

ECB Insurance Scheme for County Cricket Boards, Associations and Leagues 2016



Exclusively arranged by Marshall Wooldridge Ltd

marshall wooldridge

insurance brokers and independent financial advisers

UNDERWRITTEN BY

Allianz 

Contents

Policy Overview	page 1	All Risks	page 5
Introduction	page 1	Legal Proceedings	page 7
Broker Helpline	page 1	Directors and Officers Liability	page 8
Liability Cover	page 2	General	page 9
Personal Accident	page 3		



insurance brokers and independent financial advisers

Marshall Wooldridge have consistently provided insurance services to our clients since 1973. We are one of the largest Northern based insurance broking businesses with clients situated throughout the United Kingdom.

The Chartered Insurance Institute has recently awarded the title of Chartered Insurance Brokers to Marshall Wooldridge Ltd. This is only available to companies who meet rigorous criteria relating to professionalism and capability. To date we are one of a few firms in the UK to have achieved this distinction.

Marshall Wooldridge operate various sports insurance schemes which we have developed over more than 30 years, involving specialist knowledge and expertise.

Our dedicated workforce understands the needs and requirements of County Cricket Boards, Associations and Leagues. We offer wide cover tailored to the individual needs of these insuring bodies, with a variety of options enabling each insuring body to choose the right protection. All of our policies have the important advantage of being underwritten by major insurance companies, thereby providing first class security and claims service.



With Allianz Insurance plc you can be confident that you are insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure you as we have been providing leading insurance solutions in the UK for over 100 years.

Formally as Cornhill Insurance plc, we've developed to become one of the most respected names in the UK insurance market by running a dynamic operation.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your organisation operating again as quickly as possible.



Cigna Legal Protection (a trading style of Cigna Insurance Services (Europe) Limited) is one of the UK's leading providers of legal expenses insurance and has been prominent in that market for over 30 years. Cigna Legal Protection has the experience of delivering the cover to a diverse client base and has an excellent track record of retaining clients and building long term relationships.

Cigna Legal Protection is committed to providing a high quality service to its clients and customers, and is constantly looking for ways to improve upon this to ensure that the high standards it has set are maintained.

The Legal Expenses Insurance cover Cigna Legal Protection provides has been underwritten by Cigna Europe Insurance Company S.A.-N.V.



For Chubb Insurance Company of Europe SE, insurance is about creating certainty rather than doubt. Instilling confidence and peace of mind instead of fear. Chubb do this by getting to know the people we do business with and treating them fairly. Our policies are tailored to the needs of each customer, and we provide a broad range of covers often not available from other insurers.

Chubb are renowned for our award winning service. We came top in the Insurance Times 2011 Broker survey for overall service to our brokers. At the heart of our service is a promise to pay. Our consistently high ratings for financial strength from AM Best and Standard and Poor's assure our customers of our ability to pay claims, now and in the future. Chubb have been around for a while too. We started doing business in New York over 125 years ago and began building a presence across Europe more than 40 years ago. Today we have in excess of 10,000 people in 130 offices across 32 countries.

Policy Overview

This document provides an overview of the covers available.

For full details of the cover, terms, conditions and exclusions please refer to the policy document, a copy of which is available from Marshall Wooldridge, or you can view this on our website.

All Premiums quoted include Insurance Premium Tax at the prevailing rate.

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable on the 1st March.

Introduction

County Cricket Boards, Associations and Leagues should select from this range of cover specifically designed to cover their risks and liabilities. These include organisation and management activities, official meetings, the playing of representative matches, coaching at all age levels and social activities, **all in connection with the recreational game.**

Cricket Clubs should select **ECB ExtraCover Insurance Scheme for Cricket Clubs** please request a separate brochure for further details.

Contacts

For expert advice and assistance concerning quotations, arranging cover, settlement of claims or making a complaint about the sale of this Policy – contact your Extracover Team at Marshall Wooldridge:

ECB Extracover Insurance
Marshall Wooldridge Ltd
14–16 Ivegate
Yeadon
Leeds LS19 7RE

Telephone – 0800 289301 or 0113 250 6614

Fax – 0113 239 1296

Email ecb@marswool.com

Internet www.marshallwooldridge.com/sports-insurance/

Contacts for Claims, Cover and Quotes

Robin Walker	robin.walker@marswool.com
David Barker	david.barker@marswool.com
Mark Dearden	mark@marswool.com
Richard Sykes	richard@marswool.com

Complaints

For all complaints in respect of Legal Proceedings cover, please contact

Customer Relations Office, Cigna Legal Protection, Chancery House
St. Nicholas Way, Sutton, Surrey SM1 1JB

Telephone: 0330 100 9513

Fax: 0330 100 9514

Email: legal.expenses@cignainsurance.co.uk

For all complaints in respect of Directors and Officers cover, please contact

Customer Relations Office, Chubb Insurance Company of Europe SE
106 Fenchurch Street, London EC3M 5NB

Using the complaints procedures above or referral to the Financial Ombudsman Service does not affect your legal rights.

For all complaints, other than those concerning Legal proceedings or Directors and Officers cover, please contact the Customer Satisfaction Manager at Allianz Insurance plc:

Customer Satisfaction Manager, Allianz Insurance plc
57 Ladymead, Guildford, Surrey GU1 1DB

Telephone: 01483 552438

Fax: 01483 790538

Email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123

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

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: accsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

Liability Cover

Public and Products Liability

This section covers the legal liability of the Insuring body and its officers, committee and other bona fide members whilst engaging in the insuring body's activities for:

- accidental injury to members of the public or accidental loss of or damage to third party property up to £5,000,000 or £10,000,000 any one claim;
- accidental injury to members of the public or accidental loss of or damage to third party property caused by Products supplied by the Insuring body up to £5,000,000 or £10,000,000 any one period of insurance;

(Select the limit of indemnity of £5,000,000 or £10,000,000 as required on the ECB ExtraCover Insurance Proposal Form)

The cover automatically includes:

- "Member to Member" Liability;
- Manslaughter Defence costs up to £5,000,000 limit;
- Terrorism up to £5,000,000 limit;
- liability arising from the sale or supply of food and drink and other goods;
- Financial Loss not arising out of injury or damage up to £2,000,000;
- Libel or Slander up to £1,000,000;
- social Functions and Meetings;
- Property Owners' Liability;
- car Park responsibility;
- legal and other costs and expenses in connection with the defence of any valid claim;

Excluding

- the first £100 of any claim in respect of loss of or damage to third party property;
- the ownership or use of any mechanically propelled vehicle where motor insurance is required by law.

Employers' Liability

Employers' Liability cover is required for:

- Bar staff, cleaners, ground staff, persons under work experience, voluntary helpers etc whether or not gainfully employed.

It is also a legal requirement for Boards, Associations and Leagues employing any persons on a full time or part time basis.

A statutory Certificate of Insurance to display at the place of employment will be issued at the time of certification.

This section covers the Insuring body's legal liability to employees for death or injury happening in the course of their employment with the Insuring body up to £10,000,000 any one claim.

Please contact Marshall Wooldridge for a quotation

Personal Accident

Please contact Marshall Wooldridge for a quotation.

The cover provides benefits to players, umpires, scorers, officials and coaching staff for accidental bodily injury whilst engaging in official activities, including:

- cricket matches, practice matches, official practice or coaching session organised or attended by the insuring body
- duties on behalf of the insuring body
- direct travel to/from the above activities.

2 levels of Cover, Standard Cover and Gold Cover are available.

The Physiotherapy Expenses benefit is only available under Gold Cover.

Weekly benefit for Temporary Total Disablement is automatically provided under Gold Cover at £250 per week up to 104 weeks for adult Members.

Under Standard Cover Weekly Benefit for Temporary Total Disablement is available as an optional cover at additional cost.

Benefit	Standard Cover		Gold Cover	
	Amount (Adult Members)	Amount (Members aged under 16)	Amount (Adult Members)	Amount (Members aged under 16)
1. Accidental Death	£25,000	£2,500	£35,000	£2,500
2. Loss of Sight	£25,000	£25,000	£35,000	£35,000
3. Loss of Hearing – Both Ears	£12,500	£12,500	£25,000	£25,000
4. Loss of Hearing – One Ear	£6,250	£6,250	£12,500	£12,500
5. Loss of Limb	£25,000	£25,000	£35,000	£35,000
6. Loss of Speech	£12,500	£12,500	£25,000	£25,000
7. Loss of Internal Organ	£5,000	£5,000	£10,000	£10,000
8. Permanent Total Disablement *including Continental Scale (see over)	£25,000	£25,000	£35,000	£35,000
9. Dental treatment and/or Repair/Replacement of broken/cracked spectacles or dentures following an accident covered by this Insurance	Up to £750	Up to £750	Up to £1,500	Up to £1,500
10. Hospitalisation as an in-patient due to an accident covered by this Insurance	£25 per day up to a maximum of £500	£25 per day up to a maximum of £500	£50 per day up to a maximum of £1,000	£50 per day up to a maximum of £1,000
11. Physiotherapy Expenses when a member is unable to play in official matches for the Insured club following accidental bodily injury subject to referral by the member's medical attendant	Not applicable	Not applicable	up to £1,000	up to £500
12. Temporary Total Disablement	Available as Additional cover – see over	Available as Additional cover – see over	£250 per week up to 104 weeks	£25 per week up to 104 weeks

* Standard Cover - Additional Temporary Total Disablement Weekly Benefit

Benefit	Amount (Adult Members)	Amount (Members aged under 16)
Temporary Total Disablement	Up to 20 X £10 per week units (maximum £200) up to 104 weeks	£10 per week up to 104 weeks

Premium for Additional Cover – Temporary Total Disablement Weekly Benefit – Please contact Marshall Wooldridge for a quotation.

This benefit is only available when Personal Accident section Standard Cover is also insured.

Units of weekly benefit may be purchased under Temporary Total Disablement up to a maximum of 20 units of £10 each per week. (Maximum payable for 20 units is £200 per week, Members aged under 16 are restricted to a maximum of £10 per week benefit) Please refer to the Key Facts document for a more detailed summary of cover, terms and conditions.

*Continental Scale

Compensation under Item 8 Permanent Total Disablement is extended to include the following Benefit subject to a maximum total of 100% in the aggregate.

<ol style="list-style-type: none"> 1. Permanent Total Disablement 100% 2. Permanent loss by physical separation of: <ol style="list-style-type: none"> a. one thumb: <ol style="list-style-type: none"> I. both phalanges 30% II. one phalange 15% b. one index finger: <ol style="list-style-type: none"> I. three phalanges 20% II. two phalanges 13% III. one phalange 6% c. one other finger: <ol style="list-style-type: none"> I. three phalanges 10% II. two phalanges 6% III. one phalange 3% d. one great toe: <ol style="list-style-type: none"> I. two phalanges 15% II. one phalange 7.5% 	<ol style="list-style-type: none"> e. one other toe: <ol style="list-style-type: none"> I. three phalanges 5% II. two phalanges 3% III. one phalange 1.5% 3. Permanent total loss of use of: <ol style="list-style-type: none"> a. Shoulder or Elbow 25% b. Wrist, Hip, Knee or Ankle 20% 4. Removal by Surgical Operation of Lower Jaw 30% 5. Sickness resulting in Loss Of Sight or Permanent Total Disablement by Paralysis 20% <p>which the Insured Person has survived for at least one month from the date of the occurrence. In the event of Partial loss for 2 a proportionately lower percentage of compensation will be payable.</p> <p>Claims arising from pre-existing conditions are excluded in respect of Benefit 5.</p>
--	--

Significant or Unusual Exclusions or Limitations

The Personal Accident section of the Policy does not cover injury arising from:

- suicide or self injury
- motorcycling (other than in respect of mopeds or scooters up to 50cc)
- riding or driving in any kind of race or endurance test (or practice thereof)
- injury caused or contributed to by an existing physical or mental condition
- taking illegal drugs or taking non-prescribed drugs for recreational purposes or taking drugs prescribed for own drug addiction or alcoholism
- flying other than as a fare paying passenger
- service in the armed forces
- Nuclear, chemical or biological Terrorism

For persons under the age of 16 the Death Benefit is limited to £2,500

No cover for persons aged 85 or over

For persons aged between 80 and 85 the Death, loss of one or more limbs and/or sight in one or both eyes or Permanent Total Disablement is limited to £5,000 and Temporary Total Disablement are not payable

Event, conveyance and aircraft accumulation limit £500,000

A claim under the Temporary Total Disablement weekly benefit may not exceed the Insured Persons earnings less statutory sick pay

A claim under the Temporary Total Disablement weekly benefit for an Insured Person who is not gainfully employed is restricted to compensation for reasonable additional personal expenses actually incurred (up to the weekly maximum benefit) due to accidental bodily injury

For persons under the age of 16 the Temporary Total Disablement benefit is limited to £10 per week up to 104 weeks

Claims arising from pre-existing conditions are excluded in respect of Benefit 5.

All Risks

The minimum sums insured detailed below need to reflect your total exposure within each category. Should any of the minimum sums insured be inadequate, please contact Marshall Wooldridge for a quotation.

1. Cricket Bag(s), Cups and Trophies

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	Breakage in play, members' own property, theft from unlocked vehicles, articles other than normal cricket bag contents The first £100 of each and every claim

2. Non-Turf Pitches, Netting and Poles

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£5,000	The first £100 of each and every claim

3. Portable Electronic Equipment

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage to Laptop Computers, Audio-Visual and Portable Electronic Equipment, including Ancillary Equipment anywhere in the United Kingdom.	£1,500	The first £100 of each and every claim Theft from any unattended road vehicle unless the vehicle is locked and the item is kept within a boot or glove compartment or concealed from view

4. Bowling Machinery & Potable Scoreboards

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£3,000	The first £100 of each and every claim

5. Groundsmanship Trailers and Equipment

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom	£12,000	The first £250 of each and every claim Theft of Groundsmanship trailers and/or contents left unattended between the hours of 2100 and 0700 unless stored within a secure location that has been referred to and approved by Allianz, left unattended unless the trailer is secured by means of a hitch-lock and contents within the trailer are secured by means of a steel security cable loop and padlock, or left unattended whilst attached to a Vehicle unless the Vehicle is securely locked with the windows closed shut

6. Office Contents

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage to Office Contents in the Board, Association or League premises	£1,000	The first £50 of each and every claim Loss of or damage to portable items whilst away from the office premises
Cover for Office Contents includes:		
Loss of Money		
Non-Negotiable Money	£250,000	
Negotiable Money		
a) in transit	£3,000	
b) in the personal custody of the Insured or their authorised employees out of business hours	£500	
c) in a bank safe	£3,000	
d) within the Premises during business hours	£3,000	
e) within the Premises out of business hours not contained in a locked safe or strongroom	£500	
f) within the Premises out of business hours contained in a locked safe or strongroom	£2,000	
Computers/Computer Equipment	The Office Contents cover includes Damage to Computers and Computer Equipment up to a limit of £2,500. The most we will pay is the Sum Insured for Office Contents.	

Legal Proceedings

ECB urges all Boards, Associations and Leagues to arrange this protection against legal problems.

The cover provides 24 hour commercial legal advisory service and access to a team of qualified advisers. It ensures the insuring body and its officials are, with the prior approval of the insurers, in a position to employ a solicitor to enforce their rights or to defend legal action brought against them in connection with the cricketing activities of the body.

Basic Cover (we now offer a choice of limits per claim)	
Limit per claim	Premium
£60,000	£28

**Cover available for higher limits up to £100,000.
Please contact Marshall Wooldridge for a quotation.**

The maximum limit for all claims in any one insurance year is £500,000.

Exclusions

The principal exclusions are:

1. Claims where reasonable prospects of success do not exist.
2. Claims for legal costs incurred without the prior consent of Cigna Legal Protection.
3. Claims for legal costs relating to matters covered under other insurances e.g. Professional Indemnity.
4. Claims for costs incurred pursuing or defending actions relating to defamation, slander, libel or malicious falsehood.
5. Claims for legal costs relating to patents, trademarks, design, copyright and trade secrets.
6. Damages, fines or penalties of any nature.

For a full list of exclusions you should refer to the policy wording, a copy of which is available on request.

Employment Protection	Additional Premium £9.50
------------------------------	--------------------------

This additional cover is only available when Legal Proceedings Basic Cover is also insured.

As an optional addition to the above, extended coverage is available against legal costs and awards of compensation under employment legislation.

In the event of circumstances arising which might result in a dismissal, the Insurers Advisory Service **must** be used prior to the dismissal taking place.

The limit per claim is the same as the limit selected for Basic Cover.

The insurers of the Legal Proceedings Section of cover are Cigna Europe Insurance Company S.A.-N.V.

Directors and Officers Liability

This provides the directors, officers and/or trustees of the Board, Association or League with protection against civil or criminal lawsuits and regulatory proceedings. Without this cover members are placing their entire personal assets at risk. The cover provides a pool of money that can be drawn on to fund defence and settlement costs and to pay for the costs of legal representation at investigations.

Boards, Associations or Leagues may not immediately conjure up thoughts of disputes and litigation. However, life can be as complicated for these bodies and their trustees as it is for commercial companies and their directors. Current case law and statute can create a personal and unlimited liability for trustees. This means that without adequate insurance protection, civil or criminal lawsuits, and regulatory proceedings against trustees put his/her entire personal estate at risk.

Potential Sources of claims for Incorporated Boards, Associations or Leagues:

Employee rights and obligations	Accusations of mismanagement
Breach of fiduciary duties	Insolvency
Health and safety investigations and/or prosecutions	Libel and slander
Intellectual property infringements	Trading standards

Claims Example: a director faced criminal prosecutions for alleged breaches of health and safety legislation, which resulted in the accidental deaths of two employees.

Claims Example: whilst the Board, Association or League was in receivership, a director signed a company cheque to pay a key supplier. The cheque was dishonoured and the director was found personally liable for the amount of the cheque.

Potential Sources of claims for Unincorporated Boards, Associations or Leagues:

Employee rights and obligations	Tax
Property	Libel and slander
Winding up	Trading standards

Claims Example: committee members of a Board, Association or League who employed an incompetent person to repair a stand were held personally liable to people injured when the stand collapsed.

Claims Example: a Board, Association or League held its alcohol sales licence in its treasurers name. A trading standards officer found short measures being sold at the body's premises. Defence costs were incurred in defending the treasurer in the criminal proceedings which resulted.

For full details of the policy and a list of exclusions you should refer to the policy wording, a copy of which is available on request.

The insurers of the Directors and Officers Liability Section of cover are Chubb Insurance Company of Europe SE.

Limit Per Claim	Premium
£100,000	£74.50

**Cover available for higher limits up to £1,000,000.
Please contact Marshall Wooldridge for a quotation.**

General

1. The insurers of the Scheme (other than Legal Proceedings and Directors and Officers Liability) are Allianz Insurance plc. For Legal Proceedings, the insurer is Cigna Europe Insurance Company S.A.-N.V. and for Directors and Officers Liability the insurer is Chubb Insurance Company of Europe SE.
2. The annual renewal date for the Scheme is 1st March, but you can take advantage of Cover immediately or at the anniversary of your existing insurance.
3. To ensure continuous cover, you must ensure the renewal application, properly completed, is received with the appropriate premium by the last working day of February.

There are no days of grace allowed by the insurers. Applications received on or after 1st March will only be valid from the date received.

Additional Guide Notes

Terrorism

Acts of Terrorism are excluded under Property All Risks and Office Contents. Cover for acts of Terrorism under the Liability Section is limited to £5,000,000. Personal Accident cover excludes acts of Terrorism involving Nuclear, Biological or Chemical Contamination.

In respect of Property All Risks and Office Contents Cover, Full Terrorism Cover is available on request subject to an additional premium. Please refer to Marshall Wooldridge.

Data Protection

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz Group") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz Group may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz Group and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- i. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- ii. to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

What do I do next?

- For expert advice, assistance or quotation please telephone Marshall Wooldridge Ltd on FREEPHONE 0800 289301 or email ecb@marswool.com
- New Applicants should complete the ECB Extra Cover Insurance Proposal Form
- If you require cover outside the scope of the terms contained in this brochure please contact Marshall Wooldridge for further advice.

How do I pay?

Return your completed Proposal Form with a **Cheque** for the full premium to: MARSHALL WOOLDRIDGE LTD
at

ECB Insurance
Marshall Wooldridge Ltd
14–16 Ivegate
Yeadon
Leeds LS19 7RE

We can also arrange for you to pay through a **Bank Transfer** or **Credit/Debit Card**. Contact your ECB ExtraCover team at Marshall Wooldridge on 0800 289301 to pay via one of these methods.

Cheques are to be made payable to 'Marshall Wooldridge Ltd'. Please note that a 2% bank surcharge applies to payment by Credit Card. There is no charge for payment by Debit Card.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Marshall Wooldridge Limited.

Registered in England number 1093348. Registered Address: Marshall Wooldridge Limited, 16 Ivegate, Yeadon, Leeds, LS19 7RE. Marshall Wooldridge Limited is authorised and regulated by the Financial Conduct Authority, registration number 136079.

Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is a member of the Association of British Insurers.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.

Cigna Europe Insurance Company S.A.-N.V. UK Branch, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), Rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request. Cigna Europe Insurance Company S.A.-N.V. is represented through their UK branch and is registered in England and Wales, No. FC032098 with the registered office address of Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

Cigna Insurance Services (Europe) Limited is registered in England and Wales No. 04617110. Registered office at Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

Chubb Insurance Company of Europe SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 481725.