

Thomas, Carroll Private Clients Limited is offering to beat a new customer's current home insurance policy by 20%, subject to the Terms and Conditions below.

1. The promoter of the offer is Thomas, Carroll Private Clients Limited (company number 4072637) of Pendragon House, Crescent Road, CF83 1XX. Thomas, Carroll Private Clients Limited is an Appointed Representative of Thomas, Carroll (Brokers) Limited who are authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services Register (www.fca.gov.uk/register) ref 304860.
2. By obtaining a quote for a policy or using the services of Thomas, Carroll Private Clients Limited, all customers are deemed to have accepted and agreed to be bound by the terms and conditions set out below. The customer should retain a copy of these terms and conditions for their reference.
3. The offer is subject to availability. In the event the offer ends, Thomas, Carroll Private Clients Limited will notify the customer prior to them obtaining a quote or taking out home insurance cover under this offer. Thomas, Carroll Private Clients Limited will use its reasonable endeavours to honour any quotes given under this offer, prior to the expiry of the offer.
4. The offer is only available to new home insurance customers taking out a buildings and/or contents insurance policy through Thomas, Carroll Private Clients Limited, such insurance policy to have a minimum annual insurance premium of £200 including Insurance premium Tax and excluding fees, after the 20% discount is applied. The maximum levels of insurance cover in order for the offer to apply are £100,000 for contents insurance cover and £1,000,000 for buildings insurance cover. The offer will not be available to existing home insurance customers.
5. The offer price or quote Thomas, Carroll Private Clients Limited provides will be based on the cost of the customer's current home insurance premium or any renewal quote issued by the customer's current insurer, together with any further information provided to Thomas, Carroll Private Clients Limited by the customer. Thomas, Carroll Private Clients Limited will use its reasonable endeavours to meet the terms and cover of the customer's current insurance cover or renewal cover; however, due to the nature of insurance covers, Thomas, Carroll Private Clients Limited cannot guarantee an exact cover match and the quote may not be on a like for like basis. Where there are differences in levels of cover, Thomas, Carroll Private Clients Limited will use its reasonable endeavours to identify such differences to the customer.
6. The customer must provide a copy of their current home insurance schedule or renewal schedule showing their current level of cover and the premium paid/payable prior to the expiry of the quote in order to enable the Customer to take out the insurance cover based on the quote. Such current home insurance schedule or renewal schedule must be personal to the customer. If there are discrepancies between the information the customer provided and the evidence, the quote given or the insurance premium will be adjusted accordingly, notwithstanding Thomas, Carroll Private Clients Limited's right to cancel as below. Thomas, Carroll Private Clients Limited will not return any documents sent by a customer in conjunction with this offer.
7. Any optional/additional insurance covers which are not covered by the customer's current insurance policy are excluded from the discount.
8. Any quote or offer provided is valid for 30 days, subject to clause 3.

9. All quotations provided are subject to standard underwriting and acceptance criteria. The policy is underwritten by Aviva Insurance Limited.
10. The offer will only be available to customers who have not claimed under a home insurance policy (whether for contents or buildings insurance) in the last 3 years.
11. Thomas, Carroll Private Clients Limited reserves the right to cancel any quote or offer if it has reasonable grounds to believe the customer has breached these terms and conditions or the terms and conditions of the policy or it has reasonable grounds to believe the terms of the offer are being abused or the customer is committing fraud or misconduct. The insurance policy taken out by a customer is subject to terms, conditions, restrictions and exclusions. Full details of the policy terms are provided with the policy document.
12. The offer must be redeemed at the point of sale; offers will not be issued retrospectively.
13. The offer is only available on the phone or face to face with a Thomas, Carroll Private Clients Limited employee or representative. This offer may be taken out in conjunction with the John Lewis gift voucher offer or the Follow your Dreams charity donation offer, when available and subject to the terms and conditions thereof, but not in conjunction with any other offer.
14. The offer is non-transferable and there is no cash alternative available.
15. If Thomas, Carroll Private Clients Limited has reasonable grounds to believe that the customer has breached the terms and conditions, it will be at Thomas, Carroll Private Clients Limited's discretion whether the offer is applied.
16. Any information Thomas, Carroll Private Clients Limited collects about a customer or a potential customer will be subject to Thomas, Carroll Private Clients Limited privacy policy.