

## List of Changes from LIAB-0510 to LIAB-0114

Blue Red	highlighted change where small part of a larger otherwise unchanged paragraph significant change or addition
Preamble	<p><b>Modified from:</b></p> <p>This is to Certify that in accordance with the authorisation granted under Contract number specified in the Schedule to the undersigned by Insurers, and in consideration of the premium specified herein, the said Insurers are hereby bound, each for his own part and not one for another, their Executors and Administrators and in respect of his due proportion only, to insure in accordance with the terms and conditions contained herein or endorsed hereon.</p> <p><b>To</b></p> <p>This is to Certify that in accordance with the authorisation granted by Insurers pursuant to the terms of a binding authority granted under the unique market reference number (UMR) specified in the Schedule to the undersigned and in consideration of the premium specified herein, the said Insurers are hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon.</p>
General	<p>Replace 'the Underwriters' with "Insurers" OR</p> <p>'the Underwriters' with "the Insurers" and</p> <p>'Underwriters' with Insurers,</p>
Opening Insuring Clause	<p>Para 3 modified</p> <p>1<sup>st</sup> &amp; 2nd paras following "Matrix Underwriting Management" removed (duplicated)</p>
Complaints	<p><b>Modified from:</b></p> <p><b>Enquiries or complaints:</b> If you have any enquiry, complaint or are dissatisfied regarding the suitability of this policy for your needs or the information you received whilst it was being arranged or discussed please contact your insurance adviser.</p> <p>If you are not satisfied with the way your complaint has been handled, please write to The Managing Director, Matrix Underwriting Management Ltd, Hornigals, Little Tey Road, Feering, Essex, CO5 9RS who will endeavour to resolve your complaint.</p> <p>If the situation remains unresolved you may refer matters to The Insurer's's Complaints Officer <b>(See schedule for applicable insurer)</b></p> <p><b>International Insurance Company of Hannover Limited,</b> L'Avenir, Opladen Way, Bracknell Berkshire RG12 0PE Tel: 01344 397600</p> <p><b>Great Lakes Reinsurance (UK) PLC</b> The Compliance Officer, Great Lakes Reinsurance (UK) PLC Plantation Place, 30 Fenchurch Street, London EC3M 3AJ</p> <p><b>Brit Syndicates Ltd</b> Customer Services Manager, Abbey Legal protection, 2-5 Minories, London, EC3N 1BJ</p> <p>If you are not satisfied with the way a complaint has been dealt with you may refer the matter at any time to: Financial Ombudsman Service, South Key Plaza, 183 Marsh Wall, London E14 9SR Tel:0845 080 1800</p> <p>Further information is available from them on <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p> <p>Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.</p> <p>3 <b>Financial Services Compensation Scheme:</b> We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claims. Further information about compensation scheme arrangements is available from the FSCS.</p> <p>4 <b>Law applicable to the contract:</b> You are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law</p>

	<p><i>Modified to</i></p> <p><b>For your information</b></p> <p>1 <b>Claims:</b> If you have a claim, or are aware of an incident that could result in a claim, please contact your Insurance Adviser</p> <p>2 <b>Complaints Procedure:</b> If you have a Complaint which relates to either your Policy or to a claim which you have submitted under your policy then please raise this in the first instance with your Broker who will aim to resolve your concerns by close of the next business day.</p> <p>If your Broker is unable to deal with your concerns the matter will be forwarded onto your Insurer via your Insurance Provider, who is:- Matrix Underwriting Management Ltd, Hornigals, Little Tey Road, Feering, Essex, CO5 9RS</p> <p>Whilst reveiwing your complaint your Insurer will:</p> <ul style="list-style-type: none"><li>▶ Acknowledge your complaint promptly</li><li>▶ Investigate your complaint quickly and thoroughly</li><li>▶ Keep you informed of the progress of your complaint</li><li>▶ Do everything possible to resolve your complaint</li></ul> <p>Your Insurer is obliged to provide you with a written offer of resolution within 8 weeks of the date your complaint was received.</p> <p>If you are unhappy with the final decision made by your Insurer, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independant body that arbitrates on complaints.</p> <p>The FOS can be contacted at the following address: South Key Plaza, 183 Marsh Wall, London E14 9SR Telephone: 0800 0234567 (landline users) 0300 1239123 (mobile users) Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> Website: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p> <p>You have six months from the date of the final response from your Insurer to refer your complaint(s) to the FOS. This does not affect your right to take legal action, however, FOS will not adjudicate on any cases where litigation has commenced.</p> <p>3 <b>Law applicable to the contract:</b> You are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law</p>
General Exclusions	applicable to Section 2 and 3 not 1 and 2

