ Anything caused by building works to your home (other than if the works are done by Chubb or one of their suppliers).
- ✗ Damage or theft of any items of jewellery, watches, works of art, bikes, mobile phones, portable electronics and photography gear each over the high value item limit, other than the ones listed as high value items in your policy schedule.
- ✗ If your home is unoccupied for more than 60 days you won't be covered under this policy apart from under the following sections: 'Fire, lightning, earthquake' and 'Being hit by something'.

- ✗ Anything which happened before your policy started, or you already knew about before your policy started (for example a flood or storm), that might lead to a claim.
- ✗ Direct or indirect loss in value or any loss that is not a direct result of the insured incident (for example if the value of an item or the value of your home reduces because it's been repaired).
- ✗ Theft if there's no forced entry into your home (for example, if you gave them a key, left a window open, or they were a guest in your home).

Your cover

This section gives the details of what you are covered for, including any exclusions which are specific to that type of cover.

Flood, storms and leaks

You'll be covered for damage caused to your home and/or your things by these situations:

- ✓ Flood.
- ✓ Storm.
- ✓ Water or oil leak from your pipes or heating, including storage tanks and underground pipes and drains.
- ✓ Leaking appliances like a dishwasher or washing machine.

i A storm, means more than 55 mph winds, more than 25 mm of rain per hour or more than 30 cm of snow in 24 hours.

You won't be covered for these situations:

- ✗ The actual damage to the tanks, pipes, appliances or heating systems which caused a leak.
- ✗ Anything overflowing due to taps being left running, unless you've taken out accidental damage cover as part of this policy.
- ✗ If the thing that caused the damage did not meet building regulations or was installed outside or in a standalone outbuilding.
- ✗ Damage because of failure or lack of grout or sealant.
- ✗ Damage to gates, hedges or fences.

Fire, lightning and earthquake

You'll be covered for damage caused to your home and/or your things because of these situations:

- ✓ Fire.
- ✓ Lightning.
- ✓ Explosion.
- ✓ Earthquake.
- ✓ Smoke.

You won't be covered in these situations:

- ✗ If something has warped due to heat but without any fire.
- ✗ For smoke damage from burning tobacco or electronic cigarettes without a fire.

Theft from your home

You'll be covered if:

- ✓ Any of your things are stolen from inside your home or outbuildings (for example garages or sheds).
- ✓ There's any damage to your things and/or your home due to theft or attempted theft.

You won't be covered if:

- ✗ There's no forced entry into your home (for example, if you gave them a key, left a window open, or they were a guest in your home).
- ✗ Any of your things are stolen from unsecured shared areas (like shared hallways or entrances).

Being hit by something

You'll be covered if your home and/or the things in your home are damaged because of them being hit by:

- ✓ Vehicles.
- ✓ Aircraft, flying objects or something falling from an aircraft.
- ✓ Animals.

- ✓ Anything else that could fall on your home, like branches, trees and lamp posts.

You won't be covered for:

- ✗ Damage caused by your pets, unless you've taken out accidental damage cover as part of this policy.
- ✗ Damage because of tree maintenance.
- ✗ The cost to remove a fallen tree.
- ✗ Damage caused by pressure waves from aircraft travelling at sonic or supersonic speeds

Subsidence, heave and landslip

You'll be covered if your home and/or the things in your home are damaged because of:

- ✓ Subsidence, where the ground under your home sinks.
- ✓ Heave, where the ground under your home rises.
- ✓ Landslip, any land, soil or rocks falling down a slope.

For example, if you live near a hill and there is a landslide which damages your home and/or things.

You won't be covered for these situations:

- ✗ The ground settling or shrinking because of a new building or newly made up ground.
- ✗ Coastal or river erosion.
- ✗ Demolition or structural changes to your home.
- ✗ Something wrong with the construction or design of your home.
- ✗ Loss or damage which is covered by legislation or contract, or that is covered under a guarantee or an NHBC (National House Building Council) certificate.
- ✗ If the following parts of your home are damaged on their own (but you'll still be covered if you have an accepted claim for damage to the main part of your home for the same cause).
 - Outdoor swimming pools or tennis courts.
 - Patios, terraces, footpaths, driveways.
 - Garden walls, gates, hedges or fences.

- Service tanks, drains, septic tanks, pipes, cables, central heating fuel storage tanks.

Vandalism, riot and civil unrest

You'll be covered if your home and/or the things in your home are damaged because of:

- ✓ Vandalism.
- ✓ Riot.
- ✓ Civil unrest.
- ✓ Labour disputes.
- ✓ Political disturbances.
- ✓ Other malicious acts.

You won't be covered for:

- ✗ Computer viruses or cyber attacks.
- ✗ Someone trying to get into your electronic systems.

i A cyber attack is when someone tries to access your computer or data without permission. They might want to steal, change, or destroy information.

Out of home cover

Your things that you carry with you outside of your home will be covered up to the out of home limit anywhere in the British Isles, for:

- ✓ Theft.
- ✓ Accidental damage.

You won't be covered for these things or situations.

- ✗ Anything used for business, except for portable office equipment owned by you and used for working from home.
- ✗ Theft if your things are left unattended, not locked or secured, including in a car or other vehicle, unless there was forced entry, and the items couldn't be seen (like in a boot or glove box).
- ✗ Theft from somewhere you're staying which was unlocked.
- ✗ Theft to bicycles unless locked and secured.

- ✗ Theft or damage to money.

Trace and Access

If your home has been damaged by a leak of water or oil from your water tanks, pipes or heating, we'll pay for:

- ✓ Costs to remove any part of the internal structure of your home needed to find the source of the leak
- ✓ Costs to make good after the leak's been fixed.

You won't be covered for:

- ✗ The costs of repairing or replacing a leaking pipe or part if it has simply failed or worn out.

Selling Your Home

✓ We'll extend cover to protect the buyer of your home if it's damaged by something covered by this policy between the time from exchanging contracts to completing the sale.

You won't be covered:

- ✗ If your home is insured under another policy (for example, a policy your buyer has).
- ✗ For loss or damage that occurs after the completion date of the sale.

Emergency Access

✓ If the emergency services, including police, ambulance or fire services, cause damage to your home or garden while gaining access to deal with an emergency, Chubb will pay for the loss or damage caused to your home or garden, up to the limits listed in your policy schedule.

If you can't live in your home

If your home isn't liveable because of something covered by this policy, you'll be covered for alternative accommodation up to the amount listed in your policy schedule while your home is being repaired.

This will cover:

- ✓ A suitable place for you and the people you live with to stay, as long as they're covered by this policy.
- ✓ Boarding fees for your pets.
- ✓ Temporary storage for your things.

You won't be covered for:

- ✗ Costs for any guests or tenants.
- ✗ Any subscriptions for your home, like utilities, internet, streaming services or paid-for TV.
- ✗ Costs for any livestock or horses.
- ✗ Costs once your home is habitable again.

Other things which are covered

You'll also be covered for the cost of these things:

- ✓ Food that's gone bad because of your fridge or freezer breaking or losing power,
 - ✗ unless it's because you haven't paid your power bill.
- ✓ Theft or damage to any money or credit/debit cards in the home,
 - ✗ but not any electronic money, for example, Bitcoin.
- ✓ Damage or theft of your things while moving from your current home to your new home (so long as it's within the British Isles), including while your things are in a secure storage facility for up to 72 hours.
 - ✗ Excluding money or credit/debit cards.
 - ✗ Excluding any of your things left in an unattended vehicle overnight, unless there was forced entry, and the items couldn't be seen (like in a boot or glove box).
- ✓ Accidental loss of metered water and oil at your home.
- ✓ Theft or damage of home office equipment in the home such as computers, office furniture and stationery.
 - ✗ Excluding cyber/Data Loss.
- ✓ Theft or damage to business stock at your home from managing a small side business.
 - ✗ Excluding money.
 - ✗ Excluding portable electronics and mobile phones.

- ✓ Replacement locks and keys for your outside doors and any safe or alarm system in your home, if your keys have been lost or stolen or if they've been damaged by something covered by this policy.
- ✓ Contents in the open are covered for loss or damage from: fire (including smoke), explosion, lightning, earthquake, being hit by animals, aircraft or vehicles, theft or attempted, vandalism, riots or civil disturbances.
 - ✗ Excluding bikes.
 - ✗ Excluding any high value items listed on your policy schedule.
 - ✗ Excluding damage caused by storm or flood.
- ✓ If you have a special event, like your wedding, civil partnership, you have a baby, or religious festival you celebrate, your contents cover will increase by 10% for a month before and after the special event.

i *Contents in the open, means things which are usually kept within your property that you may leave outside or items usually kept outside such as garden furniture, plants and BBQs.*

If you accidentally cause damage or injury to others from owning your home (Property owner's liability)

You'll be covered for any costs you're legally liable for due to your ownership (but not occupancy) of your home, or defective work carried out by you or your family on any former property owned and insured under this policy, that results in:

- ✓ Accidental death, illness or bodily injury to someone.
- ✓ Accidental loss of or damage to someone's property and/or things.

This covers costs, expenses and legal fees up to the limit in your policy schedule.

Any claim that happens because of faulty work must be made within seven years from the date your policy ends or is cancelled.

If your claim relates to a previous home that you used to own and live in, you must not be covered by any other insurance, and you must no longer have any financial interest in that property.

You won't be covered for anything to do with these situations:

- ✗ Death, illness or injury to you, your family or anyone who works for you in your home (like a cleaner or other staff).
- ✗ Loss or damage to property owned by, rented, or entrusted to you or domestic staff.
- ✗ Using your home for any business, trade, profession or employment.
- ✗ Anything that happens while this policy wasn't active.
- ✗ Any liability arising from any business activity.

If you accidentally cause damage or injury to others (Public & personal liability)

You'll be covered for any costs that you're legally liable for which are related to you occupying your home, as well as your personal liabilities as an individual, both at home and outside. This includes:

- ✓ Accidental death, illness or bodily injury to someone.
- ✓ Accidental loss of or damage to someone else's things.

This covers costs, expenses and legal fees up to the limit in your policy schedule.

This also includes damage that your cats or dogs cause.

You won't be covered for anything to do with these situations:

- ✗ Death, illness or injury to you, your family or anyone who works for you in your home (like a cleaner or other staff).
- ✗ Damage to your things or anyone who works for you in your home's things (other than things that are covered in other parts of this policy).
- ✗ You owning any place other than your home covered by this policy.
- ✗ Any job you do, either as your main job or any other work you do.
- ✗ Any agreements or contracts you've made.
- ✗ Any liability arising from any business activity.
- ✗ A car or other vehicle you own or use, including caravans, boats, aircraft and drones.
- ✗ Use of firearms or other weapons.
- ✗ Deliberate, dishonest or illegal behaviour by you, or damage caused by that behaviour.
- ✗ You being treated for or passing on any disease or virus.

- ✗ Injury or damage caused by your dog if they are classed as dangerous under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any other similar law.

For both property owners liability and public & personal liability, your family or legal representative would also be able to make a claim under this section if you die while your policy is still active (if they don't break any of the rules in this document).

You'll only be covered for costs where Chubb has already told you they would pay for them, so make sure you speak to us first.

Accidental damage to your contents (optional)

✓ If you take this cover as part of your policy, you'll be covered for accidental damage to your things in your home such as glass breakage or spilling wine on your carpet.

i *Accidental means something sudden and unexpected that causes damage, which couldn't have been predicted and wasn't intended.*

You won't be covered for these things.

- ✗ Damage caused by mechanical or electrical breakdown.
- ✗ Damage caused by wear and tear from pets (like them scratching the side of a chair or peeing on the carpet).
- ✗ Damage to documents.
- ✗ Damage to devices caused by computer viruses or cyber-attacks.
- ✗ Damage to clothes.

Accidental damage to your buildings (optional)

✓ If you take this cover as part of your policy, you'll be covered for accidental damage to your home, such as drilling through a pipe or kicking a football through a window.

i *Accidental means something sudden and unexpected that causes damage, which couldn't have been predicted and wasn't intended.*

You won't be covered for these things.

- ✗ Loss or damage when your home is unoccupied for more than 60 days.

Home emergency cover (optional)

If you take this cover as part of your policy you'll be covered, up to the amount shown in your policy schedule, for emergency costs for these things.

- ✓ Your main heating system breaking down completely.
- ✓ Sudden blockages, leaks or damage to your plumbing or drains (including things like water tanks, pipes and bathroom fittings).
- ✓ Damage to your external doors, windows or locks which make your home not secure.
- ✓ Your home electricity or gas supply not working.
- ✓ Getting rid of vermin (like rats or insects) that are damaging your home or your health.

You'll only be covered for costs for the above in your home as shown in your policy schedule (so not any second homes).

You'll only be covered for costs if Chubb has accepted the claim and agreed to pay them before you incur them, so please check first.

You won't be covered for these things:

- ✗ An emergency that happens within 48 hours of taking this cover (if you didn't include the cover when you first took out the policy).
- ✗ If your home has been unoccupied for more than 60 days.
- ✗ If something goes wrong because someone didn't follow industry standards, ignored instructions, or due to interference by a third party.
- ✗ A heating system which is more than 15 years old.
- ✗ Warm air or solar heating systems.
- ✗ Anything caused by failure to maintain something or replace parts that suffer from wear and tear over time.
- ✗ Outbuildings (unless someone lives in it as part of your home), cess pits, fuel or septic tanks.
- ✗ Anything covered by a warranty (for example, from the manufacturer or person who installed it).
- ✗ If any equipment or facilities haven't been installed, maintained, or serviced according to regulations or instructions, or if there's a design flaw that makes them unsuitable for use.

- ✗ A blockage caused by freezing weather.

If you need to make permanent repairs after an emergency, which would be covered by another part of this policy, you'll need to make a separate claim for those costs.

High value items (optional)

i *High value items means any jewellery, watches, physical works of art, bikes, mobile phones, portable electronics and camera/photography gear each worth more than the high value item limit stated on your policy schedule.*

✓ If you've specified any high value items on your policy schedule, you'll be covered in your home up to the value for each item stated on your policy schedule (including for accidental damage if you've selected it as part of your policy).

For each item, if you've selected out of home cover, you'll be covered out of your home anywhere in the British Isles for theft and accidental damage.

The maximum amount which can be covered for each high value item is £10,000.

If you have any jewellery, watches, works of art, bikes, mobile phones, portable electronics and camera/photography gear worth over the high value item limit but haven't added them to your policy as high value items, you'll only be covered up to the high value item limit.

You won't be covered for these things:

- ✗ Theft if your things are left unattended or not locked or secure, including in a car or other vehicle, unless there was forced entry, and the items couldn't be seen (like in a boot or glove box).
- ✗ Theft from somewhere you're staying which was unlocked.
- ✗ Theft for bikes that were not locked and secure.
- ✗ Damage or loss of data on any electronic device.
- ✗ Damage caused by installing something incorrectly, faulty software or a virus on your device.
- ✗ Damage caused by a cyber attack.

You will need to have proof of purchase or ownership, like a receipt, for all your specified high value items. For art and jewellery, you can instead have a valuation from a specialist (for example, a member of the Institute of Registered Valuers).

Making a claim

Only people named in the policy schedule are able to make a claim (the policyholder or trusted person).

You can make a claim in a few different ways:

- ✓ In the Monzo app.
- ✓ Over the phone, by calling 0345 2661980.
- ✓ Online at <https://monzo.com/help/monzo-home-insurance/make-a-claim>

You have to submit your claim within 30 days of something happening (or of you finding out about that something) which might cause you to make a claim, or as soon as reasonably possible (if you can't within 30 days).

If you don't submit your claim as soon as possible Chubb may not be able to pay all or any of the claim.

When you make a claim, you'll need to give Chubb as much information as possible so they can process your claim properly (we won't cover any of the costs in getting this information).

Chubb may ask you for things like:

- Details about what happened and when it happened, which may include pictures of the damage.
- A list of everything that has been damaged, lost or stolen. Including details of the items, receipts, invoices or other proof of ownership to support your claim.
- Any damaged items to be sent to Chubb, at their expense.
- Details of other insurance which may also cover the loss.
- Reference number and reports from the police (for things like theft).

If you can't provide what they ask for, they may not pay the claim.

When you submit a claim, Chubb will work out if it is covered as part of your buildings cover, contents cover or both.

You also have to tell Chubb if anything lost or stolen is found or returned later.

You must also try to stop or reduce any further damage to your home and things where possible (for example, by moving your things to a different room if there's a leak).

Chubb may pay for costs you incur to protect your home from more damage. You should always check with them before committing to any costs and you should make sure you keep a record of anything you pay for. You shouldn't get rid of any of your damaged things without checking with them first.

It's generally better for the environment and more sustainable to repair things rather than replace them. Chubb will try and repair anything damaged where they can. If they don't think it's possible or practical to repair something, then they'll replace your item new for old (or pay you the value of a new one). Portable gadgets, such as mobile phones, will be replaced with an identical refurbished item or a new one if a refurbished one isn't available.

Chubb won't cover the costs to replace any matching sets (for example, matching tables and chairs or armchairs and sofas), only the item which was damaged. They also won't pay for any change in the value of your home or your things because of anything that's covered by this policy.

Chubb have approved suppliers who they may use to look at any damage, check your claim and/or help provide an estimate for repair or replacement.

Chubb's approved building restoration & repair supplier provides a 3 year guarantee against all work that they complete and are paid for under the policy.

Any claim will only be covered up to the relevant limits in the policy, as listed in the policy schedule.

Fraudulent claims and being honest with us

You should always be honest and not exaggerate or lie about anything to do with your policy or claim. If you do then Chubb may cancel or void your policy as detailed in sections 'Cancelling your policy'.

If you are fraudulent or deliberately dishonest then Chubb will:

- Refuse to make any payment in relation to the fraudulent claim or any other claim made after the date of the fraud.
- Tell you that they are terminating your policy from the date of the fraudulent act.
- Refund any premium you've paid for the time from the point of the fraudulent act.

If Chubb has paid any claims after the dishonesty, exaggeration or fraud, then you must pay them back.

Chubb may share details of suspected or proven fraud with the UK Insurance Fraud Bureau's (IFB) Insurance Fraud Register (IFR) and other relevant databases.

Recoveries

If Chubb makes a payment for a claim under this policy, they will have the right to recover money from a third party to do with that loss (up to the amount they've paid you for it). This means you won't be able to recover the money in the same way.

For example, if they pay for a claim because of a van driving into your living room, then they may be able to recover some of the value from the van driver or their insurer.

You shouldn't do anything that will affect Chubb's ability to make these kinds of recoveries after something has happened, and you should give any information and help Chubb request to recover the money from the third party.

Making a complaint

We'll always try and get it right the first time, so we hope you don't need to make a complaint, but we know that sometimes things do go wrong.

If you have a complaint about the sale of your insurance, Monzo's communications with you (including in the Monzo app), how your payments have been taken or if you're not sure where to complain, please contact Monzo in one of these ways.

- In the Monzo app
- Calling 0800 802 1281
- Email at complaints@monzo.com
- Writing to: Complaints Team Monzo, Broadwalk House, 5 Appold Street, London EC2A 2AG

If your complaint is about your policy cover, terms or something to do with a claim, then please contact Chubb in one of these ways.

- Online at www.chubb.com/uk-en/about-us-uk/complaints.htmlbb
- Phone at 0345 266 1980
- Email at MonzoCRT@uk.sedgwick.com

- Writing to: Complaints Team Monzo, Sentinel Building, 103 Waterloo Street, Glasgow, G2 7BW

If your complaint can't be fixed immediately, Chubb or Monzo will let you know within 5 days that it's being worked on.

They will try and resolve your complaint within 4 weeks and will always send you a final response letter within 8 weeks.

If you're not happy with their final response letter or your complaint hasn't been resolved, you can refer your complaint to the Financial Ombudsman Service (FOS) within 6 months of your final response letter. The FOS is independent and will deal with your complaint for free.

You can contact the FOS in these ways:

- Online - www.financial-ombudsman.org.uk
- By phone - 0800 023 4567 or 0300 123 9123
- By email - complaint.info@financial-ombudsman.org.uk
- By post - Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Contacting the FOS won't affect your legal rights.

Information on compensation schemes

Both Chubb and Monzo are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations to you (for example because we're insolvent), you may be able to get compensation from the scheme. The maximum compensation you may be entitled to from the FSCS would be limited to 90% of your claim, without any upper limit.

You can find out more about FSCS at <http://www.fscs.org.uk/>.

Cancelling your policy

You can cancel your policy at any time, for any reason, without paying any fees. If you want to cancel your policy, you can do it in the Monzo app.

If you have an open claim when you cancel your policy, you'll be able to continue with that claim until it's closed in line with the rest of these terms.

If you cancel your policy within the first 14 days and haven't made a claim, you'll get a full refund and your policy will be voided (which means treating it as if it had never existed).

If you cancel after the first 14 days and you haven't made a claim, you'll get a refund for the remaining days of the month covered by your last payment. For example, if your cover starts on 1 January and you cancel on 17 January, you'll get a refund for your payment for 17–31 January inclusive.

If you cancel and you have made a claim, you won't receive a refund of any payment you've already made.

Whenever your policy is cancelled, Monzo will confirm the cancellation in writing (usually via email). This will confirm the cancellation and date when you're no longer covered.

If Chubb need to cancel your policy

Chubb might cancel your policy by giving you at least 14 days' notice if:

- The information you gave us wasn't accurate
- There's been a change to your circumstances that they can't cover
- You don't provide them with requested documents
- You are abusive towards our staff or representatives

If they do cancel, and you haven't made a claim, you'll get a refund for the remaining days of the month covered by your last payment.

Chubb may not be able to offer you cover or continue cover for your policy for reasons out of their control. For example, there's a change to tax, interest rates or inflation which would significantly affect the amount you pay. If this happens, you'll be given at least 30 days' notice before cancelling your policy and give you a refund for the remaining days of the month covered by your last payment.

When Chubb might need to void your policy

If we find out that you gave us false or misleading information when you bought your policy or made a claim, or you deliberately left something important out, Chubb may void your policy (which means treating it as if it never existed).

In this case, it means your policy was never valid. Chubb will refund any premiums you've paid. They won't pay any claims, and if they've already paid for a claim, they will ask you to pay that back or take it from your refund.

If you don't have a Monzo current account

If you want to close your Monzo current account, you'll first need to cancel your policy. If you do this, Chubb will treat it like any other time you choose to cancel your policy (like we described earlier).

If Monzo needs to close your account (in line with their terms and conditions), Chubb will cancel your policy for when your account is closed (unless you cancel it yourself first). This includes if you die. They'll give you (or any next of kin) at least 30 days' notice before your cover ends.

If you don't pay for your policy

We know that there's often a good reason for missing a payment, which is why you'll have some time to pay if you do find yourself in that situation.

If you miss a payment, you'll have 21 days to make the payment. If you still haven't been able to pay, Chubb may have to cancel your policy. Monzo will always get in touch with you beforehand to give you the chance to pay what you owe.

If you're struggling to keep up with your payments, you can also get free, confidential guidance about debt and money worries by visiting the Money Helper website (<https://www.moneyhelper.org.uk/en>).

If you make a claim and still have an outstanding payment, then Chubb may take away the amount you owe from any claim payment they agree to make.

Other policy terms

You must always keep to the policy terms and conditions, including if (or when) you make changes to your policy. If you don't, your policy may not be valid, and Chubb may reject your claim or they may not pay all of your claim. Chubb may also void your policy, meaning that your policy is treated as if it never existed and you'll not be covered or be able to make a claim on this policy.

Trusted person

At any time while you have an active policy, you can add or remove one trusted person to your policy schedule. You can do this in the Monzo app.

A trusted person is someone who will be able to make and manage claims but cannot make changes to the policy cover.

It's your responsibility to keep the details of the trusted person up to date. You should always get the other person's permission before adding them and let them know if you remove them from the policy or cancel the policy.

Making changes to your cover

You can make changes to your cover in the Monzo app at any time. For example, to increase your excess, to add or remove an optional cover (such as home emergency) or to add or remove high value items.

It won't always be possible to make the changes you want to. Once you've taken a policy, you will be able to see what changes you can make in the Monzo app. Don't worry, you'll still be able to cancel at any time without any fees if you're not able to make the changes you want to.

If something else changes with you

The terms of the policy are based on what you've told us about you and your home. You must let us know through the Monzo app if, while you have the policy, there are any changes to who lives in your home (for example, if you start letting out your home or someone moves out) or any changes to how your home is used (for example, if you start using it to run a business or for paying guests). You should do this before the change happens, otherwise you may not be covered.

If you do make any of these changes or are planning on making these changes, Chubb may have to change the terms of your policy, change your monthly payment or cancel the policy. If you aren't sure if you need to tell us something, then please let us know through the Monzo app.

Being honest with us

You (or anyone doing something for you) should always be honest with us when applying for your policy, making any changes to it or making a claim. This includes not hiding anything which may be important to the policy, but also not checking information which you give us, or we ask about.

If we find that you've not been honest, you've hidden something important from us or didn't check something you should have, then Chubb might not pay all or part of any claim or may cancel or void your policy as detailed in section 'Cancelling your policy'.

Keeping your home and things secure

You must always take reasonable care in keeping your home and things outside your home secure. For example, not leaving doors or windows open or unlocked.

Other insurance

If you have another insurance policy that covers the same loss or damage as this policy, then the claim costs may be shared across all the relevant policies. This means the amount Chubb will pay for the claim will be based on the cover provided by each policy.

Transferring your rights

You cannot give your rights in this policy to anyone else unless Chubb gives you permission in writing to do so.

Renewal of your policy

At the end of each year, your policy will renew automatically, unless you opt out. You can do this in the home insurance space in the Monzo app at any time.

Monzo will let you know at least 30 days before your policy renewal what your new monthly payment will be and any new terms for your policy. If you don't want to renew your policy then you should opt out of automatic renewal before the renewal date.

If you don't opt out of automatic renewal, your cover will continue from the renewal date.

If you have previously opted out of automatic renewal, then you will still be given the option to accept your renewal offer. If you accept the offer and pay the premium for the new policy, then your cover will continue from the renewal date, but if you don't, then your policy won't renew.

Sometimes Chubb may not be able, or choose not to, offer you a renewal. If this happens then you'll be told at least 30 days before your renewal date.

How we use your data

When you apply for a policy, we keep a note of the information you share. This is needed to set up your policy, manage any claims you make, and generally keep things running smoothly.

Sometimes, Chubb may share your details with other companies – like another insurer or service provider – to help sort out your claim. When they do that, they'll always follow the law to keep your data safe and sound.

This information will include your basic contact details like your name, address, and policy number. It might also include more specific details (like your age, details of your home and things, or claims history) if it's relevant to what Chubb are covering, the services we're offering, or any claims you report.

As Chubb is part of a global group, they may share your information with their group companies in other countries if needed to cover your policy or store your information. They also work with some trusted service providers who may access your information under their guidance and control.

You've got rights when it comes to your personal information, including the right to access it and, in certain cases, have it deleted.

Want to know more? Check out our full privacy policies.

- [Chubb's privacy policy](#). (Prefer a paper copy? Email dataprotectionoffice.europe@chubb.com)
- [Monzo's privacy notice](#). (Prefer a paper copy? Email help@monzo.com)

Final legal stuff

Governing law and sanctions

This policy will be governed by and construed in accordance with English Law and all communication will be in English. Any disputes between us will be heard in the English courts or if you so choose the courts of the country within the United Kingdom in which you are resident.

Chubb will not provide cover or pay claims which would cause them to break the law of the UK, EU, or USA. This includes trade and economic sanctions, UN resolutions, sanctions, laws, and regulations that can prevent Chubb from doing business with or involving certain countries, groups, companies, and people.

How Monzo handles your money

Monzo acts as an agent of Chubb in collecting, holding, receiving or paying payments and payment refunds. Monzo will take your payment from your Monzo bank account and hold it before sending it to Chubb. Payments are treated as being received by Chubb when Monzo receives them and a refund is treated as being received by you when you actually receive it.

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: Chubb, 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

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