

# Contractors Combined Policy Summary

This document is a summary of the significant features, benefits, limitations and exclusions of the cover, but does not form or contain full terms of the policy. They can be found in the policy wording so please take time to read it in conjunction with the statement of fact and policy schedule.

It is important that you read these fully before making any decision about your insurance.

Some of the covers provided are optional and will only apply if you have selected them and they are shown as being operative on the schedule.

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually

# Standard Covers

## Public Liability and Products Liability

Provides protection against your legal liability for injury and damage to property including:

- obstruction, trespass or nuisance
- interference with any easement, any right of way, light, air, water, pedestrian road, rail, air or waterborne traffic
- invasion of the right of privacy
- wrongful arrest, detention, imprisonment or eviction of any person malicious prosecution

up to the limit of indemnity stated in the schedule plus any costs and expenses

## Significant Features and Benefits

- Compensation for Court Attendance Costs – up to £500 per day
- Consumer Protection and Food Safety Act
- Contingent motor liability
- Corporate Manslaughter and Corporate Homicide - £1,000,000 or the limit of indemnity shown in the schedule whichever is the lower, any one period of insurance
- Defective Premises Act 1972
- General Data Protection Regulations - £1,000,000
- Health and Safety at Work 1974
- Indemnity to other persons
- Movement of obstructing vehicles
- Overseas personal liability
- Work in the EU

## Significant Exclusions and Limitations

- Asbestos
- Contractual liability
- Cover for Acts of Terrorism is limited to £2,000,000 or the limit of indemnity shown in the schedule, whichever is the lower
- Damage to property in your custody or control of the Insured (other than leased or rented premises)
- Electronic data
- Electronic date
- Exports to the USA
- Hazardous locations
- Injury to employees
- Internet or cyber Liability
- Manual work in North America
- Pollution (other than that caused by a sudden identifiable unintended and unexpected event)
- Pressure waves and sonic bangs
- Professional services (for a fee)
- Radioactive contamination
- The excess at stated in the schedule
- War risks and government action

## Significant Conditions

- Use of heat - where there is any process involving the application of heat away from your own premises
- Groundwork - before starting any ground work involving digging, drilling, boring, excavation or earth moving operation

**Please see the Public and Products Liability Section, General Exclusions, General Conditions and Claims Conditions**

**And /or****Contractors All Risks**

Provides cover for damage to the contract works and all materials, own plant, hired-in plant and temporary buildings

**Significant Features and Benefits**

- Continuing hire charges and negligent breakdown for hired-in plant - £25,000 limit any one item of plant
- Damage to security devices - £1,000 limit any one claim
- Debris removal
- Electrical or mechanical breakdown or explosion
- Employees effect - £500 in respect of any one person
- Fly tipping -£10,000 any one claim
- Immobilised plant recovery costs – up to £25,000
- Joint names or multiple insureds
- Local Authorities – additional costs to comply with Acts of Parliament or Public Authority Bye-Laws
- Off-site storage - £250,000 limit at any storage site other than at the contract site
- Own plant repair - costs of overtime, shift working and delivery – limit £10,000 any one claim
- Professional fees
- Show property contents - £50,000 any one show house, show flat or show office
- Speculative developments – 90 days extension following practical completion
- Subrogation waiver against subcontractors engaged by you
- Testing and commissioning damage covered up to 45 days

**Significant Exclusions and Limitations**

- Breakdown wear and tear
- Consequential loss
- Cost of repairing or rectification of defective design
- Damage from foreign bodies entering materials being processed
- Existing structures
- Overloading or abnormal conditions
- Pollution or contamination
- Scratching
- Shortages and unexplained disappearances
- Stock in trade unless designated for use in the Contract Works
- The excess stated in the schedule
- Unattended own and hired-in plant – damage caused by theft or malicious persons at night and weekends unless security conditions are complied with
- Vehicles which require insurance under any road traffic legislation
- Wear and tear

**Significant Conditions**

- Storage of unattended or fixed non-ferrous metals
- Use of heat - where there is any process involving the application of heat at the contract site

**Please see the Contractors All Risks General Exclusions, General Conditions and Claims Conditions**

# Optional Covers

The following can only be insured with either of the Standard Covers which, if cancelled mid-term, means that all Optional covers will be cancelled from the same effective date

## Employers Liability

Provides protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

### Significant Features and Benefits

- Corporate Manslaughter - £1,000,000 and one period of insurance
- Compensation for Court attendance costs – up to £500 per day
- Health and Safety at Work 1974
- Indemnity to other persons
- Unsatisfied Court Judgements

### Significant Exclusions and Limitations

- Cover for Acts of Terrorism is limited to £5,000,000
- Injury to any employee where motor insurance is required by any road traffic legislation
- Working on any offshore installation including whilst in transit to or from such installation

Please see the **Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions**

## Financial Loss (tort only)

Provides protection against a pecuniary loss cost or expense incurred by any person other than you or any of your directors or employees as a result of a defect in products or work carried out negligently by you or on your behalf.

### Significant Exclusions and Limitations

- Any act of fraud or dishonesty
- Any circumstances known to you at the inception of this insurance
- Liability arising out of designs, plans, drawings or professional advice given by you or arising out of professional negligence on your part
- Liability which arises out of any contract, agreement, warranty, collateral warranty or guarantee
- Libel, slander, infringement of patent, copyright, trademark or trade name, breach of anti-trust laws
- Non-performance, non-completion, delay, financial default or insolvency
- The cost of replacing, reinstating, rectifying, repairing, removing, recalling, improving or guaranteeing the performance of products or any work carried out by you or on your behalf
- The limit of indemnity applies to all claims occurring in any one period of insurance
- The 10% of each claim or £2,500 whichever is the greater

Please see the **Financial Loss Section, General Exclusions, General Conditions and Claims Conditions**

## J.C.T. 6.5.1.

Provides protection against any expense liability loss claim or proceedings which may be incurred or sustained by reason of injury or damage to any property caused by collapse subsidence heave vibration weakening or removal of support or lowering of ground water arising out of or in the course of or by reason of the carrying out of the Works.

### Significant Features and Benefits

- Costs and Expenses incurred in defending any claim
- Cover continues for any specified contract notified prior to renewal date of the policy even if the policy is not renewed

### Significant Exclusions and Limitations

- Cost or expenses incurred under any penalty clause and/or damages for breach of contract or agreement
- Damage to the works
- Damage which could be reasonably foreseen as inevitable
- Errors or omissions in designing the works
- Pollution or Contamination

Please see the **J.C.T 6.5.1 Section, General Exclusions, General Conditions and Claims Conditions**

## Goods in Transit

Provides all risks cover for stock and trade materials whilst in transit in any road vehicles including trailers and containers owned or operated by you

### Significant Features and Benefits

- Additional costs incurred in reloading any property which has fallen from a vehicle – up to £5,000 any one claims
- Clothing and personal effects – up to £250 per person
- Cost and expenses (up to £10,000 any one claim) incurred in:
  - the removal of debris and site clearance following damage to the property in transit
  - transferring the property to another vehicle following fire, collision, impact or overturning of the original vehicle
- Damage to ropes, sheets, chains, straps and packing materials – up to £2,500 any one claim

### Significant Exclusions and Limitations

- Computer equipment
- Explosives or other dangerous goods
- Leakage, spillage contamination or deterioration unless caused by fire, theft or accident
- Livestock or other living creatures
- Mechanical or electrical defect, failure breakdown or derangement
- Precious metals or precious stones
- Storm or flood from soft or open topped or open sided vehicles
- The excess stated in the schedule
- Theft from soft or open sided vehicles unless it results from theft or attempted theft of the vehicle
- Theft or attempted theft from unattended vehicles unless all windows and doors have been fully secured
- Theft or attempted theft overnight unless vehicles are locked and kept in a secure building or compound

**Please see the Goods in Transit Section, General Exclusions, General Conditions and Claims Conditions**

## Property Damage All Risks

Provides all risks cover for the property insured at the premises

### Significant Features and Benefits

- Additional statutory costs – 10% of the total sum insured or £500,000 whichever is the lesser
- Alterations and Additions – 10% of the total sum insured or £100,000 whichever is the lesser
- Changing locks – if keys are stolen. £1,000 limit any one claim
- Damage to surfaces of car parks, yards and similar - £5,000 limit any one claim
- Day 1 cover – 115% of the declared value
- Dismantling and re-erection costs
- Drain clearing - £2,500 limit any one claim
- Fixed glass neon and illuminated signs
- Loss of metered utilities - £2,500 limit any one claim
- Loss of money (including personal accident assault)
- Property at exhibitions - £5,000 limit any one claim
- Removal of debris – reasonable costs incurred
- Subsidence (optional extension)
- Temporary removal of Business Equipment for cleaning and renovation – 15% of the sum insured
- Temporary removal of documents – 15% of the sum insured
- Theft damage to buildings for which you are legally responsible - £25,000 limit any one claim providing the buildings are not insured elsewhere
- Theft of the fabric of the building for which you own or are legally responsible - £15,000 limit in any one period of insurance

## Significant Exclusions and Limitations

- Acts of Terrorism
- Damage by storm, tempest, flood or theft to the property insured in the open or within open-fronted or open-sided buildings
- Damage caused by riot and civil commotion, malicious persons, escape of water, sprinkler leakage and escape of oil in any vacant or unoccupied buildings
- Faulty or defective workmanship, operational error or omission
- Inherent vice, latent defect, gradual deterioration, wear and tear, frost and its own faulty or defective design
- Jewellery, precious stones or precious metals, bullion, furs, curiosities, works of art or rare books
- Property and structures in course of demolition, construction, erection or structural alteration
- Property self-igniting, over running, having excessive pressure, short circuiting, self-heating or leakage of electricity
- Subsidence by collapse, cracking, shrinkage, expansion or settlement of building or movement of made up ground, coastal or river erosion
- The excess stated in the schedule
- Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees
- Vehicles licensed for road use (including accessories on them), caravans, trailers, railway locomotives, rolling stock,
- Watercraft or aircraft

## Significant Conditions

- Electrical inspections
- Fire and security
- Flammable liquids (use and storage)
- Minimum security standards
- No smoking
- Portable heating
- Storage above ground
- Vacant or Unoccupied Buildings
- Waste

Please see the **Material Damage All Risks Section, General Exclusions, General Conditions and Claims Conditions**

## Business Interruption All Risks

Provides all risks (including subsidence) cover for loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage. Cover is on Increase in Cost of Working basis.

## Significant Features and Benefits

- Accountants charges – the reasonable charge you pay your accountants for providing proofs or evidence in the event of a claim
- Payments on account

## Significant Exclusions and Limitations

- Acts of Terrorism
- Damage by storm, tempest, flood or theft to the property insured in the open or within open-fronted or open-sided buildings
- Damage caused by riot and civil commotion, malicious persons, escape of water, sprinkler leakage and escape of oil in any vacant or unoccupied buildings
- Faulty or defective workmanship, operational error or omission
- Inherent vice, latent defect, gradual deterioration, wear and tear, frost and its own faulty or defective design
- Jewellery, precious stones or precious metals, bullion, furs, curiosities, works of art or rare books
- Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claim
- Property and structures in course of demolition, construction, erection or structural alteration
- Property self-igniting, over running, having excessive pressure, short circuiting, self-heating or leakage of electricity

- Subsidence by collapse, cracking, shrinkage, expansion or settlement of building or movement of made up ground, coastal or river erosion
- Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees
- Vehicles licensed for road use (including accessories on them), caravans, trailers, railway locomotives, rolling stock,
- Watercraft or aircraft

**Please see the Business Interruption All Risks Section, General Exclusions, General Conditions and Claims Conditions**

## Money

Provides cover for loss of money on your premises (in and out of safe), whilst in transit, in a bank night safe, at your home of any authorised person and at any contract site

### Significant Features and Benefits

- Damage to safes – the cost of repair or replacement following theft or attempted theft - £2,500 any one period of insurance
- Fraudulent use of credit cards by any unauthorised person - £500 any one period of insurance
- Personal accident and/or assault benefits as a result of
  - death, loss of limb, loss of sight or permanent total disablement – up to £25,000 and one claim
  - Temporary total disablement or temporary partial disablement – limit of £100 per week
- Robbery or hold-up
  - Counselling costs- £1,000 any one person
  - Medical expenses - £250 any one person
  - Personal effects - £250 any one person

### Significant Exclusions and Limitations

- Clerical or accounting errors or shortages due to error or omission
- Coin-operated vending, gaming or amusement machine or payphone unless specially agreed as insured
- Death or disablement due to intentional self-injury, provoked assault or wilful exposure to needless peril
- Dishonoured cheques or by the use of counterfeit money
- Fraud or dishonesty of any director, partner or employee unless the loss is discovered within ten working days of the date of its occurrence
- Temporary total disablement – compensation payable for a maximum of 104 weeks
- Theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no money
- Unattended vehicles

### Significant Conditions

- Complete record kept of all money
- Safe keys and combination codes

**Please see the Money Section, General Exclusions, General Conditions and Claims Conditions**

## Specified Articles

Provides all risks cover for the property insured at the premises or within the territorial limits specified in your schedule

### Significant Features and Benefits

- Day 1 cover – 115% of the declared value
- Vending machines – damage to contents (excluding cash) - £100 limit any one claim

### Significant Exclusions and Limitations

- Brittle articles unless forming part of photographic equipment
- Change in temperature, colour, flavour, texture or finish
- Denting, mechanical or electrical defect, failure, breakdown or derangement
- Faulty or defective workmanship, operational error or omission on the part of you or any of your employees
- Gradually operating cause, including (but not restricted to) atmospheric or climatic conditions, dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests, marring or scratching
- Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials
- Processes involving heating, drying, cleaning, dyeing, staining, repairing, restoring, renovating, fitting, installation, testing, commissioning, alteration or maintenance of any property
- Storm or flood unless the property is contained in an enclosed vehicle or in a building
- The excess stated in the schedule.
- Theft from any unattended vehicle where all windows are closed, all doors have been secured and any other protective devices put into full and effective operation
- Theft not at your premises unless such theft or attempted theft involves forcible and violent entry to or exit from the building
- Use of any article contrary to manufacturers' instructions
- Wear, tear, depreciation or diminution in value

**Please see the Specified Articles Section, General Exclusions, General Conditions and Claims Conditions**

## Terrorism

Provides payment for damage to property within the territorial limits or consequential loss arising from an Act of Terrorism. Cover is applicable to the following sections when shown as being operative in your schedule.

### Specified Sections:

- Business Interruption All Risks
- Contractors All Risks
- Material Damage All Risks
- Specified Articles

### Significant Exclusions and Limitations

- Data.
- Money, currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatever
- Nuclear installation or nuclear reactor
- Riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power

**Please see the Terrorism Section, General Exclusions, General Conditions and Claims Conditions**



## Directors and Officers Liability

Provides payment for compensatory damages and costs awarded following any actual or alleged wrongful act or omission committed by the Insured Person solely in his capacity as an Insured Person including any:

- Breach of duty;
- Breach of trust;
- Breach of warranty of authority;
- Employment Practice.
- Libel or slander;
- Misrepresentation;
- Misstatement, negligent or misleading statement;

## Significant Features and Benefits

- Advancement of defence costs and expenses
- Manslaughter defence costs and expenses

## Significant Exclusions and Limitations

- Bodily Injury or property damage
- Dishonesty
- Existing claims
- Insured vs. Insured
- Jurisdiction
- Non-covered acts
- Other indemnity
- Pension Schemes
- Personal Profit
- Pollution
- Prior / pending litigation
- Professional services
- Stock offerings during the period of insurance
- Uninsurable matters

## Significant Conditions

- Assignment
- Claims notification
- Multiple claims
- Severability
- Territory and Legal Action

Please see the **Directors and Officers Section, General Exclusions, General Conditions and Claims Conditions.**

## Legal Expenses

### Insurance provider for this Section

Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ

### Advice and online help

You will have free access to legal and tax, telephone advice services by calling the Markel advice line. You will also be able to register for the Markel Law Hub, an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP.

### Claims notifications

Legal Expenses only covers claims notified to us within the period of insurance

## Claims handling and notification

Where you have the legal right of freedom to choose, you may choose your own representative provided the representative is appropriate and their charging rate is fair and reasonable. Initial notification of a claim must be made either by writing to us or calling us using the telephone number shown in your policy:

The Claims Department, Markel Legal Expenses Insurance, 20 Fenchurch Street, London, EC3M 3AZ, [LEIclaimsuk@markel.com](mailto:LEIclaimsuk@markel.com)

<b>The most that we will pay any one claim</b>	Criminal defence: Interview under caution - £2,500 Tax protection: Current tax year enquiry, Court attendance costs - £1,000 All other Sections of cover - £100,000
<b>The most that we will pay for all claims in the period of insurance</b>	£1,000,000
<b>Territorial limits</b>	The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man
<b>Excess any one claim</b>	<p><b>For our choice of representative</b> Tax protection (Aspect enquiry) - £1,000 Contract disputes - £500 Construction contractors disputes - £1,000 All other Sections of cover - £0</p> <p><b>If you are able to choose your own representative (see wording for details)</b> Property and landlord and tenant disputes, Criminal defence, Regulatory compliance, Employee extra protection and Transport disputes extension - £1,000 Contract disputes and Construction contractors disputes - £2,000 All other Sections of cover – Not applicable</p>
<b>Minimum sum in dispute</b>	Contract disputes - £1,000 Construction contractors disputes (optional) - £5,000
<b>Maximum construction project value</b>	Contract disputes - £500,000
<b>Reasonable prospects of success</b>	<p>Your case must have at least a 51% chance of success, unless your claim is made under one of the following sections:</p> <ul style="list-style-type: none"> <li>• Employment disputes - ACAS Early Conciliation</li> <li>• Employment disputes - Employment Tribunals response (ET3)</li> <li>• Employment disputes - Pre-hearing review/Employment status disputes</li> <li>• Criminal defence - Interview under caution</li> <li>• Court attendance costs</li> </ul> <p>If there is 50% or less chance of the above we will not provide cover</p>
<b>What is not covered by this policy?</b>	<ul style="list-style-type: none"> <li>• Any costs incurred before we have consented to those costs being incurred</li> <li>• Pre-existing circumstances</li> </ul>

<b>Your Sections of cover</b>	<b>What is covered</b> (please refer to your policy schedule to see what you are covered for)	<b>Some significant exclusions</b> (please refer to your policy wording)
	Cover for:	We will not cover:
<b>Employment disputes</b>	Representation in defence of an employment dispute	You if you have not followed either the advice of the Markel advice or the relevant ACAS process
<b>Employment compensation awards</b>	Basic and compensatory awards provided to you, currently have a claim accepted under Section of cover: Employment Tribunal hearing	We will not cover you if the Employment Tribunal ordered you to reinstate an employee and you failed to do so

<b>Property and landlord and tenant disputes</b>	Disputes over damage, nuisance, trespass, rights over your property, eviction, maintenance and dilapidations	A contract unless it is a tenancy, licence or leasehold agreement, where you will not suffer a financial loss, negotiation of renewal or over planning or building decisions
<b>Criminal defence</b>	Representation at an interview under caution and defence of a criminal prosecution	Where you are required by the Police to immediately attend an interview under caution at a Police station. Motoring offence, an assault or a sexual, fraud, dishonesty, criminal damage or tax proceedings.
<b>Tax protection</b>	Representation in a/an Aspect enquiry, Full enquiry, National Insurance and PAYE disputes and a current tax year enquiry	Where there is not a reasonable prospect of reducing the liabilities alleged by HMRC or there is an allegation of fraud, tax avoidance or the defence of a criminal prosecution
<b>Regulatory compliance</b>	Enforcement notices, Abatement notice appeals, Licence appeals, Disciplinary hearings and data protection defence	Planning applications, decisions or disputes Appeals arising from a change in the law or regulation or costs of complying with a notice/order Claims involving driving or property licences or disciplinary hearings for Healthcare and medical related professions
<b>Court attendance costs</b>	Jury service and witness attendance allowance	Expert witnesses, salaries or wages or costs which could be claimed from a prosecuting authority
<b>Employee extra protection</b>	Discrimination defence, wrongful arrest, personal injury (pursuit only), pension trustee defence	Disputes with employees/interviewees/ applicants to become an employee ex-employees or Where allegations were made by a worker/ex-worker
<b>Contract disputes</b>	Disputes over contracts for the sale, hire or supply of goods and services and Contracts for construction and repairs	Guarantees, contracts through agents, franchises, credit, insurance or financial arrangements or construction contracts where you are carrying out the works
<b>Construction contractors disputes (optional)</b>	Construction disputes	Works on your property, guarantees and warranties, contracts you enter into through an agent or have taken over by assignment
<b>Transport disputes (optional)</b>	Your representation at a public inquiry held before the Traffic Commissioner or an appeal a decision of the Traffic Commissioner's at the Upper Tier Tribunal or appeals over civil penalties	Over non-compliance with previous decisions made by the Traffic Commissioner or over individuals who face disqualification from either holding or being involved with operators licences

# Important Information

## How to make a Claim?

### All sections (excluding Legal Expenses)

If any incident occurs which might result in a claim you must contact us as soon as possible via your Insurance Broker who will be able to advise you.

Please telephone or e-mail us using the details below.

Tel: 0330 024 2587

or Email: [thistlecommercialclaims@coveainsurance.co.uk](mailto:thistlecommercialclaims@coveainsurance.co.uk)

You should refer to the Claims Conditions in the policy for full details of the procedures and conditions applying.

## Your right to Cancel the Policy?

During the cooling off period you have the right to cancel your policy during a period of 14 days either from the day:

- i) of purchase of the contract; or
- ii) on which you receive your policy documentation

whichever is the later.

When giving your instructions to cancel you must return your policy documentation to your broker

You will be entitled to a full refund of the premium paid (including any fee) plus the prevailing rate of Insurance Premium Tax (stated on your schedule) as follows:

- i) if cover has not yet started a full refund will be given
- ii) If cover has started we will refund the premium for the exact number of days left on your policy

We will not refund any part of the premium if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance

## How to make a Complaint

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the Insurance Broker who arranged this insurance.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Thistle Underwriting at the address shown below. Please ensure that you provide details of your policy and particularly your policy number to help us deal with your complaint efficiently and promptly.

Thistle Underwriting  
3rd Floor,  
St. David's Court  
Union Street  
Wolverhampton WV1 3JE  
Tel: 01902 714 000  
E: [complaints@qunderwriting.com](mailto:complaints@qunderwriting.com).

If you have a complaint about any insurance policy purchased online the European Union has launched the European Online Dispute Resolution platform (ODR). If a dispute arises the website helps you to escalate your complaint to a local dispute resolution service to solve the problem.

Use of the service is free and the process is handled totally online. To access the ODR platform please use the following address <http://ec.europa.eu/odr>

## Financial Ombudsman Service

If you remain dissatisfied following receipt of the final response you may have the right to refer your complaint to the Financial Ombudsman Service. The address is:

Exchange Tower  
Harbour Exchange Square  
London E14 9SR

Useful telephone numbers:

Helpline: 0800 023 4567

Switchboard: 020 7964 1000

Calling from abroad: +44 7964 0500

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

Please note that not all businesses are eligible for the services of the Financial Ombudsman Service please refer to them for specific information.

## Financial Services Compensation Scheme

Covea Insurance plc and Markel Legal Expenses Insurance are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if either Covea or Markel or both Insurers cannot meet their financial obligations.

Further information about compensation schemes arrangements is available from the FSCS:

Financial Services Compensation Scheme (FSCS)

10th Floor

Beaufort House

15 St Botolph Street

London, EC3A 7QU

T: 0800 678 1100

[www.fscs.org.uk](http://www.fscs.org.uk)

If you take any of the actions mentioned above it will not affect your right to take legal action.

## Registration and Regulatory Information

Q Underwriting Services Ltd t/as Thistle Underwriting Services acting in an underwriting capacity on behalf of:

### All Sections (excluding Legal Expenses)

Covea Insurance plc.

Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire. RG1 8DA.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Prudential Regulation Authority registration number 202277.

### Legal Expenses (Unique Market Reference B6027/1020046)

Markel Legal Expenses Insurance which is a trading name of Markel International Insurance Company Limited.

Registered in England and Wales No. 00966670. Registered office: 20 Fenchurch Street, London, EC3M 3AZ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Prudential Regulation Authority registration number 202570

You can check the above details on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.