



## PROFESSIONAL LIABILITY INSURANCE SCHEME FOR MEMBERS OF THE UK SPORTS & CONDITIONING ASSOCIATION SUMMARY OF COVER

This Commercial insurance policy is designed to meet the needs of professionals who wish to protect themselves in the event of civil liabilities arising from their business activities.

### CIVIL LIABILITIES

The policy provides cover in the event of civil (as opposed to criminal) liabilities arising from your Business as described on your certificate of insurance, and provides an indemnity to you/your organisation and any employees whilst acting on your behalf. It includes cover for your liability for the acts or omissions of any sub-contractors but will not (unless we have agreed in writing) provide an indemnity to sub-contractors. The policy combines cover that would be provided by Professional Indemnity, Public Liability, Libel & Slander and Product Liability insurances and covers any amount you may have to pay as compensation up to the limit(s) shown in your certificate.

### LIMIT OF INDEMNITY

Your chosen limit applies to each and every event, but applies in the aggregate in any one period of insurance in respect of claims for pollution or contamination.

For the purposes of this insurance all claims arising as a result of any one occurrence, or all occurrences of a series attributable to one original cause will be regarded as a single claim.

Legal costs are payable by the insurers in addition to the chosen limit of indemnity.

There is no excess or deductible under this insurance.

The insurers for this product are AXA Insurance UK plc (AXA) for the first £2,500,000 limit and Royal and Sun Alliance Insurance plc (RSA) for the additional £2,500,000 limit.

### ADDITIONAL COVERS

In addition to civil liabilities, the policy provides the following covers:

#### Complaints Advice & Response and Disciplinary Hearings

- The policy includes professional assistance up to £800 to provide you with guidance in the early stages of a complaint made about you, or any person acting in connection with the business, to your professional body or other regulator. The intention of this cover is to help you submit a response to the complaint.
- In addition, the policy provides cover for representation at a disciplinary hearing by any professional regulator, including appeals against any judgement given

#### Legal Defence for Criminal Proceedings:

The policy provides cover for legal defence following criminal proceedings regarding:

- Health and Safety at Work etc Act 1974
- Part II of the Consumer Protection Act 1987
- Part II of the Food Safety Act 1990
- Other criminal prosecution where such prosecution is likely to lead to a civil claim under this policy. A limit of £100,000 applies to this section.

#### Court Attendance Costs

If you are required to attend court as a witness in connection with a claim under this policy, the policy will reimburse the following amounts:

|   |              |
|---|--------------|
| The Insured or any Director or other official | £500 per day |
| Any employee                                  | £250 per day |

#### Release of Confidential Information

Where you are required by a UK court or tribunal to disclose notes or information of a confidential nature not relating to a complaint or claim against you, the insurance will cover costs to assist with the preparation of arguments as to why they should not be released. In addition, where appropriate, the insurers will pay towards your costs in preparation of a report in lieu of releasing your notes. Cover under this section is limited to £5,000.

#### Public Relations Consultancy Fees

In order to minimise or prevent a potential claim against you, cover up to £25,000 is provided.

#### Fees Recovery

If a client refuses to pay your fees on the grounds of alleged negligence on your part and threatens a potential counter-claim, the policy will reimburse you with the cost of waiving your fees if this is judged by the insurers to be an effective means of resolving the matter and preventing a legitimate claim from arising.

#### Loss of Documents

Cover is provided up to a limit of £50,000 in respect of loss of or damage to documents held in trust by you and for which you are responsible.

### **WHEN DOES THE POLICY OPERATE?**

The policy is issued on a 'claims made' basis, which means that cover applies when a claim is made against you irrespective of when the incident which gave rise to the claim is alleged to have occurred. Cover will apply to incidents which occurred prior to inception of this policy, as long as when you take out the insurance you are not aware of any such circumstances which could give rise to a claim.

### **RUN-OFF COVER**

It is important to remember that the insurance can only respond to a claim if the policy is in force at the time the claim is made against you. If you cease to practise or trade by reason of death, retirement or career break, the policy will provide run-off cover free of charge for a period of three years immediately following the final period of insurance, providing you are insured as an Individual or as a Sole Trader Limited Company.

If you need run-off cover for a longer period, or if you are a Limited Company with more than one director, or in any other circumstances, you should contact us.

### **MAIN EXCLUSIONS**

The policy does not provide any cover for the following:

#### Liability to Employees

Any injury to employees arising out of and in the course of their employment with you.  
(If you have employees you should talk to us about Employers' Liability insurance.)

#### Liabilities which should be insured under other types of policy

Such as Motor Insurance or Employment Practices Liability

#### Business Risks

Such as contracts for supply of services to your business, your insolvency, trading losses, or pension & benefit schemes.

#### Deliberate Acts

Any intentional act, unless this is designed or intended to be part of the Professional Services provided

#### Controlling Interests

Any claim arising out of work for a business in which the insured has a controlling interest or is in a position to make a major policy decision on behalf of such business.

## **WHERE AM I COVERED?**

The policy provides cover for you to work anywhere in the world (providing that you are working from a UK base) and includes work in America or Canada as long as you do not have premises in those territories (please refer to the policy for details).

**This is a summary only of the cover, together with the main exclusions, and is provided so that you have sufficient details to enable you to make an informed choice. Please refer to the policy wording for full details, or contact us if there is anything specific you would like to discuss.**

## **COMPLAINTS PROCEDURE**

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially, contact us to raise your concern with LFC Graybrook Ltd

Tel: 01245 321185

Fax: 01245 322240

Email: [graybrook@lfcinsurance.co.uk](mailto:graybrook@lfcinsurance.co.uk)

If your complaint is against AXA alone, we will pass your complaint to their nominated contact within 24 hours. This will also happen if we believe that we cannot resolve your complaint without the involvement of AXA or there is any query relating to the complaint. The complaints procedure of AXA will then apply.

If your complaint is not resolved or you are not happy with the response and course of action proposed by AXA, you can progress your complaint to their Head Office, who will carry out a separate investigation on behalf of the Chief Executive.

AXA Head Office contact details:

Head of Customer Care  
AXA Insurance UK plc  
Civic Drive  
Ipswich  
Suffolk  
IP1 2AN

Tel: 01473 205926

Fax: 01473 205101

E Mail: [customercare@axa-insurance.co.uk](mailto:customercare@axa-insurance.co.uk)

Timescales

We will acknowledge your complaint within 5 business days of it having been received by us and we will issue you with our final decision letter within 8 weeks.

What to do if you are still not satisfied

If you are still not satisfied LFC Graybrook Ltd and AXA are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them. However, the Financial Ombudsman Service will

not adjudicate on any cases where legal action has commenced or where a final decision has not been issued.

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 0801800

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.

For your protection, telephone calls may be recorded or monitored.

**This insurance is administered by:**

LFC Graybrook Ltd, MKM House, Baron Road, South Woodham Ferrers, Essex CM3 5XQ

Tel: 01245 321185

Fax: 01245 322240

LFC Graybrook Ltd is an Appointed Representative of LFC Insurance Brokers Ltd who are authorised and regulated by the Financial Services Authority. Registered no.301666

**and underwritten by:**

AXA Insurance UK plc Registered in England No. 78950

Registered Office: 5 Old Broad Street, London EC2N 1AD

Authorised and regulated by the Financial Services Authority

and

Royal and Sun Alliance Insurance plc (No.93792)

Registered in England and Wales at St Mark's Court, Chart Way, Horsham RH12 1XL

Authorised and regulated by the Financial Services Authority



## Professional Liability Insurance Scheme for members of the UK Strength and Conditioning Association

|   |   |                                     |   |
|---|---|-------------------------------------|---|
| Full name of Proposer   | <input style="width: 100%;" type="text"/> |                                     |   |
| Membership Category   | <input type="checkbox"/> Associate        | <input type="checkbox"/> Accredited | <input type="checkbox"/> Tutor                      |
| <b>IMPORTANT NOTE: It is a condition of this insurance that activities of Associate members are supervised by an Accredited member in accordance with the UK SCA Code of Practice</b>                                   |   |                                     |   |
| UK SCA Membership Number  | <input style="width: 100%;" type="text"/> |                                     |   |
| Business Name (if any)  | <input style="width: 100%;" type="text"/> |                                     |   |
| <i>Note: If you offer services through a corporate entity or partnership, with a turnover exceeding £50,000 per annum, the individual rates quoted overleaf do not apply and a separate quotation will be provided.</i> |   |                                     |   |
| Address for correspondence  | <input style="width: 100%;" type="text"/> |                                     |   |
|   | <input style="width: 100%;" type="text"/> |                                     | Postcode: <input style="width: 100%;" type="text"/> |
| Telephone Number  | <input style="width: 100%;" type="text"/> | E-mail:                             | <input style="width: 100%;" type="text"/>           |
| Mobile Number   | <input style="width: 100%;" type="text"/> | Fax                                 | <input style="width: 100%;" type="text"/>           |

|   |   |   |   |
|---|---|---|---|
| <b>If you trade as a Limited Company, please provide the following information:</b> |   |   |   |
| Estimated Annual Turnover   | £ <input style="width: 100%;" type="text"/> | Number of Directors                       | <input style="width: 100%;" type="text"/> |
| <b>Do you offer training to others?</b>   | Yes   | <input style="width: 100%;" type="text"/> | No  |
| <b>If Yes, please state details of the training courses provided.</b>               |   |   |   |
| <input style="width: 100%; height: 100%;" type="text"/>                             |   |   |   |

The policy provides cover for civil liability arising whilst you are working temporarily anywhere in the World, provided you are ordinarily resident in the United Kingdom and work within the Scope of your competency and the UK SCA Code of Practice. No claims are covered for any work you are not qualified to perform or undertaken in the U.S.A. or Canada if you have premises or representation in those countries.

|   |  |   |    |
|---|--|---|----|
| <b>First Aid and Related Activities</b>   |  |   |    |
| a) Do you attend outside events to offer Sports Massage, which may include ancillary First Aid? | Yes  | <input style="width: 100%;" type="text"/> | No |
| b) Do you attend to offer First Aid ONLY?   | Yes  | <input style="width: 100%;" type="text"/> | No |
| <b>If you have answered Yes to either of the above, please state:</b>                           | Types of event attended                                  |   |    |
|   | Frequency  |   |    |
|   | First Aid qualification (please attach copy certificate) |   |    |

**Do you offer**

|                             |     |                          |    |                          |
|-----------------------------|-----|--------------------------|----|--------------------------|
| a) Wound Management         | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| b) Suturing                 | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| c) Sports Trauma Management | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If yes, please note that the policy is only intended to cover all the above activities as 'First Response' only, and you must provide copies of your qualification(s) certificate(s) as evidence of competency. If you provide services beyond First Response, please give details below:

The Policy provides cover for strength and conditioning activities and includes the role of Assessor where carried out by Accredited Members or Tutors in accordance with UKSCA code of practice. Please specify any additional activities or therapies which you are qualified to perform and for which cover is required; attach copies of your qualification(s) certificate(s). Please note an additional premium may be required to include these.

**Other Information**

|   |     |                          |    |                          |
|---|-----|--------------------------|----|--------------------------|
| a) To the best of your knowledge and belief have there been any claims made against you in respect of any of the covers now proposed? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| b) Are you aware of any existing circumstances which could give rise to a claim?  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| c) Do you undertake any work in the USA or its territories and possessions or in Canada?  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| d) Has any Insurer declined a proposal or refused to renew insurance?   | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If you have answered "Yes" to any of the above questions, please provide details on a separate sheet.

The insurers reserve the right to vary the terms of the insurance in the light of the answers given.

Please indicate the date from which you would like your insurance to start:

Please note that cover will not commence until this form has been received and accepted by LFC Graybrook Ltd (unless specifically agreed).

**Options and Limits of Indemnity**

| Limit of Indemnity | Associate Member | Accredited Member | Tutor   |
|--------------------|------------------|-------------------|---------|
| £2 million         | £65.00           | £85.00            | £120.00 |
| £5 million         | £85.00           | £105.00           | £145.00 |

If additional activities/therapies are to be insured, a separate quotation will be issued.

The above rates are the yearly charges for annual certificates issued during the period to 31.03.2010 and include insurance tax, brokerage and administration fees.

**Please indicate level of Indemnity required**

|                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| £2 million               | £5 million               | Other (please state)     |                          |

**Employers Liability** cover please tick the appropriate box

To indicate the number of employees including directors

(Please note this cover cannot be taken in isolation)

|                          |
|--------------------------|
| <input type="checkbox"/> |
| <input type="checkbox"/> |

**1-3 employees £ 121.00**

**4-6 employees £ 158.00**

**Total Amount Payable**

£

*The amount payable is inclusive of 5% insurance premium tax, brokerage and all administration fees, details of which are available on request.*

## Declaration

I declare that to the best of my knowledge or belief the particulars and statements given in this proposal and any other information provided in connection with this proposal are true and complete and this proposal, declaration and information shall be the basis of the contract between myself and the insurer. I agree to accept the insurer's standard form of policy and endorsements for this insurance.

Signature

Date

Important – It is necessary for you to inform us of all facts which are likely to influence us in the acceptance of your insurance. Failure to do so could invalidate this insurance. If you are in any doubt whether a fact may influence us you should disclose it.

## Ways to pay your premium

We accept payment using the following methods:

By Cheque

Cheques should be made payable to: LFC Graybrook Limited  
and should be sent to LFC Graybrook Limited, MKM House, Baron Road,  
South Woodham Ferrers, Essex. CM3 5XQ

By Debit Card \*



We accept the following Debit Cards:  
Solo, Visa Debit (Electron) or Maestro (Switch)

If you wish to pay by Debit Card please enter your details below

|                   |  |                       |                               |                                 |  |                |   |  |
|-------------------|--|-----------------------|-------------------------------|---------------------------------|--|----------------|---|--|
| Card Number       |  | Cardholders Signature |                               |                                 |  |                |   |  |
| Card Holder       |  | Policy Number         | T P R A X A 0 8 0 5 U K S C A |                                 |  |                |   |  |
| Start Date (MMYY) |  | Expiry Date (MMYY)    |                               | Issue Number (if shown)         |  | Premium Amount | £ |  |
| House Number      |  | Postcode              |                               | Security Code (On back of card) |  |                |   |  |

Card Type

For Office Use Only

Date Processed:

Authorisation Code:

Client Code:

\* We DO NOT accept Credit Cards

This scheme is administered by:

LFC Graybrook Ltd, MKM House, Baron Road, South Woodham Ferrers, Essex CM3 5XQ  
Tel: 01245 321185 Fax: 01245 322240 [www.lfcgraybrook.co.uk](http://www.lfcgraybrook.co.uk)

LFC Graybrook Ltd is an Appointed Representative of LFC Insurance Brokers Ltd who are authorised and regulated by the Financial Services Authority. Registered no. 301666

Underwritten by AXA Insurance UK plc Registered in England No.78950  
Registered Office: 5 Broad Street, London EC2N 1AD  
Authorised and regulated by the Financial Services Authority

and Royal & Sun Alliance Insurance plc. (No. 93792)  
Registered in England and Wales at St. Mark's Court, Chart Way, Horsham. RH12 1XL  
Authorised and regulated by the Financial Services Authority



# Ways to pay your premium

We accept payment using the following methods:

## By Cheque

Cheques should be made payable to: LFC Graybrook Limited  
and should be sent to LFC Graybrook Limited, MKM House, Baron Road,  
South Woodham Ferrers, Essex. CM3 5XQ

## By Credit / Debit Card



We accept the following Cards:

Solo, Visa Debit (Electron), Maestro (Switch), Visa\* and Mastercard\*

**\* There is a 2% handling fee on all Visa Credit Card and Mastercard Credit Card transactions**

If you wish to pay by Credit or Debit Card please enter your details below and return this form to us  
or call us on 01245 321185

|                            |                 |                                    |                      |
|----------------------------|-----------------|------------------------------------|----------------------|
| <b>For Office Use Only</b> | Date Processed: | Authorisation Code:                | Client Code:         |
|                            | Premium: £      | 2% Handling Fee: £ (if applicable) | Total Payment Due: £ |

Card Type (*delete as appropriate*): Solo / Visa Debit (Electron) / Maestro (Switch) / Visa\* / Mastercard\*

**\*There will be a 2% Handling Fee added at the time of processing for all Visa & Mastercard Credit Card Payments**

|                    |                     |              |                                 |                         |
|--------------------|---------------------|--------------|---------------------------------|-------------------------|
| Premium Amount     | £                   | ,            | .                               | Cardholders Signature   |
| Card Holder        | Policy Number       | Card Number  | Security Code (on back of card) | Issue Number (if shown) |
| Start Date (MM/YY) | Expiry Date (MM/YY) | House Number | Postcode                        |                         |

LFC Graybrook Limited is an appointed representative of LFC Insurance Brokers Limited who are  
Authorised and Regulated by the Financial Services Authority. Registered no. 301666

# Client Terms of Business



Applicable from 1<sup>st</sup> May 2009. These terms of business supersede all previous terms you may have received from us. Please keep them with your policy(ies), for future reference. Proceeding with a quotation or a renewal implies your acceptance of our Terms of Business. Acceptance of them gives us the authority to instruct insurance providers on your behalf based on our understanding of your instructions.

## THE FINANCIAL SERVICES AUTHORITY (FSA)

The Financial Services Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

## WHO WE ARE & HOW TO CONTACT US

### Correspondence Address

**LFC Graybrook Limited**  
**MKM House,**  
**16-20 Baron Road,**  
**South Woodham Ferrers,**  
**Essex CM3 5XQ**

**Phone: 01245 321185**

**Fax: 01245 322240**

**Email: [enquiry@lfcgraybrook.co.uk](mailto:enquiry@lfcgraybrook.co.uk)**

**Internet: [www.lfcgraybrook.co.uk](http://www.lfcgraybrook.co.uk)**

The registered address is:

1208/1210 London Road  
Leigh-on-Sea  
Essex SS9 2UA

LFC Graybrook Limited is an Appointed Representative of LFC Insurance Brokers Limited who are authorized and regulated by the Financial Services Authority Registered number 301666

## OUR PRINCIPLES

In our dealings with you we will always try to:

- Act with due skill, care and diligence
- Observe high standards of integrity
- Be open and fair
- Conduct our business and organise our affairs in a prudent manner

## OUR COMMITMENTS

We will:

- Ensure that all our advertising and promotional material is clear, fair and not misleading
- Only advise you on matters in which we are knowledgeable and will recommend other specialist advice when necessary
- Seek from you the information needed to enable us to fulfil our responsibilities to you
- Give you enough information to enable you to make informed decisions on your insurance
- Use our skill objectively in your best interests when choosing insurance providers
- Seek to avoid a conflict of interest, but where unavoidable, manage it to avoid prejudice to any party
- Not unfairly put our own interests above our duty to you
- Handle complaints fairly and promptly

## OUR SERVICES

We are independent insurance intermediaries (brokers). Occasionally we act as the agent of another intermediary. Our services include:

- Advising you on your insurance requirements
- Arranging your insurance cover with insurers
- Helping you with any ongoing changes
- Helping you with making a claim

We provide advice and information mainly on the basis of a fair analysis of the market. This means that in endeavouring to meet your needs we review the products and prices provided by a range of leading and less well known but equally reliable insurance providers.

The exceptions to this are for certain specialist products where we have studied the market and negotiated special schemes with a single or a limited number of providers. Examples are Medical and Professional Liability schemes and Private Practice cover. We will provide you with appropriate details before you make a commitment on the products we offer you.

Our recommendations are based on a combination of value for money, quality services and financial security, as appropriate to your circumstances and expressed needs. However, we cannot and do not provide a guarantee in regard to the financial reliability of any insurance provider.

## CONFIDENTIAL INFORMATION

We will treat your personal information confidentially. We may use information we hold about you to provide information to you about other products and services that we feel may be appropriate. We may provide information about you to other companies in our Group so that they can provide you with details of products that they offer. We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record. If you do not wish to receive marketing information from us, please write to us.

We will otherwise ensure that any customer information is not used or disclosed except in the normal course of negotiating, maintaining or renewing insurance for you or disclosure is made to enable the Financial Services Authority to fulfil its regulatory function, or where we are legally obliged to disclose the information.

Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you wish to, please write to us at the address opposite.

## YOUR DUTY TO PROVIDE ACCURATE INFORMATION

It is at all times your duty to disclose all circumstances material to the insurance both before it commences, throughout the life of the policy and prior to its renewal. The consequences if any failure to make such disclosures may include the refusal of the insurer to deal with all or part of your claim.

All answers or statements given on a proposal form, claim form, or any other material document, are your own responsibility and you should always check the accuracy of information provided. To avoid the possibility of mistakes being made we reserve the right to ask you to give us instructions in writing. In most cases, we will be able to act on telephone instructions, but we may ask that they be confirmed to us in writing.

## PAYMENT METHODS/PREMIUM FINANCING

We normally accept payment by cheque, electronic transfer and debit cards. You may also be able to spread your payments through an instalment or credit scheme. We will give you full information about your payment options when we discuss your insurance in detail.

We have arranged facilities for paying by instalments with a finance provider and we may make a small administrative charge for the service. We may also receive remuneration from credit providers who pay us an introducer's fee. The interest rates provided are commercially competitive and will always be set no higher than any relevant insurer's own payments scheme, if available. If we agree to allow payment by instalments and you subsequently **default or otherwise fail to honour the arrangement then this will be deemed to be an instruction from you to cancel the relevant cover.** In such circumstances we will give you 7 days notice by recorded delivery letter to your last known address.

## LOOKING AFTER YOUR MONEY

In the vast majority of cases we act as an agent of the insurer when collecting or refunding premiums. This means when you have paid us you have effectively paid the insurer.

In a few cases (commercial insurances) we keep your premium in a Statutory Account pending payment to the Insurance Provider. The aim of the trust is to protect you in the event of failure of the firm, or the failure of the bank. In such circumstances, the firm's general creditors should not be able to make claims on your money as it will not form part of our assets.

## OUR REMUNERATION AND YOUR CHARGES

We are normally remunerated by commission paid to us from the insurance provider as a percentage of the premium or by service and administration fees. We may also receive additional overriding payments based on the profitability and growth of a given insurer's account as a whole. **Please note you are entitled, at any time, to request information regarding any remuneration which we may have received as a result of placing your insurance business.**

For policies where commission received makes the business uneconomical to handle, we may make an administration charge when a policy is taken out or renewed. We will often take no commission at all and charge a fee. Any fees and charges we make will always be reasonable and will always be advised to you and shown on the invoice we send you.

If a policy is cancelled mid-term we will refund to you any return premium but we may deduct the balance of our commission. No mid-term refunds are available where we have charged service or administration fees.

To provide copies of lost or defaced documents involves extra administration for which a charge of £10 may be made. Please note that in addition some insurers also make similar charges.

## CLAIMS

It is important to notify us (or your insurers directly) of any adverse incident likely to give rise to a claim under your policy. Our contact details are stated overleaf and in the insurance documents you receive. In an emergency that occurs outside normal office hours you may find a Helpline number for the insurance company in your policy documentation.

You have certain duties when any event takes place which could result in a claim notably:

- Notify the police as soon as you are aware if any property is lost, stolen or maliciously damaged, and get a crime reference number;
- Report the incident to us or your insurer as soon as reasonably possible and provide all information and assistance we may need;

- Take all reasonable steps to mitigate further loss or damage and to recover any lost or stolen property and advise us without unnecessary delay if such property is returned to you;
- Forward all correspondence, legal documents or any other documents related to a claim to us unanswered save for a simple acknowledgement;
- Not discuss liability with any party without permission from us or your insurer;
- Co-operate with us/your insurer in any investigation including the supply of supporting evidence; and
- Act at all times in good faith.

## COMPLAINTS

If you are at any time unhappy with our service please contact us by phone, fax, email or in writing at the address shown overleaf marked for the attention of William Hulse, Managing Director.

It is our policy to respond fairly and promptly; this means acknowledging a written complaint within a maximum of 5 days and providing a full response or update within 20 days. In most cases it will be quicker.

Having investigated your complaint and provided a response, if you are dissatisfied with our final decision you may be able to refer the matter to the:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Telephone: 0845 080 1800  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The facility is not available if you are a limited company or otherwise acting in a business capacity where your annual turnover exceeds £1million.

## COMPENSATION

You may be entitled to compensation if we cannot meet our obligations due to insolvency. The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation.

Under this policy the first £2,000 of any justified claim would be met in full. Above the amount, 90% of the remainder will be met. You can get more information from the:

Financial Services Compensation Scheme  
7<sup>th</sup> Floor Lloyd Chambers  
Portsoken Street  
London  
E1 8BN  
Telephone: 0207 892 7300  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

