

Neighbourhood Watch Public Liability Insurance Statement of Facts

IT IS VERY IMPORTANT THAT YOU CAREFULLY READ ALL OF THIS STATEMENT

If *you* are unable to complete and sign the declaration on this Statement of Fact, please refer to *your agent* :
Keegan & Pennykid (Insurance Brokers) Limited, 50 Queen Street, Edinburgh, Midlothian, EH2 3NS Tel: 0131 225
6005 Fax: 0131 226 3811 www.keegan-pennykid.com E-mail: mail@keegan-pennykid.com

Some words in this Statement of Facts are in *italics* and have a particular meaning. Wherever they appear their meanings are given below:

Agent : Keegan & Pennykid (Insurance Brokers) Limited.

Material fact(s) : is a fact that might influence our assessment or acceptance of your application for insurance.

We/us/our : Ansva Insurance Company Limited.

You/your : the Neighbourhood Watch Association/Scheme named in the Schedule as the Policyholder and registered as a member of the Neighbourhood Watch Association/Scheme with the police authorities.

About this Statement :

- This Statement is a record of the information that *you*, or *your agent* , has given to us as *your* proposal for this insurance and it:
 - contains all the *material facts* for the required insurance;
 - has been used by *us* to assess the risk in order to provide *you* with insurance cover;
 - is the basis of the contract between *you* and *us*.
- **Failure to disclose a *material fact* may result in the insurance being inoperative.**
- It is *your* legal duty to disclose all *material facts* when applying for insurance. If *you* are in any doubt as to whether or not a *material fact* should be disclosed please refer to *your agent*.
- You should check the information shown in this Statement to ensure that everything is correctly stated. Please tell *your agent* within 7 days if anything needs to be changed and they will advise *you* if the change(s) affect the acceptability of the insurance.
- If all the information is correct and *you* have disclosed all *material facts* **please sign and date the declaration at the end of this Statement** and keep it in a safe place with *your* policy document – **you do not have to return it to us**.
- In addition to this Statement please keep a record of all other information supplied to *your agent* for your proposal.
- This Statement on its own is not confirmation or evidence of cover.

About the policy :

- A copy of the standard policy wording is attached and is otherwise available on request to *your agent*.
- The Law of the territorial limits (defined in the policy wording) relating to *your* contact address will apply to this insurance. English Law will apply in the event of any dispute over the applicable Law.

Statements about *you* in connection with this insurance :

- *You* have completed a formal registration with, and have been approved by, *your* local police authority as an authorised Neighbourhood Watch Association/Scheme.
- *Your* Neighbourhood Watch registration with the police authorities is currently effective.
- *You* have not made any claim or incurred any liability, for any of the risks proposed, in the past 3 years.

NOTE: IF YOU ARE UNABLE TO CONFIRM THESE STATEMENTS, YOU ARE NOT ELIGIBLE FOR THIS INSURANCE. IF YOU ARE IN DOUBT, PLEASE CONTACT KEEGAN & PENNYKID (INSURANCE BROKERS) LTD FOR ADVICE.

You require the cover to start on : XXXXXXXXXXXXXXXXXXXXXXXX

Your details :

This information is the minimum required by us and your agent to administer your insurance policy

Neighbourhood Watch Association/Scheme for : XXXXXXXXXXXXXXXXXXXXXXXX

Contact Name : XXXXXXXXXXXXXXXXXXXXXXXX

Contact Address : XXXXXXXXXXXXXXXXXXXXXXXX

Contact Postcode : XXXXXXXXXXXXXXXXXXXXXXXX

Daytime Telephone no. : XXXXXXXXXXXXXXXXXXXXXXXX

E-mail Address : XXXXXXXXXXXXXXXXXXXXXXXX

Number of Scheme Co-ordinators in your Association/Scheme : XXXXXXXXXXXXXXXXXXXXXXXX

Number of households in your Neighbourhood Watch catchment area : XXXXXXXXXXXXXXXXXXXXXXXX

Police Reference allocated : XXXXXXXXXXXXXXXXXXXXXXXX

Marketing :

Yes/No We may write to you, or your agent, with details of other products or services available that may be of interest to you.

Data Protection Act – use of your information :

For the purpose of the Data Protection Act 1998, the Data Controller in relation to the information you supply for this insurance is Ansvar, part of the Ecclesiastical Insurance Group. As a data subject you have a right under the Act to ask your Data Controller for a copy of personal data you have supplied and ask for inaccurate data to be corrected.

Information you supply is used for purposes of administration by the insurer and its agents, by re-insurers and your agent. It may also be made available to regulators and ombudsmen as necessary. In deciding whether to offer insurance, its terms or assessing claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer, such as loss adjusters or investigators.

Information sharing or checking and fraud prevention :

Subject to our compliance with current data protection legislation we may also share information with other insurers, companies or agencies, including the police authorities, for the purposes of fraud prevention, credit checking, confirmation of relevant facts, debt recovery, claims adjustment or investigation and otherwise in compliance with any legal requirement.

Declaration by you :

You declare that as far as you are aware the above statements made by you, or on your behalf, are true and complete.

You agree to accept our :

- use of the information in this Statement;
- standard form of policy wording for Neighbourhood Watch Public Liability Insurance.

Name of signatory : XXXXXXXXXXXXXXXXXXXXXXXX

Position held within your Association/Scheme : XXXXXXXXXXXXXXXXXXXXXXXX

Signature :

Date : XXXXXXXXXXXXXXXXXXXXXXXX

If you are unable to complete and sign the declaration on this Statement of Fact, please refer to your agent :
Keegan & Pennykid (Insurance Brokers) Limited, 50 Queen Street, Edinburgh, Midlothian, EH2 3NS Tel: 0131 225 6005 Fax: 0131 226 3811 www.keegan-pennykid.com E-mail: mail@keegan-pennykid.com

This insurance is underwritten by : **Ansvar Insurance Company Limited**, Registered Office : Beaufort House, Brunswick Road, Gloucester, GL1 1JZ Registered No : 661060 England. Member of the Association of British Insurers (ABI) and the Financial Ombudsman Service (FOS). Authorised and Regulated by the Financial Services Authority (FSA).

The Schedule

Attaching to and forming part of the Policy bearing the number entered below and written upon the Company's form of Policy FA25. Subject to the terms and Conditions of the Policy the insurance is continued/renewed for the period shown.

Agent :

Keegan & Pennykid (Insurance Brokers) Limited, 50 Queen Street, Edinburgh, Midlothian, EH2 3NS
Tel: 0131 225 6005 Fax: 0131 226 3811 www.keegan-pennykid.com E-mail: mail@keegan-pennykid.com

Policyholder :

Neighbourhood Watch Association/Scheme for : XXXXXXXXXXXXXXXXXXXXX

Reason : New Business

Period of Insurance : From XXXXXXXXXXXXX to XXXXXXXXXXXXX (for a period not exceeding 12 months)

Policy Number : XXXXXXXXXXXXXXXXXXXXX

Police Reference : XXXXXXXXXXXXXXXXXXXXX

Policy Type : Public Liability

Premium : As agreed with *your* agent

Neighbourhood Watch Public Liability Policy

Contact Name : XXXXXXXXXXXXXXXXXXXXX

Contact Address : XXXXXXXXXXXXXXXXXXXXX

Contact Postcode : XXXXXXXXXXXXXXXXXXXXX

Number of Scheme Co-ordinators in *your* Association/Scheme : XXXXXXXXXXXXXXXXXXXXX

Number of households in *your* Neighbourhood Watch catchment area : XXXXXXXXXXXXXXXXXXXXX

Public Liability : £5,000,000 Indemnity Limit

Date of Issue : XXXXXXXXXXXXXXXXXXXXX

FORM No. F.A. 25

Neighbourhood Watch Policy

Thank you for insuring with Ansvar and we welcome you as a policyholder.

Please read the Policy and Schedule carefully. If you need any further explanation or if you find any mistake please contact your insurance agent or us immediately.

You must tell your insurance agent or us about any changes which affect your Policy. Failure to do so could invalidate your cover. If you are not sure whether certain facts or changes are relevant please check with your insurance agent or us.

The Schedule enclosed with this Policy will show your individual details.

The information within the attached Statement of Facts is the basis of the contract and a premium has been agreed or paid. We will insure you as detailed in the Policy and Schedule against legal liability which may occur during the period of insurance shown in the Schedule.

The Policy and Schedule are to be read together as one document.

Signed on behalf of Ansvar Insurance Company Limited



Mark Ingram
Head of Insurance Operations

DEFINITIONS

Some words in *your* Policy and Schedule are in *italics* and have a particular meaning. Wherever they appear their meanings are given below :

Asbestos asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or any derivatives of asbestos.

Bodily injury death, illness, injury or disease.

Community activities *your* community activities for Neighbourhood Watch, as listed below, undertaken with *your* full knowledge and authority and *under* your control:

- attending conferences and exhibitions
- group and association meetings
- house meetings
- police liaison
- poster, literature and sticker distribution
- stallholder at boot sales/jumble sales/fetes/fairs
- sign erection and maintenance, including signs whilst erected, provided that the lower edge of any sign is not less than 2.1 metres above the footway.

Excluding :

- car window etching
- fund-raising activities (other than those specified above)
- house or pet watch

- installation, siting or maintenance of any:
 - security locks, devices or equipment
 - intruder or fire alarms
 - fire safety equipment
- property marking.

Bodily injury death, illness, injury or disease.

Claim a single loss or series of losses from one event consequent on or attributable to one source or original cause.

Costs and expenses

- legal costs and expenses recoverable from *you* by any claimant
- defence costs and expenses incurred with *our* written consent.

Damage/damaged loss, destruction or damage.

Employee any :

- person under a contract of service or apprenticeship with *you*
- person who is hired to or borrowed by *you*
- person engaged under a Work Experience Scheme or similar scheme
- labour only sub-contractor or anyone employed by them
- self-employed person
- voluntary helper

while working for *you* in connection with *community activities*.

Period of insurance the period shown on *your* Schedule.

Territorial limits England and Wales.

Terrorism an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

We/us/our Ansvar Insurance Company Limited.

You/your/insured the Neighbourhood Watch Association/Scheme named in the Schedule as the Policyholder and registered as a member of Neighbourhood Watch with the police authorities.

PUBLIC LIABILITY

WHAT IS COVERED

We will pay all amounts which *you* become legally liable to pay as damages and *costs and expenses* for accidental:

- *bodily injury* to any person
- *damage* to material property
- obstruction, trespass, nuisance or interference with any right of way, air, light, water or other easement

occurring during the *period of insurance* in connection with *community activities* and occurring in the *territorial limits*.

We will also pay the cost of representation at any Coroner's Inquest, Fatal Accident Inquiry or Court of Summary Jurisdiction incurred with *our* consent.

WHAT IS NOT COVERED

The first £100 of each *claim* for *damage* to property. *Damage* to property:

- or any part on which *you* or any *employee* is or has been working where the *damage* results from such work
- belonging to *you* or held in trust by *you* or borrowed, rented, leased or hired for use by *you* other than personal property (including vehicles and contents) of *your* visitors, directors or *employees*.

Fines, penalties or punitive, exemplary, aggravated or multiplied damages.

Liquidated damages.

Liability arising from :

- *bodily injury* to any *employee* or any of *your* members arising out of and in the course of *community activities*
- treatment (other than first aid)
- design, formula or specification
- professional or other advice given (or omitted to be given)

- any defamation, slander, libel or plagiarism
- any commodities article or thing (including their containers) sold, supplied or worked upon by *you* and no longer in your *custody* or control other than:
 - a. food or beverages supplied by *you*
 - b. free literature supplied by *you*
- *damage* to or the cost incurred by anyone in recalling, replacing, repairing or reinstating free literature
- an agreement unless liability would have existed without the agreement
- ownership of buildings or land
- ownership, possession or use by *you* or on *your* behalf or any person entitled to cover under this Policy of any:
 - a. watercraft (other than hand propelled) and craft designed to travel through air or space
 - b. mechanically propelled vehicles for which compulsory motor insurance or security is required (other than loading and unloading unless cover is provided by any other policy)
- abseiling, aqua-lung diving, elastic rope sports or activities, flying, hang-gliding, horse riding, hunting, martial arts, motor-cycling, mountaineering, cliff or rock climbing, parachuting, play inflatables, polo, pot-holing, professional sport of any kind, racing, water sports, and winter sports
- Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the *period of insurance*.

All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

“Pollution or Contamination” shall be deemed to mean:

- a. all Pollution or Contamination of buildings or other structures or water or land or the atmosphere; and
- b. all *damage* or *bodily injury* directly or indirectly caused by such Pollution or Contamination.

Liability arising directly or indirectly from :

- a. exposure to
- b. inhalation of
- c. fears of the consequence of exposure to, or inhalation of
- d. *damage* to property, or any other loss, arising from *asbestos*.

Costs of cleaning up or removal of *asbestos*.

Extensions

WHAT IS COVERED

1 Health and Safety at Work

We will pay all amounts which *you*, or *your* partners,

WHAT IS NOT COVERED

The payment of fines, penalties or punitive, exemplary, aggravated or multiplied damages.

directors or *employees* become legally liable to pay for costs in defence of any criminal proceedings for an offence under :

- *damage* to or the cost incurred by anyone in recalling, replacing, repairing or reinstating free literature
- an agreement unless liability would have existed without the agreement
- the Health and Safety at Work etc. Act 1974
- the Health and Safety at Work (Northern Ireland) Order 1978
- similar safety legislation of the *territorial limits*

committed or alleged to have been committed in the course of the *community activities* during the *period of insurance*, including costs incurred in an appeal against conviction arising from such proceedings.

Provided that the proceedings relate to the health, safety or welfare of persons other than *employees*.

2 Cross Liabilities

If more than one party is entitled to cover as the *insured* we will deal with any *claim* as though a separate policy had been issued to each of them.

3 Hired or Rented Buildings

Where *you* are legally liable to pay for *damage* to property at premises borrowed, rented, leased or hired for use by *you* for *community activities*, the cover provided under this Policy extends to include *your* legal liability for such *damage*.

4 Motor Contingent Liability

We will pay all amounts which you become legally liable to pay as damages and *costs and expenses* for accidental *bodily injury* or *damage* arising out of the use of any motor vehicle in connection with *community activities*.

5 Indemnity to Other People (including Member to Member cover)

At *your* request we will pay all amounts which the following people become legally liable to pay as damages and *costs and expenses* for a *claim* made against them :

- any of *your* employees or members
- any principal (being any person, public authority, company or firm) with whom *you* have entered into a contract for work or services but only so far as the contract between *you* and the principal so requires.

Provided :

- *you* would have been entitled to cover under this Policy if the *claim* had been made against *you*
- such parties keep to the terms of this Policy insofar as they can apply
- in the event of any one individual member making a *claim* against another member or *you*, we will agree not to raise the defence that the claiming member is also the *insured*.

Proceedings consequent upon any deliberate act or omission.

Costs and expenses covered by any other policy.

The first £100 of each *claim* caused other than by fire or explosion.

Liability :

- arising from an agreement unless liability would have existed without the agreement
- otherwise excluded under this Policy apart from property borrowed, rented, leased or hired for use by *you*.

Liability arising from :

- *damage* to any such vehicle or property carried by it
- any vehicle *you* own or provide
- any vehicle owned or driven by a person who to the knowledge of *you* or *your* representative does not hold a licence to drive such a vehicle unless such person has held and is not disqualified from holding or obtaining such a licence.

Liability :

- to the drivers or owners of such motor vehicles
- arising outside the *territorial limits*
- arising while *you* are driving such vehicle
- covered by any other policy.

Liability covered by any other policy.

CLAIMS SETTLEMENT FOR PUBLIC LIABILITY

The most we will pay for any *claim*, unless otherwise stated, is :

- the indemnity limit shown in the Schedule
- the indemnity limit shown in the Schedule in total to all parties under Extension 2

including *costs and expenses*.

For *claims* arising from Pollution or Contamination, the most we will pay in any one *period of insurance* is the indemnity limit shown in the Schedule including *costs and expenses*.

GENERAL EXCLUSIONS

1 Contracts (Rights of Third Parties)

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

THE POLICY DOES NOT COVER :

2 Radioactive Contamination

any expense, consequential loss, legal liability or *damage* to any property directly or indirectly arising from :

- a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

3 War Risks

any consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force or coup.

4 Date Related Computer Failure

any *claim*, loss, liability or expenses caused by or arising from, directly or indirectly or in any way relating to, the failure of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether *your* property or not, to :

- a. correctly recognise any date as its true calendar date
- b. capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- c. capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data on or after any date

but this shall not exclude subsequent damage to your property specifically insured by the Policy or any loss not otherwise excluded which itself results from :

fire, explosion, lightning, smoke, aircraft or other aerial devices dropped from them, theft or attempted theft, impact by any road vehicle, train or animal, riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances, malicious people or vandals, storm or flood, escape of water from any tank apparatus or pipe, escape of fuel oil from any fixed oil-fired heating installation if covered by this Policy.

5 Terrorism

liability to third parties :

- a. for damages and *costs and expenses* directly or indirectly caused by, resulting from or in connection with any act of *terrorism*
- b. directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of *terrorism*.

If we allege that by reason of this exclusion any accidental *bodily injury* is not covered by this Policy the burden of proving

the contrary shall be upon *you*.

6 Electronic Risks

liability arising from damage to data.

Meaning of words specific to this exclusion :

Data: information represented or stored electronically including but not limited to code or series of instructions operating systems software programs or firmware.

GENERAL CONDITIONS

1 Claims Procedure (*your Duties*)

When you become aware of a possible claim under this Policy you :

- should :
 - a. within 30 days advise *us* in writing giving full details, and complete *our* appropriate claim form
 - b. give all assistance and information *we* may reasonably require
 - c. send to *us*, unanswered, every writ, summons or other communication immediately it is received
- should not :
 - a. admit, deny, negotiate or settle a *claim* without *our* written consent
 - b. abandon any property to *us*.

2 Claims Procedure (*our Rights*)

We are entitled to take over :

- *your* rights against another person before or after *we* have paid a *claim*
- the defence or settlement of a *claim* against *you* by another person.

3 Cancellation

- *We* may cancel this Policy by giving 14 days notice in writing by recorded delivery to *your* last known contact address but no refund of premium will be allowed.
- *You* may cancel this Policy by giving *us* notice in writing but no refund of premium will be allowed.

4 Other Insurance

If at the time of a *claim* there is any other insurance covering anything insured by this Policy, *we* will only pay for any amount over the indemnity limit obtainable under such other insurance which is or would be payable but for the existence of this Policy.

5 Reasonable Care

You must take all reasonable steps to :

- prevent or minimise *damage* or accident
- exercise and use reasonable care in the selection and supervision of *your* members and employees
- take all reasonable steps to comply with all statutory and other obligations and regulations imposed by any authority.

6 Alteration of Risk

You must tell *us* as soon as possible about any change in circumstances which increase the risk of *damage* or accident. Failure to do so could invalidate the Policy.

7 Fraud

If *you* or anyone acting for *you* makes a *claim* under this Policy knowing the *claim* to be false in any respect, *we* will not pay the *claim* and all cover under this Policy ceases.

8 Governing Law

This Policy is to be governed solely in accordance with the relevant laws of the *territorial limits* relating to *your* contact address as shown in the Schedule. If there is any dispute as to which law applies, it shall be English Law.

9 Arbitration

Where *we* have accepted a *claim* under this Policy but *we* cannot agree on the amount to be paid the disagreement shall be referred to an arbitrator jointly appointed by *you* and *us* in accordance with the statutory provisions for the appointment of an arbitrator. Where this occurs an award must be made by the arbitrator before legal proceedings can be commenced against *us*.

10 Declarations

This Policy is subject to an annual declaration provided by the Neighbourhood Watch Forum. No retrospective additional or return premium for the previous *period of insurance* will be applied.

11 Neighbourhood Watch Registration

CONDITION PRECEDENT TO LIABILITY

It is a condition precedent to any liability under this Policy that *you* are formally registered with and approved by *your* local police authority at all times throughout the currency of this insurance.

In the event of a *claim*, *you* will be required to produce evidence of *your* registration and approval.

COMPLAINTS PROCEDURE

We aim to provide a high standard of service. However, if *you* have any reason to complain about the advice or service *you* have received *you* should contact *your* insurance agent or Ansvar Insurance Company Limited.

You can make *your* complaint in writing or verbally to the General Manager or any manager at :

Ansvar Insurance Company Limited, Ansvar House, St. Leonards Road, Eastbourne, East Sussex, BN21 3UR
Tel: 01323 737541 Fax: 01323 644082 E-mail: ansvar.insurance@ansvar.co.uk www.ansvar.co.uk

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvar Insurance.
- We will aim to respond formally to *your* complaint within 4 weeks, but we shall endeavour to report to *you* within 10 working days whenever possible.
- If after 4 weeks we have not completed *our* investigation we will write to *you* to tell *you* the progress of the investigation. We will then write to *you* again within 8 weeks of receiving *your* complaint with *our* response, or to inform *you* of the progress being made.
- If *you* are not satisfied with *our* response, or we have not completed *our* investigation after 8 weeks, we will inform *you* of *your* right to take the complaint to :
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 020 7964 1000 Fax: 020 7964 1001 E-mail: general.info@financial-ombudsman.org.uk
- If *you* are a business with an annual turnover of less than £1million, *you* are entitled to refer *your* case to the Financial Ombudsman Service.

This complaints procedure does not affect *your* right to take legal proceedings.

MAKING A CLAIM

General advice to assist *you* :

- Tell *your* insurance agent or *us* as soon as *you* can by telephone, letter, fax or email (*your* policy number will be required in all communications).
- If someone is making a *claim* against *you*, do not make any promise to pay. Send any letter or document to *us* unanswered without delay.

HELPLINE SERVICES

DAS Legal Expenses Insurance Company Limited (DAS) provides these services 24 hours a day, seven days a week during the *period of insurance*.

Eurolaw Legal Advice

DAS will give *you* confidential legal advice over the telephone on any commercial legal problem affecting *you* under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Tax Advice

DAS will give *you* confidential advice over the telephone on any tax matters affecting *you* under the laws of the *territorial limits*.

To contact the above services telephone DAS on :- 0117 934 0437 or 0117 976 2030.

To help DAS check and improve service standards, all calls are recorded.

Counselling

DAS will provide *you* and *employees* (including any member of their immediate family who permanently lives with them) with a confidential counselling service over the telephone, including where appropriate, onward referral to relevant voluntary and/or professional services.

To contact the above service telephone DAS on:- 0117 934 2121 (these calls are not recorded).

DAS will not accept responsibility if the Helpline Services fail for reasons they cannot control.
Please do not phone DAS to report a *claim*.

USEFUL ADDRESSES

Ansvar Insurance Company Limited Ansva House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR Tel: 01323 737541 Fax: 01323 644082 www.ansvar.co.uk

Keegan & Pennykid (Insurance Brokers) Ltd 50 Queen Street, Edinburgh, Midlothian, EH2 3NS Tel: 0131 225 6005 Fax: 0131 226 3811 E-mail: mail@keegan-pennykid.com www.keegan-pennykid.com

DAS Legal Expenses Insurance Company Limited DAS House, Quay Side, Temple Back, Bristol, BS1 6NH Tel: 0117 934 2000 Fax: 0117 934 2109 www.das.co.uk

The Financial Services Authority 25 The Colonnade, Canary Wharf, London, E14 5HS Tel: 020 7066 1000 www.fsa.gov.uk/mgi

The Association of British Insurers Consumer Information Department, 51 Gresham Street, London, EC2V 7HQ Tel: 020 7600 3333 www.abi.org.uk

Financial Services Compensation Scheme 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN Tel: 020 7892 7300 www.fscs.org.uk

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