



Static Holiday Home Summary of Cover

We welcome you as a prospective Coast **Static Holiday Home** customer. Overleaf you will find a brief Summary of Cover. This does NOT contain all the details or the full terms and conditions of the insurance. These can be found in the Policy Document, a copy of which is available on request.

The Static Holiday Home, Contents, Personal Effects, Liability and Family Legal Solutions sections of this policy are underwritten by Brit Syndicate 2987 at Lloyd's.

The Static Holiday Home, Contents, Personal Effects and Liability sections of this policy are administered by Coast.

The Family Legal Solutions section of this policy is administered by ARAG plc.

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. Your sums insured and the period of insurance will be shown on your schedule.

SUMMARY OF COVER

Static Holiday Home, Contents, Personal Effects and Liability section

Features & Benefits Included Automatically	Significant Exclusions or Limitations	Policy section where 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, 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 Your chosen sums insured must be sufficient to buy a brand new equivalent Static Holiday Home and its contents at the time of the loss</p> <p>Market Value Your chosen sum insured should represent the amount an equivalent Static Holiday Home (make, model, year of manufacture) and its contents would cost at the time of a total loss</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 Extra cover 	Settling claims

Features & Benefits Included Automatically	Significant Exclusions or Limitations	Policy section where 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 • 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 • the replacement of parts or accessories found to be obsolete or unobtainable. The most We will pay will be limited to the last known list price of the part of 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 service • loss or damage occurring while the Static Holiday Home is being used for any unlawful purpose • the Excess shown in your schedule 	<p>Static Holiday Home, Contents and Personal Effects section</p>

Features & Benefits Included Automatically	Significant Exclusions or Limitations	Policy section where information can be found
<p>Loss or damage to Contents and Personal Effects continued</p>	<ul style="list-style-type: none"> electrical or mechanical failure or breakdown; faulty design, materials or workmanship <p>Limits</p> <ul style="list-style-type: none"> £50 for Valuables £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>If your Static Holiday Home is a holiday home and not your permanent residence or an endorsement applied, the following Exclusion also applies:</p> <ul style="list-style-type: none"> loss or 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>Or</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>
<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 Extra Cover</p>

Features & Benefits Included Automatically	Significant Exclusions or Limitations	Policy section where information can be found
Connection to Services – We will pay the reasonable cost of disconnection and reconnection of services when the Static Holiday Home is removed for repair		Static Holiday Home, Contents and Personal Effects section Extra Cover
Site clearance – We will pay for site clearance and removal of debris for which you are responsible	Limited to the sum insured you have selected and shown in your policy schedule	Static Holiday Home, Contents and Personal Effects section Extra Cover
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 Extra 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 Extra 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 Extra 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 Extra 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 Extra Cover

Features and Benefits Included Automatically	Significant Exclusions or Limitations	Policy section where information can be found
<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>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 residence 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 Extra Cover</p>
<p>Alternative accommodation – if the Static Holiday Home is rendered uninhabitable by loss or damage</p>	<p>£2,500</p>	<p>Static Holiday Home, Contents and Personal Effects section Extra Cover</p>
<p>Personal accident cover – if you or your husband, wife, partner or children suffer Bodily Injury sustained during the period of insurance whilst in the Static Holiday Home or within the boundaries of the permanent site of the Static Holiday Home</p>	<p>Exclusions</p> <ul style="list-style-type: none"> cover is not available to any person over 70 years of age any liability suffered during the construction, erection or installation of the Static Holiday Home <p>Limits</p> <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 All benefits are limited to £500 for persons under the age of 16 	<p>Static Holiday Home, Contents and Personal Effects section Extra Cover</p>

Features and Benefits Included Automatically	Significant Exclusions or Limitations	Policy section where information can be found
Index-linked – if you have selected new for old cover, We will increase your Static Holiday Home sum insured annually in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or similar index	This does not apply to contents or personal effects	Static Holiday Home, Contents and Personal Effects section Extra Cover

Excess (Static Holiday Home, Contents and Personal Effects)

A policy Excess of £50 applies to all sections of the policy except subsidence where an Excess of £100 applies or extra cover where no policy Excess is payable.

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

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

- Deliberate or criminal acts by you, your family or any hirer, occupant or user of the Static Holiday Home
- Gradual causes including deterioration or wear and tear
- Mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot
- Chewing, tearing, fouling or scratching by pets
- Alteration, cleaning or repair
- Mechanical or electrical breakdown
- Any legal liability resulting from any business, trade or profession
- Ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment
- War, revolution or any similar event
- Pollution or contamination
- Seizure or confiscation
- Existing damage

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

Your Cancellation Rights

You have the right to cancel your policy at any time; to do so you must let Coast know using the contact details above. Any potential refund will be calculated as follows:

For cancellation instructions received within 14 days of policy purchase, renewal or you receiving your policy documents, We will:

- Provide a full refund if the period of insurance has not yet started.
- Refund the premium for the exact number of days left in the current period of insurance if no claims have been made.
- Not refund any part of the premium if a claim has been made in the current period of insurance.

For cancellation instructions received after the 14 day period described above has passed, We will:

- Refund the premium for the exact number of days left in the current period of insurance if no claims have been made applying a mid-term cancellation charge.
- Not refund any part of the premium if a claim has been made in the current period of insurance.

Data Protection

You should understand that any information you have provided will be processed by Us in compliance with the provisions of the Data Protection Act 1988, for the purposes of providing insurance and handling Claims or complaints, if any, which may necessitate providing such information to other parties.

Complaints Procedure

We strive to provide an excellent service to all Our customers but occasionally things can go wrong. We take all concerns seriously and endeavour to resolve all customers' problems promptly. If you have a question or concern about your policy you should, in the first instance follow the guidance notes or instructions in the insurance documentation you have been sent. Your Broker will also be able to advise you and provide assistance in this regard.

Alternatively if you wish to contact Us directly you should either write or telephone:

The Complaints Department
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AB

Telephone: 0044 (0) 20 385 70000
Facsimile: 0044 (0) 20 385 70001
Email: BGS.Complaints@britinsurance.com

In the unlikely event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to Us at the above stated address or the Complaints Team at Lloyd's at the following address:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Should you remain dissatisfied after Lloyd's has considered your complaint and you are NOT a policyholder in the UK, You should, in the first instance, seek advice from your Broker as to whom you should direct your complaint.

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

If you are a policyholder in the UK, you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)
Exchange Tower
London E14 9SR

Helpline: 0800 0234 567
0044 20 7964 0500 (if outside UK)
Switchboard: 0044 (0) 20 7964 1000
Facsimile: 0044 (0) 20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect your rights under this policy but if you are not an eligible complainant then the informal complaint process ceases.

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 the FSCS directly on **0800 678 1100**.

Governing Law

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. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

To make a Claim (Buildings, Contents & Personal Effects Sections)

Telephone Coast on **01892 786099**. Lines are open 24 hours a day, 7 days a week.

They will take full details of your claim over the telephone. Please have your individual reference number available.

Once your claim has been set up, please forward any estimates, invoices, valuations, or other supporting documentation 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.

FAMILY LEGAL SOLUTIONS SECTION

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*
- 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 the “Static Holiday Home” as declared on your schedule.

Our claims staff, and those appointed on your behalf, will be available to answer your questions by telephone or email, 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 on-line service enabling you to download 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 tables tell 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 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 • Costs in excess of what would have been paid to a solicitor from the insurer's panel if the insured chooses to use their own representative. • Legal costs & expenses incurred prior to the acceptance of a claim 	<p>YOUR POLICY COVER</p> <p>4.</p> <p>5.</p> <p>CONDITIONS WHICH APPLY TO THE POLICY</p> <p>c.</p> <p>WHAT IS NOT COVERED BY THIS POLICY</p> <p>1.</p>
<p>1. Employment</p> <p>We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related rights</p>	<ul style="list-style-type: none"> • The cost of an employer's internal disciplinary or employee's grievance hearing or appeal • An insured's employer or ex-employer's pension scheme 	<p>What is not covered under INSURED EVENT 1</p> <p>3.</p> <p>5.</p>

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p>2. Contract</p> <p>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> <ol style="list-style-type: none"> 1. 2. 3. 4. 6.
<p>3. Property</p> <p>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> <ol style="list-style-type: none"> 1.
<p>4. Personal Injury</p> <p>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 with 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> <ol style="list-style-type: none"> 1. 2.
<p>5. Clinical Negligence</p> <p>We will pursue a claim where the insured has been physically injured by clinical negligence</p>	<p>Claims pursued under a contract</p>	<p>What is not covered under INSURED EVENT 5</p> <ol style="list-style-type: none"> 1.

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p>6. Tax</p> <p>We will cover a formal aspect or full enquiry into your personal tax affairs</p>	<ul style="list-style-type: none"> • Late or careless 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 Fraud Investigation Service 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</p> <p>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</p> <p>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</p> <p>We will cover a dispute arising from the misuse of the insured's personal information to commit fraud or other crimes</p>	<p>Money claims, goods, loans or other losses incurred following identity theft</p>	<p>What is not covered under INSURED EVENT 9</p>

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p>Legal and Tax Advice</p> <p>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 9am 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>
<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>

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<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 on-line 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 Basic wages or salary for Loss of Earnings cover 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 recognised 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 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 authorised 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:

- 0800 614 849
- 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:

- 0117 917 1561 (hours of operation are 9am to 5 pm, 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
- Lloyd's, One Lime Street, London EC3M 7HA

- **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 provided that it falls within their jurisdiction.

- 0800 023 4567 or 0300 123 9123
- Complaint.info@financial-ombudsman.org.uk
- Financial Ombudsman Service, Exchange Tower, London E14 9SR

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

The Financial Ombudsman Service decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

Financial Services Compensation Scheme

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation from this scheme if **We** cannot meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting FSCS directly on **0800 678 1100** or **0300 500 8082**.

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 0333 00 7908 (local rate number).

NOTES



BRIT

GLOBAL SPECIALTY

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:

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.

Legal Expenses Insurance administered 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.

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