

# Free Home Excess Insurance from Elevate Insurance Brokers - Offer Terms and Conditions (put on website)

Eligible Customers are 18 years of age or older and resident in the United Kingdom and who Elevate can verify have purchased an Applicable Home Insurance Policy at any time during the Applicable Period shall be entitled to receive the Free Excess Cover. This means a free of charge, home excess insurance underwritten by the Underwriter (Auto Legal Protection Services Ltd trading as ALPS, authorised and regulated by the Financial Conduct Authority under firm reference number 300906) which shall provide excess protection of up to £500.00 during the Cover Period ([link to IPID and ALPS Policy T&Cs](#))

An Applicable Home Insurance Policy is defined as home insurance inception or renewed with Elevate with full or initial premiums paid if paying by direct debit whose excess is £0.01 or greater purchased in the Applicable Period, is any period defined on the Elevate website ([link to new landing page above](#)).

Elevate is Elevate Insurance Brokers Limited Reg Co.11949987, FCA register number 928445, The Barn 69 High St, Harrold, Bedfordshire MK43 7BH (Elevate)

If the Applicable Home Insurance Policy is cancelled for any reason the Free Excess Cover will be cancelled at the same time.

Cover Period: means the lesser of:(a) the duration of the Applicable Home Insurance Policy; or (b) twelve (12) months from and including inception of the Free Excess Cover;

Eligible Customers who make a valid claim under the Free Excess Cover shall be entitled to a reimbursement of any excess paid to the insurer named on their Applicable Home Insurance Policy up to a maximum of £500.00 during the Cover Period. In order to make a valid claim under the Free Excess Cover, an Eligible Customer must:

- be named as the insured on the Applicable Home Insurance Policy;
- first make a valid claim under the Applicable Home Insurance Policy in respect of an insurable event taking place within the United Kingdom;

- have already paid and be able to provide proof of payment of any excess due to the insurer under the Applicable Home Insurance Policy; and
- provide the Underwriter with notice of his or her claim under the Free Excess Cover not more than six (6) months following the date on which any claim under the Applicable Home Insurance Policy is settled.
- Any claim under the Applicable Home Insurance Policy in respect of an Excluded Event shall not constitute a valid claim under the Applicable Home Insurance Policy for the purposes of this offer.

It is always Elevate's aim to provide the best possible service. However, any complaints about the way in which the Free Excess Cover was sold should be directed to Elevate at [hello@elevate.insure](mailto:hello@elevate.insure) (link to complaints policy)

By opting in to receive the Free Excess Cover when obtaining home insurance from Elevate you will be deemed to have accepted and agreed to be bound by these terms and conditions.

Elevate reserve the right to revoke any Free Excess Cover which is issued at sole discretion.

Elevate reserve an absolute right to amend and/or withdraw any offer at anytime.

No cash alternative will be offered.

This offer cannot be used in conjunction with any other discount or offers.

Personal data supplied in connection with this offer will only be processed by Elevate in accordance with the terms of Elevate's [privacy policy](#). Any personal data provided to the Provider or Underwriter will be processed in accordance with the Provider's or Underwriter's privacy policy [Privacy Policy](#)

These terms and conditions and any dispute or claim arising out of them shall be governed by and construed in accordance with the laws of England and Wales and the parties irrevocably submit to the exclusive jurisdiction of the courts of England and Wales.