

Your Disclosures

It is your responsibility to ensure that you make reasonable efforts to ensure the information provided by you, including that in any Proposal Form D Q 'E W 3 U R W H & F V Q W P, is accurate and not misrepresented.

Failure to take reasonable care when disclosing information may invalidate the cover in whole (where fraudulent) or in part where the misrepresentation would influence the level of cover.

Renewal

We will automatically invite your renewal (or advise if insurers are unwilling to offer renewal) in advance of the expiry of your Policy at least 21 days prior to your renewal using the contact details you have provided to us. It is critical, therefore, that you advise us of any change to your contact details.

Premium Payment

Cleared payment must be received by us within 14 days of inception of your policy. You may pay for your policy by Visa, MasterCard, debit card, or bank transfer.

Payments must have the Policy Number as the reference. For more information please contact us. Our contact details are given in Section 16.

If payment is not received within this time, your Policy may be cancelled from inception.

We may occasionally need to pass your money to another broker or settlement agent outside the UK where the legal and regulatory regime will differ and therefore your money may be treated in a different manner. Please let us know if you have any concerns around the above arrangements and let us know in writing if you prefer us not to do this.

Who are We?

Leadenhall Underwriting Limited is incorporated in England and Wales under Company No. 5614 .

We are a Coverholder at Lloyd's and an agent of the insurer in matters pertaining to establishing and executing an Insurance Contract.

We also act as agents for the insurer for the collection of premiums and payment of claims and refunds of premium. This means that premiums are treated as being received by the insurer when received in our bank account and that any claims money or premium refund is treated as received by you when it is actually paid over to you.

The insurance contract is underwritten by Certain Underwriters at Lloyd's London.

1 . Who Regulates Us?

Leadenhall Underwriting Limited is authorised and regulated by the Financial Conduct Authority

("FCA"). We are permitted to arrange general insurance contracts. Our FCA Reference Number is

11 1 and our regulatory details can be verified by visiting the FCA's website at <http://www.fca.org.uk> or by telephoning the FCA on 44 () 111 6 6 .

13. What Will You Have to Pay for our Services

Insurers pay a commission to Leadenhall Underwriting Limited for establishing and executing the

Insurance Contract. This means a percentage of the premium you pay is given to Leadenhall

Underwriting Limited. We may receive an additional commission from Insurers if the Insurance contracts we establish reach specific profit targets.

No fee is payable to us by you in relation to establishing the Insurance Contract.

13. Complaints

Whilst we aim to offer a high standard of service at all times, we recognise that things can go wrong and we may fail to meet your expectations.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, refer to your usual contact or Mr Jon Phipps (jon.phipps@leadenhall-eu.com) head of the International Motor Division or by emailing motor@leadenhall-eu.com

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to either Leadenhall Underwriting Limited or the Complaints team at Lloyd's.

The address of Leadenhall Underwriting Limited is:

Compliance Officer
Leadenhall Underwriting Limited
34 Lime Street
London
EC3M 7AT

Telephone: + 44 (0)20 3544 5062
E-mail: complaints@leadenhall-uw.com

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Telephone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

14. Compensation

Financial Services Compensation Scheme ("FSCS") is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our financial obligations. Further information about compensation scheme arrangements is available from the FSCS on www.fscs.org.uk. Alternatively, please discuss with our Compliance Department who will be able to advise you on whether you are potentially covered by the Scheme.

15. Governing Law

Unless we have agreed otherwise with you, this insurance is governed in accordance with English Law and all communication will be conducted in English.

16. How to Contact Us

If you have any queries or concerns related to our service, please contact us via email, telephone or mail. We will endeavour to respond to all emails within 24 hours (London working time).

Mail: International Motor Division
Hillside
London
EC3M 7AT
UK

Email: motor@leadenhall-eu.com

Website: www.leadenhall-uw.com

Telephone: +44 (0) 20 3544 5062