

DISCLAIMER

This document is a sample of our product.

This sample does not include any risk specific detail relating to the property to be insured.

*To generate a draft wording which is specific to the property, please proceed with your order and save as a draft and/or convert to a live order.
The draft will contain all agreed attributes on the property such as relevant statements of fact and other risk options you may have selected in the ordering process.*

Sample

Early Distribution - Unknown Dependants

Schedule

Policy Number: SAMPLE 0001

Insurer	Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting https://register.fca.org.uk/s/ .
Insured/You/Your	Mr and Mrs Sample being the Personal Representative(s) of the Deceased, together with each of the beneficiaries of the Estate to whom distribution of the proceeds will be made.
Deceased	Mr and Mrs Sample
Limit of Indemnity	£0.00 which represents the Estate.
Premium	£0.00 (including Insurance Premium Tax of £0.00).
Inception Date	00/00/0000
Period of Insurance	From the Inception Date and continuing in perpetuity.

This Policy is the contract between You and the Insurer and it includes the Schedule and any endorsement, extension, plan or appendix issued with it. We have issued the Policy in reliance upon confirmation of the Statements of Fact that are listed in an Insured Risk Appendix attached to this Policy. If a Statement of Fact made to Us was not true, the Insurer may reject Your claim.


T. Plews, Director
Signed by CLS Property Insight Limited on
behalf and with the authority of the Insurer



This Policy is effected by CLS Property Insight Limited as underwriting agent via ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited. ERGO UK Specialty Limited and Great Lakes Insurance UK Limited are part of the Munich Re Group, one of the leading reinsurers and risk carriers worldwide.

Definitions

Where a word is defined below or in the Schedule, it will have the same meaning whenever it appears in this Policy.

Administrator/We/Us	CLS Property Insight Limited, company number 06993053 with registered office at 85 Great Portland Street, London, W1W 7LT. CLS Property Insight Limited can be contacted by email at info@clspropertyinsight.co.uk or by telephone on 01732 753 910 or by post also to 26 Kings Hill Avenue, West Malling, Kent, ME19 4AE at all times as authorised underwriting agents and administrators for ERGO UK Specialty Limited on behalf of the Insurer with no liability under this Policy.
Adverse Interest	Any communication from a third party to You in relation to the Insured Risk.
Calculation Date	The date the Order is granted, or the date the Claimant's legal right of recovery for liability from the Estate is established to the Insurer's satisfaction, whichever is sooner.
Claimant	Any person or persons being a dependant (as defined by the Inheritance Act) of the Deceased who is, or may be, entitled to make a claim on the Estate but whose interest was unknown to You at the Date of Distribution and for whom no provision was made prior to the Date of Distribution.
Date of Distribution	The date on which the Insured proceeds to distribute the Estate.
Defence Costs	The reasonable and necessary legal and professional costs, charges, fees and expenses incurred by the Insurer or by You with the Insurer's prior written consent in taking defending or settling any action brought by a Claimant against You in connection with the Insured Risk including making an application to a court.
Estate	The net value of the part of the Deceased's estate that remains after payments of debts, funeral expenses and taxes. In addition, and for the purpose of this Policy only, any legacies and annuities of the Deceased's estate are deemed to be included within the Estate.
Inheritance Act	The Inheritance (Provisions for Family and Dependants) Act 1975.

Insured Risk	A matter defined in an Insured Risk Appendix attached to this Policy.
Loss	Financial loss as described in an Insured Risk Appendix attached to this Policy which You have suffered because of an Insured Risk.
Order	A decision made by a court (or another recognised body with authority to make a decision that is legally binding on You) in relation to an Insured Risk.
Personal Representative(s)	The appointed Executor (testate), the Administrator (intestate) and/or any acting Power of Attorney.
Statements of Fact	The statements shown as “Statements of Fact” in an Insured Risk Appendix, being statements confirmed to Us in relation to the Insured Risk(s) and relied upon by the Insurer when deciding to insure the Insured Risk(s).

Cover

Provided the Premium and Insurance Premium Tax have been paid to the Administrator within 14 days of the Inception Date or another period to which the Insurer has agreed in writing, the Insurer will indemnify the Insured for Loss.

Exclusions

- The Insurer can refuse to pay Loss or reduce any payment of Loss because:
 - You confirmed a Statement of Fact to Us which You knew or could reasonably have been expected to know was not true; and/or
 - Loss arising wholly or partly because of the wilful act or neglect of the Insured after the Inception Date; and/or
 - You make a claim under this Policy knowing that it is false or fraudulent; and/or
 - of Your deliberate or reckless failure to disclose to the Insurer every material circumstance which You know or ought to know or misrepresentation of any material fact. Where the failure to disclose or misrepresentation is not deliberate or reckless, depending on the circumstances, the Insurer may still be entitled to refuse a claim or reduce proportionately the amount to be paid on a claim; and/or
 - of an Additional Exclusion contained in the Insured Risk Appendix attached to this Policy.
- This Policy does not cover any Loss and/or any legal liability caused by or arising out of or in connection with any of the following:
 - any malicious or non-malicious electronic data activity (including computer system failure and/or a cyber incident), including but not limited to any action taken in controlling, preventing, suppressing or remediating any cyber act or incident.
 - Radioactivity, including but not limited to contamination by radioactivity from any nuclear fuel, waste, weaponry or equipment.
 - War, invasion, civil war, rebellion, revolution or a similar event.
 - any act of terrorism, meaning an act including but not limited to the use of force, violence and/or threat, of any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public, or any section of the public, in fear.
- The Insurer will not provide any insurance cover or benefit and will not pay any sum if doing so would mean that the Insurer is in actual or potential contravention of any sanction, prohibition or restriction imposed by any law or regulation applicable to the Insurer.

Claims Conditions

When You make a claim under this Policy You must adhere to the claims conditions listed below. If You do not adhere to these claims conditions the Insurer may reject Your claim or reduce the amount of Loss that it pays to the extent that the breach of these conditions is responsible for increasing the amount of Loss.

- It is a condition precedent of the Insurer’s liability under this Policy that the Insured will give written notice to Us at the address shown under “Making a Claim”, below, as soon as reasonably practicable, of any circumstances likely to give rise to a claim for which the Insurer may be liable under this Policy and provide Us with such information and documentation as may reasonably be requested.
- The Insurer will be entitled to participate fully in any defence, negotiation or settlement of an Adverse Interest and in any such event the Insured will (to the extent reasonably practicable in the circumstances, but without limitation):
 - not incur any cost or expense without first consulting with and receiving written consent from the Insurer;
 - not make any admission of liability, offer, settlement, promise, payment or discharge without first consulting with and receiving written consent from the Insurer;
 - give the Insurer access to and provide the Insurer with copies of all correspondence and documentation available to the Insured in relation to the Adverse Interest and afford the Insurer sufficient time in which to review and comment on such documentation;
 - inform the Insurer of any proposed meeting with any third party in relation to an Adverse Interest and allow the Insurer to attend such meeting and, if the Insurer so requests, provide a detailed written account of the subject and outcome of any such meeting or discussion at which the Insurer was not present;
 - conduct all negotiations and proceedings in respect of any Adverse Interest with advisers of which the Insurer has approved in writing and take such action as the Insurer may reasonably require to contest, avoid, resist, compromise or otherwise defend an Adverse Interest;
 - provide the Insurer with such other information and assistance in connection with any Adverse Interest as the Insurer may reasonably request.
- If at the time of any claim made under this Policy there is any other insurance in place whether effected by the Insured or by any other person under which the Insured may be entitled to make a claim wholly or partly in respect of the Insured Risk the Insurer will be liable to pay or contribute in respect of a claim under this Policy only rateably with such other insurance.

4. If the Insured makes any claim knowing it to be false or fraudulent as regards amount or otherwise, this Policy will become voidable and all claims under it may be forfeited.

General Conditions

The following general conditions apply to this Policy. If You do not adhere to these general conditions the Insurer may reject Your claim or reduce the amount of Loss that it pays to the extent that the breach of these conditions is responsible for increasing the amount of Loss.

1. It is a condition precedent to the Insurer's liability under this insurance contract that the statements contained in the Statements of Fact made to the Insurer by the Insured are true and accurate at the time of Inception of the contract.
2. The Insurer and Insured agree that each will, where required to take any action or provide its consent or compliance, do so reasonably and without undue delay.
3. It is condition precedent to any liability of the Insurer under this Policy that the Insured will not, without the written consent of the Insurer:
 - i. disclose the existence of this Policy, other than to any legal adviser to the Insured;
 - ii. communicate on any matter regarding an Insured Risk with any party who, it is reasonable to believe, may be entitled to assert an Adverse Interest;
4. This Policy will be governed by and construed in accordance with the law of England and Wales and is subject to the jurisdiction of the courts of England and Wales.
5. The total liability of the Insurer in respect of all claims made or sums payable under this Policy will not exceed, in the aggregate, the Limit of Indemnity.
6. This Policy will not be in force unless it has been signed by a person who has been authorised to do so by the Insurer.
7. The Insured will take reasonable steps to mitigate Loss provided that where such steps are taken at the request of the Insurer and after the notification of an Adverse Interest the cost of such steps and any financial loss suffered by the Insured attributable to such steps will be borne by the Insurer to the extent that they do not constitute Loss.
8. If You disagree with the Insurer about an amount of Loss to be paid under this Policy after the Insurer has accepted liability to make a payment, the disagreement will be referred to an arbitrator who will be chosen by agreement between You and the Insurer. If the disagreement is referred to arbitration, You will only have a right of action against the Insurer if the arbitrator makes an award. The cost of arbitration will be shared equally between the Insurer and You.
9. If the Insurer agrees or is obliged to make any payment to or on behalf of an Insured because of an Insured Risk, the Insurer will immediately be subrogated to any rights which that Insured may have in relation to that Insured Risk.
10. For the purposes of this Policy, the Administrator is authorised to provide any consent required under the terms of this Policy on behalf of the Insurer.
11. You must comply with any Additional Condition contained in an Insured Risk Appendix attached to this Policy.

Cancellation Rights

This Policy may be cancelled by contacting the Cancellations Department at cancellations@clspropertyinsight.co.uk within 14 days of the Inception Date. Provided no claim has been made or is pending any premium paid will be refunded in full. No refund of premium will be available if the policy is cancelled after 14 days from the Inception Date.

If the premium is not paid to Us within 14 days, We have the right to cancel the policy from the Inception Date. Notice will be sent to the Insured in the post.

Making a Claim

As soon as any circumstances likely to lead to a claim under the policy become known to You, please write with details to the Claims Manager at claims@clspropertyinsight.co.uk quoting the policy number. Please be aware of the Claims Conditions and General Conditions of the policy.

Complaints Procedure

We aim to provide an excellent service. If You have any cause for complaint You should, in the first instance, contact the Administrator by email complaints@clspropertyinsight.co.uk, by telephone at 01732 753 910 or by post to CLS Property Insight Limited, 26 Kings Hill Avenue, West Malling, Kent, ME19 4AE. Please quote the details of the Policy (surname and initials, policy number). If the matter is not resolved to Your satisfaction, please write to:

Complaints Manager, ERGO UK Specialty Limited Munich RE Group Offices by post to 1 Fen Court, London, United Kingdom, EC3M 5BN, or by email to complaints@ergo-commercial.co.uk, or telephone them on 020 3003 7130.

If You are still dissatisfied then You may have a right to refer Your complaint to:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

0800 023 4 567 Calls to this number are now free on mobile phones and landlines

0300 123 9 123 Calls to this number cost no more than calls to 01 and 02 numbers

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

The existence, and Your use of, this complaints process is without prejudice to Your other rights under this insurance and to Your rights in law.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance UK Limited is covered by the Financial Services Compensation Scheme (FSCS) You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations if You are an individual, an unincorporated association or a small business. The FSCS will meet up to 90% of Your claim without any upper limit. Further details can be obtained from www.fscs.org.uk or You may contact the FSCS on 0800 678 1100 for further details.

Data Privacy Notice

The privacy and security of Your personal information is very important to CLS Property Insight Limited ('CLS'). The details provided here are a summary of how We process – that is collect, use, share, transfer and store – Your information.

For our full Data Privacy Notice please visit our website <https://www.clsl.co.uk/assets/documents/Privacy%20Notice.pdf> or contact our Compliance Manager at: 26 Kings Hill Avenue, West Malling, Kent, ME19 4AE or by email: compliance@clspropertyinsight.co.uk or by telephone 01732 753 910.

Your insurance brokers or other intermediaries (if applicable) may have their own reasons for processing Your personal data. Please contact them directly should You require further information about their uses of Your data.

Collection of Data

CLS may collect a range of personal and business information supplied by You or third parties on Your behalf. This information may include the following: basic personal details such as Your name, address, telephone number, gender, marital status, and additional information about Your insurance requirements, such as details of Your business.

We will always attempt to explain clearly when and why We need this information and the purposes for which We will use it and where necessary We will obtain Your explicit consent to use personal data.

CLS may also collect data about You, Your business from a number of different sources, including but not limited to the electoral roll, third party databases available to the insurance industry, other insurance firms, loss adjusters and/or other parties involved in the process of administering a claim, as well as publicly available sources.

Personal Data about others

We may collect data about other individuals, such as Employees, family, or members of Your household. If You give Us information about another person, it is Your responsibility to ensure and confirm that You have told that person why and how CLS uses personal data and that You have that person's permission to provide that data to Us and for Us to process it.

Our uses of Data

CLS uses the data We collect to operate our business and provide the products We offer. The information We collect may be used for (amongst other purposes) the following: to assess Your application for a quote or product; to evaluate the risk You present; to verify Your identity; to administer Your Policy and deliver our services; to conduct statistical analysis for pricing purposes; to administer claims; and to investigate and resolve complaints.

Should the need arise, CLS may also use data for the following purposes: to collate Your Policy or claims history; to undertake credit referencing or credit scoring and to assist with financial crime and fraud detection.

Sharing Your Data

If You request a quote, or purchase a product, Your personal information may be shared with and processed by a number of third parties which include but are not limited to regulatory, dispute resolution or law enforcement bodies; other insurance organisations including reinsurers; fraud prevention and credit reference agencies (who may keep a record of the search); or other relevant third parties within our administrative structure.

Your data may be disclosed when We believe in good faith that the disclosure is required by law; necessary to protect the safety of our employees or the public; required to comply with a judicial proceeding, court order or legal process; or for the prevention or detection of crime (including fraud).

Transfer and Storage of Your Data Overseas

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 applicable principles of English law. Personal details will not be transferred outside the EEA unless the transfer is to a country which is considered to have equivalent standards with regard to data protection, or We have taken reasonable steps to ensure that suitable data protection standards are in place.

Data Retention

CLS will only keep data for as long as it is necessary to continue providing our products and services to You and/or to fulfil our legal and regulatory obligations in line with our data retention policy.

Data Subject Rights

You have a number of rights in relation to the information We hold about You. These rights include but are not limited to the right to a copy of Your personal information We hold; to object to the use of Your personal information; to withdraw any permission You have previously provided; and to complain to the Information Commissioner's Office at any time if You are not satisfied with our use of Your information. For a more complete list of Your rights please refer to the full Data Privacy Notice.

Please note that there are times when We will not be able to delete Your information. This may be as a result of a requirement to fulfil our legal and regulatory obligations, or where there is a minimum statutory period of time for which We have to keep Your information. If We are unable to fulfil a request We will always let You know our reasons.

Changes to this Data Privacy Notice

We may amend this Data Privacy Notice from time to time for example, to keep it up to date or to comply with legal requirements. Should any significant changes be made to the ways in which CLS processes data from those described at the time of collection, We will post a notice on our website.

Great Lakes UK Limited and ERGO UK Specialty Limited Privacy Notice

Great Lakes UK Limited and ERGO UK Specialty Limited may process certain information in connection with this policy, which may be defined as personal and/ or sensitive personal information.

For more detailed information or to contact us, please see the details within the relevant privacy notice (as referred to below)

Great Lakes Insurance UK Limited privacy notice:

https://www.munichre.com/content/dam/munichre/contentlounge/website-pieces/documents/Great-Lakes-Insurance-UK-Information-Notice.pdf/_jcr_content/renditions/original./Great-Lakes-Insurance-UKInformation-Notice.pdf.

ERGO UK Specialty Limited privacy notice: <https://www.ergo-specialty.co.uk/policies/privacy-policy>.

Insured Risk Appendix Early Distribution - Unknown Dependants

Policy Number:
SAMPLE 0001

This Appendix is part of the above-numbered Policy.

Insured Risks	1. The enforcement or attempted enforcement by a Claimant of a financial liability against the Deceased's Estate after distribution of the Estate where a claim may be made under the provisions of the Inheritance Act 1975.
Additional Conditions	1. None.
Additional Exclusions	1. Any Loss arising from any matter of which You were aware of at the Date of Distribution. 2. Any Loss arising from any claim made by any party, unless such claim is based on provisions of the Inheritance Act 1975. 3. Any Loss arising from assets which are not in the UK.
Loss	1. Any shortfall in monies owed to the Claimant out of the Estate at the Calculation Date which are payable as a result of an Order or with the prior written consent of the Insurer and which You are unable to recover from the Estate due to distribution of some or all of the Estate having been made. 2. Actual financial loss sustained by the Insured arising directly out of an Insured Risk, by way of Defence Costs. 3. Any other costs and expenses incurred by You in relation to an Insured Risk with the prior consent of the Insurer.

Statements of Fact

- A. The Insured is the Personal Representative(s) for the Deceased Estate; and
- B. The proposed insured understands that the policy covers UK assets only; and
- C. The proposed Insured is unaware of any party having a claim against the Estate; and
- D. The proposed Insured can confirm to the best of their knowledge that the Deceased did not give any regular monetary payments to third parties in the last 3 years and nor are they aware of any party who was financially dependent on the Deceased in that period; and
- E. Grant of Representation has been granted and the proposed Insured wishes to distribute some or all of the Estate without waiting for the required statutory time period to expire; and
- F. If the deceased had a surviving spouse and/or child(ren), the proposed Insured confirms that they will benefit from the Estate; and
- G. The proposed Insured can confirm that they have successfully contacted all beneficiaries who are entitled to inherit from the Estate either (i) where they are referenced in a will or, (ii) where they are likely to benefit under the intestacy rules or, (iii) where they have been identified in the proposed Insured enquiries; and
- H. On the date the policy is ordered the proposed Insured is not aware of any matter which is likely to give rise to a claim, other than any matter already disclosed to the Administrator.

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Product: Early Distribution - Unknown Dependants

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This policy protects you if another person “the Claimant” attempts to enforce or enforces a financial liability against the distributed estate and where the claimant believes they fall under the definition of a “dependant” under the provisions of the Inheritance (Provisions for Family and Dependants) Act 1975, and where either a) you did not wait for the expiry period for which a claim may be made before the estate was distributed or b) where the statutory period was met before distribution of the estate but where a dependant has a successful claim outside of the statutory limitation.



What is insured?

- ✓ Loss you incur which arises out of an insured risk and includes:
 - ✓ any shortfall in monies owed to the Claimant out of the Estate at the Calculation Date which are payable as a result of an Order or with the prior written consent of the Insurer and which the Personal Representatives are unable to recover from the Estate due to distribution of some or all of the Estate having been made without having regard to any liability to the Claimant;
 - ✓ any defence costs;
 - ✓ any other costs and expenses You incur with the Insurer’s written consent because of an Insured Risk.



What is not insured?

The Insurer can refuse to pay a loss or reduce any payment for the loss because:

- ✗ of loss arising from any matter which the insured party was aware of at the Inception Date; and/or
- ✗ a claim made from any party who is not a dependant of the deceased; and/or
- ✗ non UK assets; and/or
- ✗ the insured party confirming a statement of fact to us which the insured knew or could reasonably have been expected to know was not true; and/or
- ✗ the insured party makes a claim knowing that it is false or fraudulent; and/or
- ✗ the insured party discloses this policy exists to another person.



Are there any restrictions on cover?

- ! The insured party will not, without the written consent of the Insurer;
- ! disclose the existence of this policy, other than to respective Legal representatives;
- ! communicate on any matter regarding an insured risk with any party who, it is reasonable to believe, may have an interest in enforcing an insured risk;
- ! any Additional Condition contained in an Insured Risk Appendix attached to this Policy.



Where am I covered (Geographical Limits)?

- ✓ UK assets only.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation.
- As soon as any circumstances which are likely to lead to a claim under the policy become known to you, please write with details to the Claims Manager at claims@clspropertyinsight.co.uk quoting the policy number. Please be aware of the claims conditions and general conditions of the policy.



When and how do I pay?

You will pay the premium to your insurance broker, agent or intermediary who acted on your behalf to place your insurance with us within the agreed payment terms between you and them. If you placed the insurance directly with us, you will pay us within 14 days of the inception date.



When does the cover start and end?

The cover will start from the inception date of this policy.

The duration of the policy is in perpetuity (the cover does not have an end date).



How do I cancel the contract?

This Policy may be cancelled by contacting the Cancellations Department at cancellations@clspropertyinsight.co.uk within 14 days from the inception date. Provided no claim has been made or is pending, any premium paid will be refunded in full. No refund of premium will be available if the policy is cancelled after 14 days from the inception date.

If the premium is not paid to us within 14 days, we have the right to cancel the policy from the inception date. Notice will be sent in the post.

Initial Disclosure Document

To the Intermediary

This document must be revealed to the ultimate policyholder before the conclusion of the insurance contract.

If you are a legal representative, broker or reseller you should disclose this document to your client prior to the conclusion of the insurance contract.

To the Policyholder

Who are we?	CLS Property Insight Limited is a specialist insurance intermediary, who arranges legal indemnity insurance. We can be contacted by email info@clspropertyinsight.co.uk .
Whose policies we offer?	We offer a range of insurance products from a number of insurers all of whom are authorised and regulated to provide insurance in the United Kingdom by the FCA, and all of whom we are satisfied have satisfactory financial strength and credit ratings for the type of risk and level of cover we provide.
What Services do we provide?	We assume you are reading this because you have received professional advice that identified a need for the insurance policy requested. We are not permitted to provide advice on your requirement for the insurance policy, or recommend how you should proceed. You will need to make your own choice about how to proceed and we recommend that this is done with guidance from your professional advisor.
Payment for our services	CLS Property Insight Limited will not charge you a fee for arranging the insurance policy. Should you decide to proceed with purchasing the insurance policy you will be charged the premium that applies to the insurance policy you request. You may be charged an administration fee by the intermediary who arranges the policy for you. The intermediary will be responsible for disclosing the amount of their administration fee to you.
Our regulatory status	CLS Property Insight Limited is authorised and regulated by the Financial Conduct Authority. Our Reference number is 718255. Our permitted business is arranging non-investment insurance contracts. You can check this on the FCA Register by visiting their website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.
What the Financial Conduct Authority is	<p>The FCA is an independent body that regulates the financial service industry (including general sales and administration) in the UK. The FCA requires that we provide this document for your information.</p> <p>The FCA requires us to provide you with this document for your information. We recommend that you use the information provided in this document to help you decide if our services are right for you.</p>
What to do if you have a complaint	<p>We aim to provide an excellent service. If You have any cause for complaint You should, in the first instance, contact the Administrator at complaints@clspropertyinsight.co.uk. Please quote the details of the Policy (surname and initials, policy number). If the matter is not resolved to Your satisfaction, please write to:</p> <p>Complaints Manager, ERGO UK Specialty Limited Munich RE Group Offices by post to 1 Fen Court, London, United Kingdom, EC3M 5BN, or by email to complaints@ergo-commercial.co.uk, or telephone them on 020 3003 7130.</p> <p>If You are still dissatisfied then You may have a right to refer Your complaint to:</p> <p>The Financial Ombudsman Service Exchange Tower London E14 9SR 0800 023 4 567 Calls to this number are now free on mobile phones and landlines 0300 123 9 123 Calls to this number cost no more than calls to 01 and 02 numbers Email at: complaint.info@financial-ombudsman.org.uk.</p> <p>The existence, and Your use of, this complaints process is without prejudice to Your other rights under this insurance and to Your rights in law.</p>
The Financial Services Compensation Scheme (FSCS)	<p>Great Lakes Insurance UK Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under FSCS if You are a "retail customer" as defined by the Financial Conduct Authority.</p> <p>Further details can be obtained from www.fscs.org.uk or by telephone on 0800 678 1100.</p>