

To qualify:

- Your new Virgin Money policy must be in the same name as the policy being cancelled.
- The type of cover – such as combined building and contents – also has to be the same.
- You need to submit the refund form to Royal & Sun Alliance Ltd (RSA) within 90 days of receiving your cancellations charges, with evidence of those charges.

1. Who can take up this Offer?

- You need to have switched your home insurance policy from another insurer to Virgin Money.
- You must have received a cancellation charge from your previous insurer for switching.
- You must have switched to an equivalent type of home insurance policy. For example, if you are switching from a buildings and contents policy, you need to have switched to a buildings and contents policy.
- The buildings and/or contents insured must belong to the policy holder(s) only.
- The first-named policy holder must be the same for your previous and new policies.
- You can only take part in this Offer once a year. You can only take part for one household.
- Unfortunately, you can't take part if:
 - you are employed by RSA.
 - you already have a Virgin Money, Clydesdale Bank or Yorkshire Bank home insurance policy. For example, if you are taking out an additional policy for a second home.
 - you change your mind about taking out your new policy within the 14-day cooling off period.

2. How do you take up this Offer?

- You'll need to complete and e-mail your switcher claim form to the RSA e-mail address (cancellation.refund@uk.rsagroup.com) noted on the form within 90 days of receiving your cancellation charges. You'll need to include any evidence we've requested too.
- Or you can post your form to: RSA Insurance Group Ltd, Sales & Services, Lynchwood Business Park, Peterborough PE2 2RB.
- If you're claiming for more than one cancellation charge, use one claim form. We'll treat this as one claim.

3. What is the Offer?

- We'll pay your policy cancellation charges, up to £100.
- If you're cancelling two separate policies, you might incur two separate charges. For example, if you have separate buildings and contents policies. If this is the case, the maximum total we will pay is £100.
- We can only pay cancellation charges. This means we can't pay any other expenses or fees.
- You can only take up this Offer once for each Virgin Money policy.

4. How do I receive my payment?

- You'll get your payment by cheque within 30 days of RSA receiving your valid claim form.
- Cheques are made out to the policy holder(s). RSA will send these to the address we have registered for the policy holder(s).

5. What else do you need to know about our Home Insurance?

- Virgin Money is a trading name of Clydesdale Bank Plc. Virgin Money home insurance policies are underwritten and administered by RSA.
- When you are cancelling any home insurance policy, check your timescales to make sure you have cover in place at all times.
- If you cancel your existing policy before it is due to end, you might not qualify for any "no claims" benefit in that policy year. We aren't responsible if this happens.

6. What else do you need to know about this Offer?

- We'll use your personal information to help us run this Offer. You can find out more in our privacy notice at <https://uk.virginmoney.com/virgin/assets/pdf/Virgin-Money-Privacy-Policy.pdf>
- Only English law applies to this Offer.
- If something goes wrong, we'll try to fix it. If we can't because it's something we can't reasonably control, or it's not our fault, then we may have to make changes to this Offer. This includes suspending or ending it early. We can make such changes without giving you notice. However, we'll try our best to avoid making changes. And we'll try to minimise any disappointment to you when we make changes.
- We expect to provide this Offer on an ongoing basis, but we can withdraw it at any time without notice.
- Occasionally disputes happen in relations to Offers. We hope to avoid them and will try to resolve any issues quickly, however, we reserve the right to make the final decision relation to the running of this offer.

7. Who are we?

- Virgin Money is a trading name of Clydesdale Bank Plc.
- We're registered in Scotland at 30 St Vincent Place, Glasgow, G1 2HL.
- Our company number is SC001111.
- Our home insurance is administered and underwritten by Royal & Sun Alliance Insurance Ltd ("RSA"). Their registered office is St Mark's Court, Chart Way Horsham, West Sussex, RH12 1XL.

Virgin Money Home Insurance is administered and underwritten by Royal & Sun Alliance Insurance Ltd (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For your protection, telephone calls may be recorded and monitored.

Virgin Money is a trading name of Clydesdale Bank Plc. Clydesdale Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Financial Services Register number is 121873. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Registered in Scotland (Number SC001111), 30 St Vincent Place, Glasgow, Scotland G1 2HL.