



Frequently asked questions

What's changed?

CIS General Insurance Limited who provides your current product is no longer a registered society and is now a limited company. It has changed its name to Soteria Insurance Limited and changed its registered address. Soteria Insurance is now owned by Soteria Finance Holdings Limited. Soteria Insurance Limited has an arrangement in place with the Markerstudy Group of companies whereby they will provide and administer your Co-op Insurance branded policy.

How will this change of ownership affect me and my policy?

There will be no changes to your current insurance cover. Your insurance policy will still be Co-op branded and contact details will remain the same. For a period of time you will still see our old CIS General Insurance Limited name and registered address on documents and communications. This will change to the new company name over time.

Will I be able to buy insurance products from Co-op in the future?

Co-op will still offer a great range of insurance products. However, in the future Co-op will no longer underwrite car and home insurance and instead will provide these insurance products in partnership with the Markerstudy Group of companies.

Why have I received more than one letter?

We've written to customers based on the products they have. For example if you have car and home insurance, you'll get two letters.

Are the phone numbers changing for my policy?

No, you can carry on using the same contact details as today.

Do I need to do anything?

Your policy will continue normally with no changes or action required, however please read through your letter so you understand what has happened.

Can I talk to someone about this?

We hope this information will reassure you that there's nothing you need to do. However if you do have any questions please call **0800 029 4515** between 9am - 6pm Monday - Friday, 9am - 4pm on Saturday and 10am - 2pm on Sunday.

Can I cancel my insurance?

Your current insurance cover will not be affected. However, if you would like to cancel your policy, you can do this at any time. You may be charged a cancellation fee if you cancel before renewal. Please make sure you secure alternative cover.

I have a claim going through, will this be impacted?

Your insurance claim will not be affected by the recent change of ownership. Your claim will be processed as normal. If you would like an update on your claim you can contact the claims team on **0345 999 8888**.

What will I see at renewal?

When your current insurance policy is coming to an end, you'll be contacted and provided with your options for renewal.

Will I still be able to pay by Giro?

You will still be able to pay for your insurance by Giro if that is your current method of payment.

What if I have cancelled my policy?

If you've recently cancelled your policy please ignore this letter.

Who am I dealing with?

There are a number of parties that will be engaged to bring you a Co-op Insurance policy. The following companies will be involved:

- Soteria Insurance Limited will continue as the insurer or underwriter in respect of your policy. Soteria Insurance Limited is the new name for CIS General Insurance Limited.
- Markerstudy Insurance Services Limited provides the underwriting, claims service and handles complaints on behalf of Soteria Insurance Limited.
- For Co-op Car and Home policies Affinity Insurance Solutions Limited administers policies, collects premium, handles sales and service complaints and undertakes the sales and administration of add-on products on behalf of Soteria Insurance Limited.
- Markerstudy Insurance Services Limited, and Affinity Insurance Solutions Limited are part of the Markerstudy Group of companies.
- For Ecoinsurance policies, BISL Limited ("BISL") administers policies, collects premium, handles sales and servicing complaints, and undertakes sales and administration of add-on products. BISL is not part of the Markerstudy Group of companies.
- For Young Driver policies, Insurance Factory administers policies, collects premium, handles sales and service complaints, and undertakes sales and administration of add-on products. Insurance Factory is part of the Markerstudy Group of companies.
- Co-op Insurance Services Limited (part of the Co-op Group) will work with Markerstudy Insurance Services Limited to design and develop insurance products and will market Co-op branded products to potential customers and existing customers.

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Please call 03457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or braille.

Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from UK landlines and mobiles. Calling us on an 03 number will cost no more than a call to an 01 or 02 number, irrespective of whether you call from a landline or mobile. If you have 'inclusive minutes' with your package these calls are normally included, however you may wish to check with your service provider.

Soteria Insurance Limited, Registered address: 2nd Floor, Arndale House, 122a Market Street, Manchester, M4 3AG. Registered England and Wales No. 12698289

Soteria Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 435022

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