

Policy Summary

Static Holiday Home Insurance

The Static Holiday Home, Content, Personal Effects and Liability Sections of this policy are underwritten by Aviva Insurance Limited.

The Family Legal Solutions Section of this policy is provided by ARAG plc.

The Family Legal Solutions Insurance is underwritten by Brit Syndicate 2987 at Lloyd's.

This policy summary does not contain full details and conditions of this insurance; these are located in your policy wording, a copy of which is available on request.

Type of Insurance and Cover

- This insurance provides cover for a static holiday home.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy wording or on the policy schedule.

Duration: This is an annually renewable policy. The period of insurance will be shown on your schedule.

STATIC HOLIDAY HOME, CONTENTS, PERSONAL EFFECTS AND LIABILITY SECTION

Features and Benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found
Basis of cover	You may select cover on either a New for old or Market Value basis.	
<p>New for Old - We will decide whether to repair or replace the static holiday home. We will replace the static holiday home, with a new one, of the same make and model or nearest equivalent. We will decide whether to repair or replace any item of contents and personal effects that is lost or damaged. If it cannot be repaired or replaced, we will pay the cost of an equivalent replacement</p> <p>Market Value - We will decide whether to repair or replace the static holiday home. If it cannot be repaired or replaced or is beyond economic repair, we will pay the market value at the time of the loss or damage but not more than the sum insured. For contents and personal effects we will deduct an amount for wear and tear</p>	<p>New for Old and Market Value</p> <ul style="list-style-type: none"> • The most we will pay is the sum insured shown in your schedule or the limit shown in your policy • Any available discount will be taken into account in the settlement amount • We will not pay more than the manufacturer's last list price for any spare part • We will deduct an amount for wear and tear on clothing and household linen that cannot be repaired • When we pay your claim, we will deduct the amount of the excess shown in your schedule. This does not apply under Additional Cover 	Settling claims

Features and Benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found
<p>Loss or damage to the static holiday home (including fixtures and fittings and built in equipment including refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, decking, fires, boilers, showers, water heaters, batteries and generators)</p> <p>Loss or damage to Contents and Personal Effects (including articles of personal use or adornment, clothing, luggage and general household goods, including television sets, radios, video or DVD recorders, computers and hi-fi systems whilst contained within the static holiday home and/or adjacent locked storage)</p>	<p>Exclusions</p> <ul style="list-style-type: none"> • money, credit, debit or charge cards • valuables • business books or documents • photographic equipment, binoculars, camcorders, mobile telephones • cycles, fishing rods and accessories or outboard motors, contact lenses, spectacles and sports equipment • vehicles and craft and their accessories • damage to tyres unless by vandalism or where the rest of the static holiday home is damaged at the same time • loss or damage by theft or attempted theft unless violence or force are used to break into or out of your static holiday home • theft or accidental loss from awnings or toilet tents • storm damage to awnings and toilet tents • the replacement of parts or accessories which are found to be obsolete or unobtainable. The most we will pay will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge • theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes, passports and documents of any kind • damage which occurs when the static holiday home is not sited or connected to services • loss of damage in respect of any static holiday home which is empty or not in use during the period from 31st October until 1st March in respect of escape of water from any tank apparatus or pipe unless the main stop cock to the static holiday home has been turned off and all equipment fully drained down <p style="text-align: center;"><i>or</i></p> <p>the central heating system is left on at a minimum of 15 degrees Centigrade at all times</p>	<p>Static Holiday Home, Contents and Personal Effects section</p>

Features and Benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found
	<ul style="list-style-type: none"> • any reduction in value • any loss which happens as an indirect result of an event for which you are insured • the cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design • loss of damage to any items used in connection with any business, trade or profession • gradual causes including deterioration or wear and tear • mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot • any process of cleaning, repair or alteration • vermin, insects or chewing, scratching, tearing or fouling by pets • electrical or mechanical failure or breakdown • fault design, materials or workmanship 	
	<p>Limits</p> <ul style="list-style-type: none"> • £1,500 in any one year of insurance for television sets, radios, video or DVD recorders, computers and hi-fi systems • £150 in any one year of insurance for discs, tapes and software relating to cassettes, compact discs, videos and computers 	
<p>Repairs - we will pay the reasonable cost of taking your static holiday home to the nearest competent repairer and returning it to the risk address when the repairs are complete</p>		<p>Static Holiday Home, Contents and Personal Effects section Additional Cover</p>
<p>Connection to services we will pay the reasonable cost of disconnection and reconnection of services when the static holiday home is removed for repair</p>		<p>Static Holiday Home, Contents and Personal Effects section Additional Cover</p>
<p>Site clearance - we will pay for site clearance and removal of debris for which you are responsible</p>	<p>Limited to the sum insured you have selected and shown in your policy schedule</p>	<p>Static Holiday Home, Contents and Personal Effects section. Additional Cover</p>

Features and Benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found
Ground rent payable when the static holiday home is rendered uninhabitable as a result of loss or damage covered by the policy	£2,500	Static Holiday Home, Contents and Personal Effects section Additional Cover
Services - accidental damage to gas, water pipes, drains, sewage, telephone and electricity cables from the static holiday home to the mains for which you are responsible	£3,000	Static Holiday Home, Contents and Personal Effects section Additional Cover
Storage - damage to the structure of any adjacent locked store and contents and personal effects contained in it	£1,000	Static Holiday Home, Contents and Personal Effects section Additional Cover
Frozen food in your fridge or freezer you cannot use following the breakdown of the appliance or the failure of the power supply	Exclusions <ul style="list-style-type: none"> • Fridges or freezers over 10 years old • a deliberate act of the supply authority. Limit £100	Static Holiday Home, Contents and Personal Effects section Additional Cover
Replacing locks to your static holiday home if you lose your keys anywhere in the world.	£250	Static Holiday Home, Contents and Personal Effects section Additional Cover
Alternative accommodation - If the static holiday home is rendered uninhabitable by loss or damage	£2,500	Static Holiday Home, Contents and Personal Effects section Additional Cover
Personal accident cover - if you or your husband, wife, partner or children suffer bodily injury	Exclusions <ul style="list-style-type: none"> • Cover is not available to any person over 70 years of age • Cover is limited to £500 for persons under the age of 16 Limits <ul style="list-style-type: none"> • Death - £20,000 • Total loss of use of one or more limbs - £20,000 • Total loss of sight in one or both eyes - £20,000 • Permanent total disablement from any occupation - £20,000 	Static Holiday Home, Contents and Personal Effects section Additional Cover

Features and Benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found
<p>Index-linked - If you have selected new for old cover we will increase your static holiday home sum insured each month in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or similar index</p>	<p>This does not apply to contents or personal effects.</p>	<p>Static Holiday Home, Contents and Personal Effects section Additional Cover</p>
<p>Your liability to others - we cover you or your family or any other person using the static holiday home with your permission for any legal liability as owner or occupier of the static holiday home to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged</p> <p>You are also covered for claims arising under section 3 of the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) for any static holiday home you previously owned and occupied or leased and occupied.</p>	<p>Exclusions</p> <ul style="list-style-type: none"> • the static holiday home being let for hire or reward • using the static holiday home as a permanent home • the static holiday home being attached to a towing vehicle • If the static holiday home or part thereof becomes detached from any towing vehicle • Any liability in respect of any vehicle being used for the transportation of the static holiday home <p>Limit The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is £5,000,000.</p>	<p>Static Holiday Home, Contents and Personal Effects section Additional Cover</p>

Excess (Static Holiday Home, Contents, Personal Effects and Liability Section)

An excess of £100 applies to most claims apart from the cover described in the Additional Cover and Liability sections.

General Exclusions (Static Holiday Home, Contents and Personal Effects Section)

There are a number of exclusions and the main ones are loss or damage resulting from:

1. war, revolution, insurrection and similar events
2. terrorism (only applies to the Static Holiday Home Contents and Personal Effects section)
3. other actions – anything connected directly or indirectly with any action taken in controlling, preventing, suppressing or in any way relating to 1. War or 2. Terrorism above.
4. Radioactivity
5. Sonic bangs
6. Pollution or contamination unless caused by a sudden and unexpected accident which can be identified or oil leaking from a domestic oil installation at the static holiday home
7. Deliberate or criminal acts caused by or arising from a criminal act committed by your or any other person living with you
8. Events before the cover under this policy started

Please see General Exclusions applicable to the Static Holiday Home, Contents, Personal Effects and Liability sections for full details in the policy document.

Making a claim (Static Holiday Home, Contents, Personal Effects and Liability Section)

Telephone Coast on **01892 786099** quoting your policy reference.

They will take full details of your claim over the telephone.

Once your claim has been set up, any estimates, invoices, valuations, or other supporting documentation should be sent to Coast as soon as possible. Their address is Helix House, High Street, Wadhurst, East Sussex, TN5 6AA. Please quote your individual reference number on all correspondence.

Our Complaints Procedure

(Static Holiday Home, Contents, Personal Effects and Liability Section)

Our commitment to customer service

Coast value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away, therefore,, please get in touch with Coast as they will generally be able to provide you with an immediate response to your satisfaction. Contact details are provided below:

Compliance Manager

Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA

You can telephone on 0800 614 849 or email: info@coastinsurance.co.uk

If they cannot resolve your complaint straight away, they will aim to resolve your concerns as soon as possible and will keep you informed of progress, whilst enquiries are continuing.

The majority of complaints received that are not resolved straight away are resolved within four weeks of receipt.

Complaint Procedure Leaflet

A leaflet containing full details of the complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If Coast are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of the final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

You can telephone for free on **08000 234 567** for people phoning from a “fixed line” (for example a landline at home) **0300 123 9 123** for mobile phone users who pay a monthly charge for calls starting 01 or 02,
or e-mail: **complaint.info@financial-ombudsman.org.uk**

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your legal rights.

Compensation (Static Holiday Home, Contents and Personal Effects Section)

Aviva Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on **www.fscs.org.uk** or by contacting FSCS directly on **0800 678 1100**.

Governing Law (Static Holiday Home, Contents, Personal Effects and Liability Section)

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Family Legal Solutions

This summary provides an overview of Family Legal Solutions. The full terms and conditions of this insurance contract can be found in the policy document.

Cover empowers you to pursue or defend your legal rights in the future. With support from ARAG, you and your family could be protected from legal costs arising from:

- a dispute with your landlord or site owner relating to your ownership of your home.*
- the sale or purchase of goods and services, even those relating to work carried out on your home*
- resolving insurance claims, where there is a dispute over the benefits of the policy
- your identity being used by another person to commit fraud or other crimes
- an employment dispute such as a claim for unfair dismissal or redundancy, or if during the course of your employment a criminal charge is or could be brought against you
- pursuing a claim for death or injury against a negligent third party
- a formal aspect or full enquiry into your personal tax affairs
- disputes with your neighbours regarding a boundary dispute, noise or other legal nuisance, affecting your home*

* Under the terms of the policy, “home” is defined as: “your park or holiday home or static caravan as declared in your proposal for insurance.”

Our claims staff, and those appointed on your behalf, will be available to answer your questions, by telephone or e-mail, to provide you with the reassurance you need at what can be a very difficult time.

When a claim does occur, we will appoint a solicitor, or another professional with the expertise in the area of law that matches your problem; this being a key component to providing maximum impact at the outset.

Family Legal Solutions also gives you access to:

- a 24 hour, 365 day legal helpline to provide advice on any personal legal matter
- UK tax telephone advice helpline, 9am to 5pm on weekdays
- an online service enabling you to download over 170 personal legal documents, many of which are free. These include power of attorney, buying and selling your home, and even issues relating to pets and travel
- a free will writing facility via our legal document service

Additionally, we can also help you find the right solicitor, even if the matter is not covered by this policy, for example when moving home, or if you have matrimonial issues.

The following table tells you about the main features and limitations of this section of cover

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p>The insurer will pay the insured's legal costs & expenses and communication costs up to £50,000 including the cost of appeals for claims reported during the period of insurance for the following:</p>	<ul style="list-style-type: none"> • It must always be more likely than not that your claim will be successful • The insured must report their claim during the period of insurance and as soon as they become aware of the circumstances that could lead to a claim • The insured always agrees to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court 	<p>YOUR POLICY COVER</p> <p>4.</p> <p>5.</p> <p>WHATS IS NOT COVERED BY THIS POLICY</p> <p>1.</p>
<p>1. Employment We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related rights</p>	<p>The cost of an employer's internal disciplinary or employee's grievance hearing or appeal</p>	<p>What is not covered under INSURED EVENT 1</p> <p>3.</p>
<p>2. Contract We will cover a dispute arising from an agreement entered into by the insured for:</p> <ul style="list-style-type: none"> • Buying or hiring consumer goods or services including your home • Privately selling goods including your home • Renting your home as a tenant or occupying it under lease 	<ul style="list-style-type: none"> • Disputes with tenants • Loans, mortgages, savings, banking, pensions or investment products • An insured's business, venture for gain or employment • A contract involving a motor vehicle • Construction work or designing, converting or extending any building where the contract value exceeds £6,000 including VAT 	<p>What is not covered under INSURED EVENT 2</p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>6.</p>
<p>3. Property We will cover a dispute relating to visible property following:</p> <ul style="list-style-type: none"> • Physical damage to the insured's property • Private or public nuisance or trespass <p>We will also cover a dispute with your landlord or site owner relating to your ownership of your home (as defined)</p>	<p>The first £250 of each claim relating to nuisance or trespass.</p>	<p>What is not covered under INSURED EVENT 3</p> <p>1.</p>
<p>4. Personal Injury We will pursue a claim following a sudden event directly causing the insured physical injury or death</p>	<ul style="list-style-type: none"> • An illness which develops gradually over time • Nervous shock, depression or psychological symptoms where the insured has not sustained physical injury to their body 	<p>What is not covered under INSURED EVENT 4</p> <p>1.</p> <p>2.</p>
<p>5. Clinical Negligence We will pursue a claim where the insured has been physically injured by the clinical negligence</p>	<p>Claims pursued under a contract.</p>	<p>What is not covered under INSURED EVENT 5</p> <p>1.</p>

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p>6. Tax We will cover a formal aspect or full enquiry into your personal tax affairs.</p>	<ul style="list-style-type: none"> • Late or inaccurate tax returns • A business or venture for gain of the insured • Where Disclosure of Tax Avoidance Scheme Regulations apply • Wealth assets or money located outside of Great Britain and Northern Ireland • An investigation by the Specialist Investigations Branch of HM Revenue & Customs 	<p>What is not covered under INSURED EVENT 6</p> <ol style="list-style-type: none"> 1. 2. 3. 4. 5.
<p>7. Legal Defence We will cover:</p> <ul style="list-style-type: none"> • Work-related prosecutions and legal action against the insured for unlawful discrimination • The defence of a motoring prosecution • An investigation or disciplinary hearing brought by any professional or regulatory body 	<ul style="list-style-type: none"> • Owning or driving a vehicle without motor insurance or driving without a valid licence • Parking offences 	<p>What is not covered under INSURED EVENT 7</p> <ol style="list-style-type: none"> 1. 2.
<p>8. Loss of Earnings We will cover lost salary or wages while the insured attends a court or tribunal at the request of the appointed advisor or to perform jury service</p>	<p>The maximum the insurer will pay is £1,000</p>	<p>What is not covered under INSURED EVENT 8</p>
<p>9. Identity Theft We will cover a dispute arising from the mis-use of the insured's personal information to commit fraud or other crimes</p>	<p>Money claimed, goods, loans or other losses incurred following identity theft</p>	<p>What is not covered under INSURED EVENT 9</p>
<p>Legal and Tax Advice Access by phone to legal and tax experts for EU-wide legal advice and UK tax advice.</p>	<ul style="list-style-type: none"> • We will not put advice in writing • Advice is restricted to personal legal matters • Advice on UK tax law is available Monday to Friday between 9 am and 5pm (except bank holidays) • We cannot advise on financial planning or financial service products • Services are subject to fair and reasonable use 	<p>Legal and Tax Advice</p>

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p>Identity Theft Advice & Resolution Service</p> <ul style="list-style-type: none"> • Advice about keeping your identity secure and fraud prevention tips • Resolution service offers help with contacting the three credit reference agencies, bank or credit card companies to amend or dispute any incorrect data held • The insurer will pay communication costs following identity theft 	<ul style="list-style-type: none"> • Advice on identity theft is available between 8am and 8pm • You will have to settle communication costs and claim them back from us 	<p>Identity Theft Advice & Resolution Service</p>
<p>Consumer Legal Services website</p> <ul style="list-style-type: none"> • Visit our Consumer Legal Services website at www.araglegal.co.uk and register using your voucher code to download legal documents that can assist you with day-to-day legal issues. These include a free will and consumer complaint letters • Many documents offer legal review services • You can access our online law guide 	<ul style="list-style-type: none"> • Documents are restricted to personal legal matters • Some documents can only be used in England and Wales • Many documents are free while others attract a modest charge Legal review services are subject to a fee 	<p>Consumer Legal Services website</p>
	<p>Territorial Limit The UK, Channel Islands and the Isle of Man except for contract and personal injury where cover extends to the EU, Norway and Switzerland</p> <p>Period of Insurance Unless otherwise agreed the period of insurance shall be for twelve months</p> <p>Legal Costs & Expenses</p> <ul style="list-style-type: none"> • Reasonable costs incurred by the appointed advisor • The other side's legal costs • Communication costs 	<p>MEANING OF WORDS & TERMS Territorial Limit</p> <p>MEANING OF WORDS & TERMS Period of Insurance</p> <p>MEANING OF WORDS & TERMS Legal Costs & Expenses</p>

Who is ARAG?

ARAG plc is a legal expenses and assistance insurance provider, operating nationwide from their headquarters in Bristol. ARAG plc is part of ARAG SE recognized as a global leader, generating an annual premium income of over €1.5 billion.

Claims Procedure

If you need to make a claim you must notify us as soon as possible.

1. Under no circumstances should you instruct your own lawyer or accountant as the insurer will not pay any costs incurred without our agreement.
2. You can request a claim form, between 9am and 5pm, Monday to Friday (except bank holidays) by telephoning 0117 917 1698 or by downloading one at www.arag.co.uk/newclaims
3. We will issue you with a written acknowledgement within one working day of receiving your claim form.
4. Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to you either:
 - confirming the appointment of a suitably qualified representative who will promptly progress the claim for you; or
 - if the claim is not covered, explaining in full why and whether we can assist in another way.
5. When a lawyer is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

About ARAG and your Insurer

ARAG plc is authorized and regulated by the Financial Conduct Authority, registration number 452369. Brit Syndicates Limited, the managing agent, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

What happens if I have a complaint? (Family Legal Solutions Section)

Step 1

If at any time you have any query or complaint regarding the policy, you should in the first instance contact Coast who sold the policy to you:

- 01892 784059
- info@coastinsurance.co.uk
- Compliance Manager, Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA

Step 2

If your complaint cannot be resolved straight away, you should contact ARAG:

- 0844 472 2938 (hours of operation are 9am-5pm, Monday to Friday excluding bank holidays)
- customerrelations@arag.co.uk
- ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Step 3

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached in the following ways:

- 0207 327 5693, Fax: 0207 327 5225
- complaints@lloyds.com
- Policyholder & Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Step 4

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction.

- 0845 080 1800
- enquiries@financial-ombudsman.org.uk
- Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

Compensation

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting FSCS directly on **0800 678 1100**.

Making a claim (Family Legal Solutions Section)

To report a claim, please telephone ARAG on 0117 917 1698, or go to www.arag.co.uk/newclaims

For legal and tax advice, please telephone ARAG on 0844 844 1541.

YOUR CANCELLATION RIGHTS

(Static Holiday Home, Contents, Personal Effects, Liability and Family Legal Solutions Sections)

You are free to cancel this policy at any time by contacting:
Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

If you decide that you do not want to accept the policy (or any future renewal of the policy) tell Coast of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made Coast will refund the premium you have paid. If a claim is made we charge you for the days we have been on and then refund the remainder of the premium you have paid.

You may cancel the policy at any time by telling Coast, either in writing or over the phone. Aviva / Coast may cancel your policy by giving you 14 days written notice to your last known address. Aviva / Coast will give you a refund in proportion to the time left until your current period of insurance is due to run out. No refund is payable in respect of that part of the premium applicable to the administration charge.

Coast

Coast is a trading name of Park Home Insurance Services Ltd.

Registered Office: Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

Registered in England and Wales number 2979679.

Park Home Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

Our FCA register number is 306716.

Our permitted business is selling and administering contracts of general insurance.

Underwritten by:

Aviva Insurance Limited

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.

Legal Expenses Insurance provided by:

ARAG plc

9 Whiteladies Road, Clifton, Bristol BS8 1NN. Registered in England and Wales number 2585818

ARAG plc is authorised and regulated by the Financial Conduct Authority

FCA register number 452369.

Legal Expenses Insurance Underwritten by:

Brit Syndicate 2987 at Lloyd's

Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised by the
Prudential Regulation Authority and regulated by the Financial Conduct Authority,
register number 204930.

Communications may be monitored or recorded to improve our service and for security purposes.