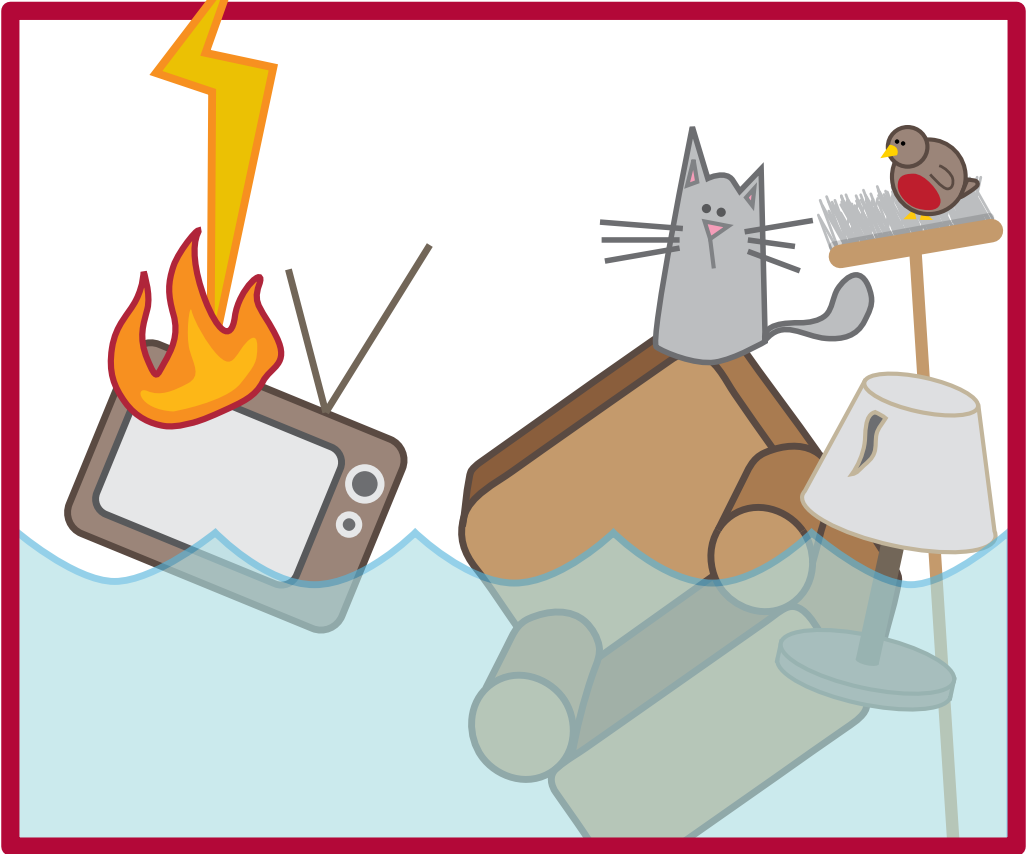


Home Contents insurance

Peace of mind at an affordable cost



A special service for tenants and leaseholders of Metropolitan Housing Partnership

Improving **life** together

Metropolitan Housing Partnership does not insure your furniture, belongings or decorations against theft, fire, vandalism and burst pipes. You need to take out your own household insurance either with this special scheme arranged by Aon, through Norwich Union or by making your own arrangements.

This scheme is open to all **Metropolitan Housing Partnership** tenants and leaseholders.

Payment of the premium

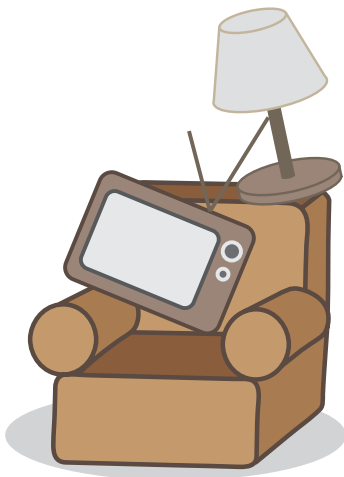


You will need to decide how you would like to pay the premium.

The options available are:-

- Fortnightly by cash, using a swipe card at any Post Office.
- Monthly by Direct Debit or by cash at any Post Office.
- Annually by Cheque, Postal Order or Debit/Credit Card.

Insurance for your home contents



When you take out this insurance your household goods and contents will be insured whilst in your home. The insurance also covers theft of your keys and the contents in your freezer. There is also cover for personal liability.

Accidental damage is not covered as standard other than what is detailed in the enclosed policy summary. However, a full accidental damage option may be available at an additional cost (see cost of insurance table and policy summary)

What you are covered for



Please refer to the enclosed policy summary which details the main circumstances that are covered (e.g. fire, theft, water damage). A specimen policy booklet is available on request.

“New-for-Old” insurance



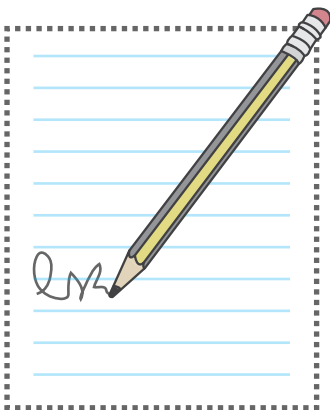
All your home contents are covered by the policy on a ‘new for old’ basis, with the exception of linen and clothing which will be replaced at their current cost, less an amount for wear and tear. When you are working out the cost of your insurance, you will need to work out how much it will cost to replace the full contents. If you undervalue your contents this will mean that if you claim you will not get the full value of your claim.

Special low, minimum sums insured



The lowest amount that can be insured is: £6,000 if you are over the age of 60 and £9,000 for all other people.

How to apply



Complete the form enclosed with this booklet. Make sure that you answer all the questions and sign the declaration. If you have any queries about filling in your form, please telephone the administrator on 01962 844454. Once you have completed the form post it to: Wessex Administration Services Limited, Jewry House, Jewry Street, Winchester, Hampshire SO23 8RZ.

Wessex Administration Services Limited are administering the scheme.

Keeping up the payments



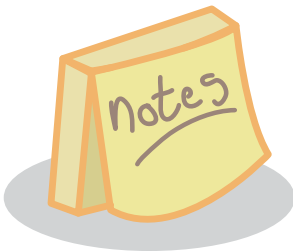
- To make sure that you are always covered you must keep up to date with your payments.
- Wessex Administration Services can cancel the policy if your premium payments fall into arrears.
- You may not be able to make a claim unless your payments are up to date.

Start date



Insurance starts when Wessex Administration Services Limited informs you that you have been accepted onto the scheme. We will write to you with details of your insurance payments and the date when you should start paying. You will be notified in writing if for any reason, you have not been accepted into the scheme.

Special Notes



- If during the period of your insurance cover your home is likely to be unoccupied (e.g. if you are in hospital, extended holiday) for more than 60 consecutive days you will have to advise Wessex Administration Services Limited.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.

Metropolitan Housing Partnership urges all tenants and leaseholders to takeout household insurance, either through our special scheme or by making your own arrangements.

IF YOU WISH TO APPLY COMPLETE THE APPLICATION FORM ENCLOSED

Cost of insurance **standard cover**

	Sum insured £	Fortnightly by payment card £	Monthly by direct debit £	Annual by postal orders "Cheque, credit or debit card"
only available to over 60'S	6,000	1.82	3.03	36.40
	7,000	2.05	3.54	42.46
	8,000	2.29	4.04	48.53
	9,000	2.52	4.55	54.59
	10,000	2.75	5.06	60.66
	11,000	2.99	5.56	66.73
	12,000	3.22	6.07	72.79
	13,000	3.45	6.57	78.86
	14,000	3.69	7.08	84.92
	15,000	3.92	7.58	90.99
	16,000	4.15	8.09	97.06
	17,000	4.39	8.59	103.12
	18,000	4.62	9.10	109.19
	19,000	4.85	9.60	115.26
	20,000	5.09	10.11	121.32
	21,000	5.32	10.62	127.39
	22,000	5.55	11.12	133.45
	23,000	5.79	11.63	139.52
	24,000	6.02	12.13	145.59
	25,000	6.25	12.64	151.65
26,000	6.49	13.14	157.72	
27,000	6.72	13.65	163.78	
28,000	6.95	14.15	169.85	
29,000	7.19	14.66	175.92	
30,000	7.42	15.17	181.98	
31,000	7.65	15.67	188.05	
32,000	7.89	16.18	194.11	
33,000	8.12	16.68	200.18	
34,000	8.35	17.19	206.25	
35,000	8.59	17.69	212.31	

Optional Accidental Damage

	Sum insured £	Fortnightly by payment card £	Monthly by direct debit £	Annual by postal orders "Cheque, credit or debit card"
only available to over 60'S	6,000	2.24	3.94	47.31
	7,000	2.54	4.60	55.19
	8,000	2.85	5.26	63.07
	9,000	3.15	5.91	70.96
	10,000	3.45	6.57	78.84
	11,000	3.76	7.23	86.73
	12,000	4.06	7.88	94.61
	13,000	4.36	8.54	102.50
	14,000	4.67	9.20	110.38
	15,000	4.97	9.86	118.26
	16,000	5.27	10.51	126.15
	17,000	5.58	11.17	134.03
	18,000	5.88	11.83	141.92
	19,000	6.18	12.48	149.80
	20,000	6.48	13.14	157.68
	21,000	6.79	13.80	165.57
	22,000	7.09	14.45	173.45
	23,000	7.39	15.11	181.34
	24,000	7.70	15.77	189.22
	25,000	8.00	16.43	197.11
26,000	8.3	17.08	204.99	
27,000	8.61	17.74	212.87	
28,000	8.91	18.40	220.76	
29,000	9.21	19.05	228.64	
30,000	9.52	19.71	236.53	
31,000	9.82	20.37	244.41	
32,000	10.12	21.02	252.30	
33,000	10.43	21.68	260.18	
34,000	10.73	22.34	268.06	
35,000	11.03	23.00	275.95	

You may wish to use the do-it-yourself valuation sheet overleaf, to help work out how much cover you need. These costs include Insurance PremiumTax at the current rate.

Metropolitan Housing Partnership Tenants and Leaseholders Contents Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The Insurer of this policy is Norwich Union Insurance Limited. Registered Address: 8 Surrey Street, Norwich, NR1 3NG.

What is the Tenants Contents Insurance policy?

The Tenants Contents policy is a multisection home contents insurance policy. All sections are included except that the Accidental Damage to Contents section is optional.

Contents Section - see policy booklet for details.

What are the benefits and features of the Tenants Contents Insurance policy?

Your policy includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. - see policy booklet.

In addition cover is provided for

- accidental damage to television sets, aerials, video recorders, hi-fi's, home computer equipment, decoders and DVD players (up to the amount insured)
- accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture or cookers (up to 15 % of the amount insured)
- contents temporarily removed from the home (up to 15 % of amount insured)
- contents in outbuildings, garages, sheds, greenhouses and cellars (up to £2,000)
- replacement keys & locks for outside doors and alarms of your home if your keys are lost or stolen (up to £250)
- spoilage of food in fridge & freezers (up to the amount insured)
- religious festivals & wedding gifts cover (temporary increase of 15 % of the amount insured)
- loss of domestic fuel oil and metered water (up to £1,000)
- alternative accommodation following an insured loss (up to 15 % of the amount insured)
- contents at university, college or boarding school (up to £2,500)
- contents in the open within the boundaries of the home (up to £500)
- accidental loss or damage to contents during removal by professional removers (up to the amount insured)
- tenants and leaseholders improvements (up to 15 % of amount insured or £2,000, whichever is the greater)
- tenants and leaseholders liability (up to 15 % of amount insured)

- personal liability (up to £2,000,000 or £5,000,000 for domestic employees) fatal injury benefit (up to £5,000)
- insurance for documents (up to £1,000)
- visitors contents cover (up to £500)
- emergency access (up to £500)
- theft of money by bogus officials (up to £250)
- limit for personal money £250
- limit for credit cards £200 per card
- limit for audio/visual/computer – tapes, records and discs - £1,000 for the total of such items, not per item.
- limit of one third of the amount insured or £5,000, whichever is greater for the total of high risk items (£1,000 per item). Examples of high risk items are pictures, jewellery, watches, photographic equipment, video cameras and personal computer equipment. Please refer to the policy wording for a full definition.

With the **Accidental Damage Option** all other accidental damage occurring in the home that we regard as insurable is covered (up to 25% of the amount insured for any one claim).

See page 17 of the policy booklet for details.

What are the significant or unusual exclusions or limitations of the Tenants Contents Insurance policy?

- see policy booklet for details.

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections.

- Certain losses or damage if any endorsement/clause is shown on your policy schedule
- No cover is provided for motor vehicles, caravans, trailers, boats, canoes, surfboards, sailboards, hovercraft, aircraft, gliders and any accessory which is designed to be used with any of these
- No cover is provided for items used for business or professional purposes
- loss or damage by any gradually operating cause
- certain losses or damage when your home is unoccupied or unfurnished for more than 60 days in a row
- theft caused by you, members of your household, paying guests, tenants or leaseholders
- loss or damage caused by any wilful act by your household
- loss or damage caused by storm or flood to hedges, fences or gates covered within the tenants and leaseholders improvements section
- the cost of altering or replacing any items, or parts of items which

are not lost or damaged and which form part of a set, suite or other article of the same type, colour or design

- theft of contents temporarily removed from the home. You are, however, insured for loss or damage caused by theft or attempted theft from any building in which you, or a member of your household, is temporarily residing or employed if this involves somebody using force and violence to break into or out of a building
- theft of money, unless by somebody using force and violence to break into your house
- loss or damage to interior decorations you are not legally responsible for
- loss or damage to guns and firearms
- your Personal Liability involving firearms unless in connection with shotguns or airguns which you can legally own without possessing a firearm certificate
- loss or damage to pedal cycles while temporarily away from the home
- accidental damage other than to the items specifically noted above in Significant Features and Benefits but wider cover is available under Accidental Damage Option – see policy booklet for full details
- loss or damage to your contents from any cause not listed in the policy booklet.

The following exclusions apply under the Accidental Damage Option - see policy booklet for details

- accidental damage occurring outside the house
- damage to contact lenses
- damage caused by vermin, insects, moth, mildew, damp, rust or any process of cleaning, repair or alteration
- damage caused by domestic animals

How long does my Tenants Contents Insurance policy run for?

Unlike other insurance policies, your policy, under the Metropolitan Housing

Partnership scheme, does not have an annual renewal date. Your policy will, therefore, continue at the terms shown on your latest schedule unless you are notified in writing by the administrator that the terms of your policy have been changed. In no circumstances will the policy lapse (although it may be invalidated if you fail to disclose any material facts or may be cancelled if you fail to pay the premium).

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

How do I make a claim?

For a claim form please contact Wessex Administration Services Limited on telephone number **01962 8444548**

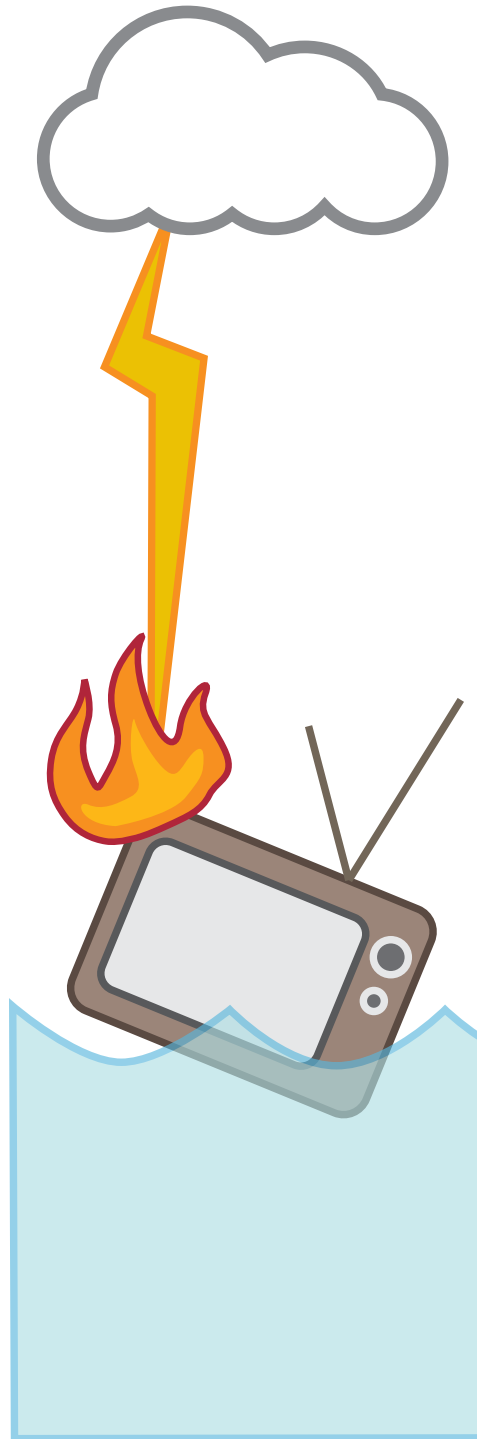
How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to Norwich Union, Tenants Contents Unit, 139 West Regent Street, Glasgow, G2 2BQ or telephone us on **0141 309 5000**. Norwich Union Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union are unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Norwich Union Insurance Limited
Registered in England No. 99122
Registered Office, PO Box 6, 8 Surrey Street, Norwich NR1 3NG.
Authorised and regulated by the Financial Services Authority.
A member of the Aviva group.



Payment Method

I wish to pay the premium (tick box)

- Annually** by Cheque, Postal Order (both to be made payable to: Wessex Administration Services Ltd) or Debit/Credit Card.
- Monthly** by Direct Debit or by cash at any post office.
- Fortnightly** by Cash at any Post Office.

If you have ticked Annually or Monthly please now complete the relevant section on this page.

ONLY FILL IN THIS PART IF YOU ARE PAYING ANNUALLY THROUGH YOUR BANK CREDIT/ DEBIT CARD.

I hereby authorise Wessex Administration Services Limited to collect my annual premium through my Bank Debit/Credit Card.

ACCESS VISA SWITCH issue No. _____

Card No.

Expiry Date:

Signature(s): _____

Date: _____

ONLY FILL IN THIS PART IF YOU ARE PAYING BY MONTHLY DIRECT DEBIT

Insurance Payment Plan

Instruction to your Bank or Building Society to pay Direct Debits

1. Name and full postal address of your Bank or Building Society branch.

To: The Manager _____
Bank/Building Society _____

Postcode _____

2. Name(s) of account holder(s):

3. Branch sort code: (from the top right hand corner of your cheque)

— —

4. Bank or Building Society account number:

Banks and Building Societies may not accept Direct Debit instructions for some types of account.

Originator's Identification Number



5. Reference Number (for office use only)

6. Instruction to your Bank or Building Society:

Please pay Wessex Administration Services Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Wessex Administration Services Limited and, if so, details will be passed electronically to my Bank or Building Society.

Signature(s):

Date:



The Direct Debit Guarantee



This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment date changes Wessex Administration Services Ltd will notify you 14 working days in advance of your account being debited or as otherwise agreed. If an error is made by Wessex Administration Services Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch, of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us. A copy of this guarantee should be retained by the payer. Now return the whole completed form to: Wessex Administration Services Ltd., Jewry House, Jewry Street, Winchester, Hampshire SO23 8RZ or **alternatively hand it in to the Council.**

Tenants and Leaseholders of Metropolitan Housing Partnership Home Contents Insurance Scheme Application Form

(Subject to the terms, exclusions and conditions of the policy, a specimen of which is available on written request).

- Before you fill in the form, read the declaration at the end.
- Make sure that you answer all the questions as fully as possible.
- Please return the whole completed form to the Wessex.

Please keep a copy of this form together with any information you send with it. Or you can ask for a copy from the insurance company within three months of taking out insurance.

This form is used to work out your insurance premium and whether you can be insured. Please include all information.

If you are in any doubt about whether to include information, please include it.

If you do not it may mean that any claim you make is turned down.

Your Full Name (Mrs/Ms/Miss/Mr/other) (The person(s) to be insured)

Address _____

_____ Post Code _____

Telephone no. _____ Date of Birth _____

If you are over 60, please tick box

Your Job (please state if retired) _____

Are you a Tenant (or a Leaseholder) of the Council? YES / NO

Required start date (must be a Monday) _____

The Amount of Insurance Required (your sum insured) to the nearest £1,000 £ _____

Do you require Accidental Damage cover? YES NO

If you have a spouse or partner living with you, please complete the following questions about them:

Their Full Name _____

Their Job _____

Insurance starts when Wessex informs you that you have been accepted onto the scheme. You will be sent a policy booklet and schedule which will confirm the sum insured, premium and start date. It is important that the sum insured chosen (in round sums of £1000) is sufficient to cover the full replacement cost of all your household goods and personal effects.

PLEASE ANSWER ALL THE QUESTIONS BELOW. WE CAN ONLY CONSIDER YOUR APPLICATION ONCE THESE QUESTIONS HAVE BEEN ANSWERED. PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

TO BE ANSWERED BY THE APPLICANT

(please tick the correct box in answer to the questions below) We can only consider your application once ALL these questions are answered in full.

1. Is your home self-contained with its own separate lockable front door? YES NO
2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you? YES NO
3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings? YES NO

If you have answered NO to any of the above questions, please give more details below (use a separate sheet if more space is needed).

4. Do you regularly leave your home empty or unattended for more than 60 days? YES NO
5. Is your home used for running a business? YES NO
6. Have you or anyone living with you ever been refused insurance, had insurance cancelled or had special terms imposed by an insurer? YES NO

If you have answered YES to any of the above questions, please give more details below (use a separate sheet if more space is needed).

7. Have any incidents occurred in the last five years which would have caused you to make a claim for household contents or personal effects, whether or not you were insured at the time? YES NO

If you have answered YES to the above question, please give us the following information (use a separate sheet if more space is needed):

Date(s) of incident(s) _____

What caused the loss (theft, water damage etc.)? _____

Value of goods lost or damaged _____

Were you insured at the time? _____

If so, how much did the insurers pay in settlement of the claim? _____

8. If you have had a burglary in the last five years please state

How entry was gained? _____

What additional security has been installed since the incident?
(extra locks, alarms etc.) _____

9. Have you or anyone living with you ever been convicted or charged with any offence, other than motoring offences, or is any prosecution or police enquiry pending?

If you have answered YES to the above question, please tell us:

Date of conviction or charge _____

Nature of offence _____

Penalty received (amount of fine, length of sentence etc.) _____

Your age at the time _____

Important Notice

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. intended unoccupancy of your property, or if any member of your household is charged with, cautioned for or convicted of a criminal offence (other than motor offences). Material facts must be disclosed in relation to yourself and all other persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

Declaration

- I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete.
- I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so.
- I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.
- I/We have read the information overleaf under the heading "Important Information".
- You must declare the full value of goods or property insured. Failure to do so may invalidate your policy or reduce claims settlements.

Applicants signature(s)

Joint applicants should both sign unless they are married to each other.

Date

Special note

If during the period of your insurance cover, your home is likely to be unoccupied (e.g through hospitalisation, extended holiday) for more than 60 consecutive days you will have to advise Metropolitan Housing Partnership.

FOR OFFICIAL USE ONLY

Date Received:

Premium:

Policy No.

Start Date:

Do-it-yourself valuation of your household contents

Most people find that their household contents are worth more than they think. Please use this page to help value the contents of your property but first read the section on 'New for Old' insurance.

Add up the two columns and round the total up to the nearest £1,000 then enter this figure on the proposal form. (Please keep this sheet for future reference).

ROOM/ITEMS	TOTAL VALUE	ROOM / ITEMS	TOTAL VALUE
Items in living room 1.		Items in bedroom1.	
e.g. TV, Radio, Video,		e.g.Bed,Bedroom furniture,	
Hi-Fi, Satellite, Computer, Suite,		Carpet, Curtains, Light fittings,	
Carpet, Tables,		Clock, Bedding,	
Other Furniture,CD's,Videos,		Jewellery,Ornaments, Games,	
Light Fittings, Books,		Toys, Towels,	
Ornaments,Curtains etc		Computer, etc.	
Items in living room 2.		Items in bedroom2.	
e.g.Dining table, Chairs,		e.g.Bed,Bedroom furniture,	
Sideboard,Other furniture,		Carpet, Curtains, Light fittings,	
Carpet, Curtains, Light		Clock, Bedding, Jewellery,	
fittings,Ornaments etc.		Ornaments, Games, Toys,	
		Towels,Computer, etc.	
Items in kitchen.		Items in bedroom3.	
e.g. Cooker,Washer, Fridge,		e.g.Bed,Bedroom furniture,	
Freezer, Pots & Pans,		Carpet, Curtains, Light fittings,	
Crockery,Table, Chairs, Floor		Clock, Bedding,Jewellery,	
Covering, Light Fittings,		Ornaments, Games, Toys, Towels,	
Ornaments, Microwave,		Computer, etc.	
Toaster, Kettle,Other		Items in other room.	
Electrical Items etc.		e.g.Vacuum Cleaner,Tools,	
		Lawnmower,Gardening	
		Equipment etc.	
	£		£

IMPORTANT INFORMATION

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Norwich Union Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insured (such as loss adjusters or investigators).

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to;
- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches

We can supply on request further details of the databases we access or contribute to.

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.
- You should show these notices to anyone who has an interest in the insurance under the policy.

Complaints Procedure

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to your insurance adviser or usual point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

- The Law of England and Wales will apply to this contract unless:
 - 1) You and the Insurer agree otherwise; or
 - 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.



Norwich Union Insurance Limited Registered in England Number 99122 Registered Office: PO Box 6, 8 Surrey Street,
Norwich NR1 3NG
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