

Nuclear Reactor

Any plant (including any machinery, equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

Phishing

Any access or attempted access to Data made by means of misrepresentation or deception.

Private Individual

Any person other than a:

- a** beneficiary, trustee or body of trustees where insurance is arranged in accordance with the terms of a trust;
- b** person who owns or is otherwise insured in respect of Residential Property for the purpose of a business as a sole trader;
- c** person who owns or is otherwise insured in respect of Residential Property of which in excess of 20% is commercially occupied.

Provided that if the property is a private dwelling house or a self-contained unit insured as part of a block of flats, is subject to a trust or executorship of a will and is occupied as a private residence by a beneficiary or a trustee of the trust in question or sole trader or by a beneficiary or an executor of the will in question or the property is located in premises owned by any such person the property insured will be deemed to be insured in the name of a Private Individual.

The definition of Private Individual will include two or more persons where insurance is arranged in their several names and/or the Insured Name on the Schedule includes the name of a bank or building society or other financial institution for the purpose of noting their interest in the property insured.

Residential Property

Private dwelling houses and flats (including household contents and personal effects as insured).

Territory

England and Wales and Scotland but not the territorial sea adjacent thereto as defined by the Territorial Sea Act 1987.

Terrorism Insurance

Insurance for Acts of Terrorism under the terms of this insurance.

Virus or Similar Mechanism

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used to damage, interfere with, adversely affect, infiltrate or monitor computer programs, Computer Systems, Data or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

Cover

- 1** all losses under any of the Heads of Cover (other than Non-Damage Business Interruption Head of Cover) as a result of damage to or destruction of the Property insured and loss consequent on interruption to or interference with the Business, in the Territory caused by or resulting from an Act of Terrorism; and
- 2** all losses arising under the Non-Damage Business Interruption Head of Cover within the Territory;

as insured by this Policy.

Provided that Our liability shall not exceed in any one Period of Insurance:

- 1** in all, the total Sum Insured; or
- 2** for any item its sum insured or any other stated limit of liability stated in the Schedule or elsewhere in the Policy, whichever is the less.

Conditions

- 1** We will not indemnify You unless and until:
 - a** HM Treasury has certified that an event or events have been an Act of Terrorism; or
 - b** a Tribunal constituted under the terms of Schedule 3 to a Retrocession Agreement between Pool Reinsurance Company Ltd and HM Treasury has determined that an event or events have been an Act of Terrorism.
- 2** Any conditions or terms which provide for adjustments of premium based on declarations on expiry of the Period of Insurance will not apply to Terrorism Insurance.
- 3** Any long term agreement applying to this Policy will not apply to Terrorism Insurance.

Subject otherwise to all the terms and conditions of this Policy.

Exclusions

The insurance provided by this Section is not subject to any of the exclusions of this Policy, however We will not be liable under this Section for:

- 1 any loss whatsoever directly or indirectly caused by or contributed to by or arising from 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;

- 2 any loss whatsoever directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from:

- a Damage to or the destruction of any Computer System; or
- b any alteration, modification, distortion, erasure or corruption of Data;

in each case whether or not Your property, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack.

Provided that Covered Loss (other than any loss arising under the Non-Damage Business Interruption Head of Cover) otherwise falling within this Exclusion 2 will not be treated as excluded by Exclusion 2 solely to the extent that such Covered Loss:

- i results directly (or, solely as regards ii c below, indirectly) from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle, destruction of, damage to or movement of buildings or structures, plant or machinery other than any Computer Systems; and
- ii comprises;
 - a the cost of reinstatement, replacement or repair in respect of damage to or destruction of Property insured by You; or
 - b the amount of business interruption loss suffered directly by You itself by way of loss of or reduction in profits, revenue or turnover or increased cost of working as a direct result of either damage to or destruction of Property insured by You or as a direct result of denial, prevention or hindrance of access to or use of the Property insured by You by reason of an Act of Terrorism causing damage to

other Property within one mile of the Property insured by You to which access is affected; or

- c the amount of loss caused by the cancellation, abandonment, postponement, interruption, curtailment or relocation of an event as a result of damage to or destruction of Property and any additional costs or charges reasonably and necessarily paid by You to avoid or diminish such loss;
- iii is not proximately caused by an Act of Terrorism in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or in part of any de jure or de facto government of any nation, country or state;
- iv The meaning of "Property" for the purposes of this Proviso will (additionally to those exclusions in the definition of "Property" below and anywhere else) exclude:
 - a any money (including "Money" as defined or otherwise in any insurance policy), currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable on non-negotiable instruments, financial securities or any financial instrument of any sort whatsoever; and
 - b any Data;
- v Notwithstanding the exclusion of Data from Property, to the extent that damage to or destruction of Property within the meaning of sub-paragraph ii above indirectly results from any alteration, modification, distortion, erasure or corruption of Data, because the occurrence of one or more of the matters referred to in sub-paragraph i above results directly or indirectly from any alteration, modification, distortion, erasure or corruption of Data, that will not prevent cost or business interruption loss directly resulting from damage to or destruction of such Property and otherwise falling within sub-paragraphs i and ii above from being recoverable under this Terrorism Insurance. In no other circumstances than the previous sentence, however, will any loss or losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of Data be recoverable under this Terrorism insurance; and
- vi For the avoidance of doubt, the burden of proof will be on You to prove or establish all matters referred to in sub-paragraphs i to ii above;

- 3 Damage or any consequential loss arising from such Damage to any Nuclear Installation or Nuclear Reactor and all fixtures and fittings situated thereon and attached thereto and all pipes, wires, cables, drains or other conduits or service media of any description which are affixed or connected to or in any way serve such Nuclear Installation or Nuclear Reactor, but this Exclusion shall not exclude loss arising from Damage to other types of property arising from an Act of Terrorism occurring at the site of a Nuclear Installation or Reactor;
- 4 Any Residential Property insured in the name of a Private Individual.

Policy Extensions

The following Policy Extension(s) automatically apply:

Policy Extension 1: Equipment Breakdown

Definitions

Accident

Means:

- a** electrical or mechanical Breakdown, including rupture or bursting caused by centrifugal force;
- b** artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;
- c** Explosion or Collapse of Covered Equipment operating under steam or other fluid pressure;
- d** Damage to Covered Equipment operating under steam or other fluid pressure caused by or resulting from any condition or event (not otherwise excluded) occurring inside such boilers or equipment;
- e** loss or damage to hot water boilers other water heating equipment oil or water storage tanks caused by or resulting from any condition or event (not otherwise excluded) occurring inside such equipment; or
- f** Damage caused by or due to operator error that results in the overloading of Covered Equipment.

If an initial Accident causes other Accidents, all will be considered one Accident. All Accidents that are the result of the same event will be considered one Accident.

Additional Expenses

Expenses incurred to clean up or dispose of the Covered Equipment resulting from contamination by a Hazardous Substance.

Biomass and Biogas Installations

Any equipment and machinery used in connection with running a biomass or biogas heating or power generation plant, including anaerobic digesters, storage tanks, augers, screeners, scrubbers, boilers, gas engines, generators, heat exchangers, pumps and motors.

Breakdown

- a** the actual breaking, failure, distortion or burning out of any part of the Covered Equipment whilst in ordinary use arising from defects in the Covered Equipment causing its sudden stoppage and necessitating repair or replacement before it can resume work; or
- b** fracturing of any part of the Covered Equipment by frost when such fracture renders the Covered Equipment inoperative; or
- c** the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary; or

- d** Electronic Derangement.

Collapse

The sudden and dangerous distortion (whether or not attended by rupture) of any part of the Covered Equipment caused by crushing stress by force of internal steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents).

Computer Equipment

- a** electronic, computer or other data processing equipment;
- b** peripherals used in conjunction with **a**; or
- c** software or programs licensed to You and installed on **a** above.

Covered Equipment

Equipment at the Premises owned by You or for which You are responsible built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilisation of energy including but not limited to:

- a** heating systems and hot water heaters;
- b** air circulation, ventilation, air conditioning and refrigeration systems (other than blast freezers);
- c** electrical panels, emergency generators and electrical distribution systems;
- d** security, alarm and sound systems;
- e** lifts and escalators;
- f** office equipment including telephone systems, Computer Equipment, fax machines, copiers and printers;
- g** retail equipment, bar code scanners, credit and debit card payment systems and cash registers;
- h** forklift trucks on the Premises;
- i** domestic kitchen and food preparation equipment, laundry and cleaning equipment and Audio visual equipment.

Excluding:

- i** any structure, foundation, masonry, brickwork, cabinet, compartment or air supported structure or building;
- ii** any insulating or refractory material;
- iii** any sewer piping, underground vessels or piping, or piping forming a part of a sprinkler system;
- iv** any water piping other than boiler firewater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
- v** any vehicle, mobile equipment, aircraft, floating vessel including any equipment mounted on such vehicle, mobile equipment, aircraft or floating vessel;

- vi** any construction plant or equipment;
- vii** any tool, die, cutting edge, crushing surface, trailing cable, non-metallic lining, driving belt, or band, or any other part requiring periodic renewal;
- viii** any equipment manufactured by You for sale;
- ix** Production or Process equipment; or
- x** any electricity generating equipment other than emergency back-up power equipment or wind turbines less than 10kw or photovoltaic equipment less than 50kw;
- xi** any Biomass or Biogas Installation;
- xii** any Hydroelectric Installation; or
- xiii** equipment owned by Your tenants.

Cyber Event

- a** a failure of electronic equipment to correctly recognise, process or store any data;
- b** a hostile, malicious, illegal or transgressive act committed through electronic systems or, including but not limited to:
 - i** a virus (a program, code, programming instruction or any set of instructions, intended to damage, interfere with or have a negative effect on computer programs, data or operations);
 - ii** hacking (unauthorised access to any computer or other electronic equipment);
 - iii** a denial of service attack (any actions or instructions intended to damage, interfere with or affect the availability or performance of networks, network services, network connectivity or telecommunication systems).

Electronic Derangement

Malfunction of the Computer Equipment or electronic circuitry controlling or operating the Covered Equipment that is not accompanied by visible damage and requires replacement of one or more insured components of the Covered Equipment in order to restore it to its normal operation.

Electronic Derangement does not include:

- i** the rebooting, reloading or updating of software or firmware;
- ii** the incompatibility of Covered Equipment with any software or equipment installed, introduced or networked, within the previous 30 days;
- iii** the Covered Equipment being of insufficient size, specification or capacity;
- iv** malfunction resulting from causes excluded under Exclusion 2 below.

Explosion

The sudden and violent rending of the Covered Equipment by force of internal steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents) causing bodily displacement of any part of the Covered Equipment together with forcible ejection of the contents.

Hazardous Substance

Any substance other than ammonia that has been declared to be hazardous to health by a governmental agency.

Hydroelectric Installations

Any equipment, machinery, dam and weir used in connection with running a hydroelectric-power station, including turbines, sluice gates, screens, screeners, pumps, motors, generators, gearboxes, engines, alternators and associated equipment. Hydroelectric Installations also include any substation and distribution transformer, switchgear, meter, cabling, telecommunication and monitoring device, building and converter housing (including fixtures and fittings), and security equipment.

Media

All forms of electronic, magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment.

Production or Process Equipment

Any machine or apparatus (other than kitchen and food preparation and laundry equipment) which processes, forms, cuts, shapes, grinds or conveys raw materials, materials in process or finished product, including any equipment forming a part of the driving or controlling mechanism for such machine or apparatus.

Perishable Goods

Any perishable good which it is normal practice to place into a refrigeration unit for purposes of preservation.

Cover

The insurance by Sections 1 and 2 (if operative) of the Policy is extended to include cover for direct physical damage caused to Covered Equipment resulting from an Accident, subject to the terms, conditions, limitations and exclusions of the Policy and this Extension.

Additional Cover and Sub-Limits

The following Additional Covers also apply under this Extension. These Additional Covers do not increase the Limits or Sums Insured shown in the Schedule.

1 Hazardous Substances

We will cover You for Damage to Covered Equipment caused by contamination by a hazardous substance, including any Additional Expenses incurred.

Our maximum liability under this Additional Cover will not exceed £10,000 any one Accident.

2 Computer Equipment

We will be liable for Damage caused by or resulting from an Accident to Computer Equipment whilst at the Premises. Our maximum liability will not exceed £250,000 any one Accident.

Also this additional Cover applies to any portable computer equipment insured under Section 2 of this policy. Where the latter section is also extended in respect of such equipment to apply whilst the portable computer equipment is anywhere in the world then any Accident occurring worldwide will also be insured by this Extension.

Our liability for portable computer equipment will not exceed £5,000 any one Accident.

Cover is also extended to include Damage caused by or resulting from an Accident to Computer Equipment occurring whilst such Equipment is at any situation in the United Kingdom, the Channel Islands, the Isle of Man, or in any member country of the EU, including whilst in transit to and from. Our maximum liability will not exceed £5,000 in total for all claims or series of claims arising out of any one original Accident, including if shown as operative, any actual loss under Section 4: Rent Receivable in respect of Damage to Computer Equipment whilst away from the Premises.

3 Reinstatement of Data

Unless otherwise excluded, We will be liable under this Additional Cover for costs incurred in reinstating data lost or damaged in consequence of an Accident to Covered Equipment.

Provided that:

- a** liability is limited solely to the cost of reinstating data onto Media;
- b** We will not be liable for any losses discovered later than six months after the loss was initiated;
- c** We will not be liable for Damage to software;
- d** We will not be liable under this Additional Cover for costs more specifically described under the Increased Costs Of Working Additional Cover.

Our maximum liability in respect of this Additional Cover will not exceed £25,000 in any one Period of Insurance.

4 Increased Costs of Working

Unless otherwise excluded, We will be liable to pay reasonable costs necessarily incurred in consequence of an Accident to Covered Equipment in minimising or preventing the resulting interruption or interference to Your computer operations.

Our maximum liability under this Additional Cover will not exceed £25,000 any one Accident.

5 Rent Receivable

If cover is shown as operative in Your Schedule, We will cover You for loss as described under Section 4 Rent Receivable caused by an Accident to Covered Equipment.

For the purposes of this cover Accident will not include any Accidents insured under Additional Cover 11 – Damage to Own Surrounding Property.

Our maximum liability under this Additional Cover will not exceed £30,000 in the aggregate during any one Period of Insurance.

6 Perishable Goods

We will cover You for Damage to Perishable Goods owned by You or for which You are responsible in any refrigeration unit owned by You due to change in temperature caused by an Accident or failure of the electricity supply.

We will not cover Damage caused:

- a** by the deliberate act of any electricity undertaking in terminating disconnecting restricting or withholding the supply of electricity;
- b** by neglect or misuse;
- c** by wear, tear, deterioration of the cabinet or other gradually operating cause; or
- d** as a result of incorrect setting of thermostats or automatic controlling devices.

We will not be liable for 20% of any loss where the refrigeration unit is over 10 years old. Our maximum liability in respect of this Additional Cover will not exceed £15,000 for frozen or chilled foods and £5,000 in respect of any other Perishable Goods for any one Accident.

7 Expediting Expenses

With respect to damaged Covered Equipment, We will pay for any reasonable costs necessarily incurred to make temporary repairs and expedite permanent repairs or permanent replacement.

Our maximum liability under this Additional Cover will not exceed £20,000 any one Accident.

8 Public Authorities/Law or Ordinance

If an Accident to Covered Equipment damages a building that is covered under this Policy; and the loss is increased by enforcement of any public authority, ordinance or law in force at the time of the Accident that regulates the construction or repair of buildings, or establishes zoning or land use requirements, We will be liable for the following additional costs to comply with such ordinance or law:

- a** Your actual expenditures for the cost to demolish and clear the site of undamaged parts.
- b** Your actual expenditures for increased costs to repair, rebuild or construct the building. If the building is repaired or rebuilt, it must be intended for similar use or occupancy as the current building, unless otherwise required by zoning or land use ordinance or law.

We will not be liable for:

- i** any fine or penalty;
- ii** any liability to a third party;
- iii** any increase in loss due to a hazardous substance (other than as specifically insured under Additional Cover 1); or
- iv** increased construction costs until the building is actually repaired or replaced.

This Additional Cover is within and does not increase the Sum Insured shown in the Schedule.

9 Hire of Substitute Item

If Covered Equipment is damaged as a result of an Accident We will also indemnify You against the cost of hire charges actually incurred by You during the Period of Insurance for the necessary hire of a substitute item of similar type and capacity during the period of repair or until permanent replacement of the item lost or damaged.

Our maximum liability under this Additional Cover will not exceed £5,000 any one Accident.

10 Storage Tanks and Loss Of Contents

This Additional Cover extends to include loss or damage caused by an Accident to storage tanks or water tanks (other than sprinkler system tanks) including connected pipework belonging to You or for which You are responsible at the Premises. In addition this Additional Cover covers loss of the contents of storage tanks caused by:

- a** escape of contents leakage discharge or overflow from the storage tanks caused by or resulting from an Accident;
- b** contamination of the contents of the storage tanks caused by or resulting from an Accident;

including cleaning costs incurred as a result of such loss.

This Additional Cover excludes:

- 1** loss caused by fire howsoever the fire may have been caused;
- 2** loss resulting from corrosion erosion or wasting;
- 3** contamination of the contents resulting from:
 - a** the natural settling separation or accumulation of fluids or materials constituting the normal contents;
 - b** the deliberate use of fluids or materials in the storage for cleaning flushing or similar purposes;
- 4** loss sustained whilst storage tanks are in transit between Premises; and
- 5** costs or expenses arising from pollution or contamination of property not covered by this Additional Cover.

Our maximum liability under this Additional Cover will not exceed £7,500 any one Accident.

11 Damage To Own Surrounding Property

We will be liable for Damage to property belonging to You or in Your custody and control and for which You are responsible directly resulting from Explosion or Collapse of any steam boiler, steam generator, economiser, superheater, steam pipework or steam vessel.

Our maximum liability under this Additional Cover will not exceed £1,000,000 any one Accident.

Additional Conditions

1 Precautions

You will exercise due diligence in:

- a** complying with any statute or order;
- b** ensuring that insured items are properly maintained and used in accordance with manufacturers recommendations and in taking reasonable precautions to prevent loss or damage.

2 Back Up Records

You must back up original data at least every 7 days.

You must take precautions to make sure that all data is stored safely.

If You fail to keep to this condition, We may still pay a claim if You can show that formal procedures are in place to keep to this Condition and that the failure was an accidental oversight or as a result of circumstances beyond Your control.

3 General Definitions, Claims Conditions or General Conditions

Where there is any conflict between the General Definitions, General Conditions, Claims Conditions or General Exclusions, of this Policy, and the terms, definitions, conditions, clauses and exclusions, under this Policy Extension, the interpretation under this Policy Extension will take precedence.

Exclusions

The following Exclusions apply in respect of this Policy Extension:

We will not be liable for:

- 1** Damage caused by or resulting from:
 - a** a hydrostatic, pneumatic, or gas pressure test of any boiler or pressure vessel;
 - b** an insulation breakdown test of any type of electrical equipment; or
 - c** depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions, unless such Damage results from an Accident;
- 2** loss or damage of any kind caused by a Cyber Event;

- 3** Damage to data or Media caused by or resulting from:

- a** programming error or programming limitation;
- b** loss of data other than for the reinstatement of data lost or damaged, as provided for under Additional Cover 3 Reinstatement of Data;
- c** loss of access;
- d** loss of use; or
- e** loss of functionality;

- 4** Damage recoverable under maintenance agreement or any warranty or guarantee or which would be recoverable but for breach of Your obligations under the agreement; or

- 5** any costs incurred due to a delay in resuming operations resulting from the need to reconstruct or re-input data or programs on Media, where You have not fully complied with Additional Condition 2 Back Up Records.

Excess

This Section does not cover and We will not be liable for the amount of the first £200 of each and every claim.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Optional Extensions

This Extension is operative only if the number set against it appears in the appropriate place in the Schedule.

In respect of the following Extension the terms conditions limitations and exclusions of the Section (or Sub-Section) to which it applies operate insofar as they can apply except where they are expressly varied.

Optional Extension 1: Day One Extension

Cover

The amount payable under this Extension in respect of Buildings will be the cost of Reinstatement of the property sustaining Damage.

Definitions

Reinstatement

- a** The rebuilding or replacement of property sustaining Damage which, provided Our liability is not increased, may be carried out:
 - i** in any manner suitable to Your requirements;
 - ii** upon another site;
 - b** the repair or restoration of property sustaining Damage;
- in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new.

Declared Value

Your assessment of the cost of Reinstatement of the property insured at the level of costs applying at the inception of the Period of Insurance (ignoring inflationary factors which may operate subsequently) together with, insofar as the insurance by the item provides, allowance for:

- a** the additional cost of Reinstatement to comply with legislation and regulations under Acts of Parliament or Public Authority requirements;
- b** professional fees; and
- c** debris removal costs.

Conditions

- 1** At the inception of each Period of Insurance You will notify Us of the Declared Value of the property insured by each of the stated items. In the absence of such declaration the last amount declared (adjusted to reflect index linking where applicable) will be taken as the Declared Value for the ensuing Period of Insurance.

- 2** Where the property sustains Damage in part only Our liability for repair or restoration will not exceed the amount which would have been payable had the property been totally destroyed.
- 3** No payment beyond the amount which would have been payable in the absence of this Extension will be made:
 - a** unless Reinstatement commences and proceeds without unreasonable delay;
 - b** until the cost of Reinstatement has been actually incurred; or
 - c** if the property insured at the time of its Damage is insured by any other insurance effected by You or on Your behalf which is not upon the same basis of Reinstatement.
- 4** All the terms and conditions of the Policy will apply:
 - a** in respect of any claim payable under the provisions of this Extension except as otherwise stated;
 - b** where claims are payable as if this Extension had not been incorporated except that the sums insured will be limited to that percentage of the Declared Values which the premium paid bears to that which would have been paid had this Extension not been incorporated.
- 5** Our liability in respect of each item will not exceed the Sum Insured stated in the Schedule.

Important Information

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid in accordance with General Condition D Cancellation.

Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. We will return any premium paid in accordance with General Condition D Cancellation.

How to make a claim

Please contact, in the first instance, the broker, intermediary or agent who arranged the Policy. Please quote your Policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the Policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address:

Customer Relations Manager,
NIG
Churchill Court Westmoreland Road Bromley BR1 1DP
Email: complaints@nig-uk.com.

Please ensure that you quote your policy number in all correspondence.

Details of NIG's complaints procedures including information on what you should expect in response to your complaint can be found on NIG's website at www.nig.com/contact-us/complaints.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service
Exchange Tower London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**.

Their website also has a great deal of useful information: www.financial-ombudsman.org.uk.

Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pr, or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Whoever you are contacting, please always quote your Policy Number as it will help your enquiry or complaint to be dealt with promptly.



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