

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all of the terms and conditions of your policy, so please take time to read the Policy Wording and policy documents to make sure you understand the cover it provides. A copy of the full policy wording and policy documents are available on request from the Policyholder or Voyager Insurance Services by calling +44 (0) 01483 562662 if it is not provided to you with this summary.

Statement of Demands and Needs

This is a Travel Insurance Policy that is designed, subject to the terms, conditions and exclusions contained in the Policy Wording and Policy Document to meet the general demands and needs of a company or insured individual that is seeking to obtain some protection against the high cost of unexpected medical emergencies and eligible costs that might arise during the course of their leisure or business travels. It may not be suitable for all customers' demands and needs. You should read the Policy Wording and Policy Documents to ensure that the Policy meets your Demands and Needs.

This is not a Private Medical Insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment whilst abroad on an Insured Journey. In the event of any medical treatment becoming necessary which results in a claim under this Insurance Policy, You will be required to allow insurers or their representatives unrestricted reasonable access to Your medical records and information.

The Policyholder must ensure that each Insured Person upon enrolment into the VoyagerProtect Travel Insurance Plan, must as a minimum receive: Certificate of Insurance, Travel Insurance Policy Summary & Member's Guide and Policy Wording.

Insured Persons must check upon enrolment into the VoyagerProtect Travel Insurance Plan that the Sums Insured and Sections of Cover are adequate for their personal needs and if not, they should notify the Policyholder prior to travel to enquire if alternative cover arrangements can be made e.g. If an Insured Person is taking high value personal belongings or personal cash with them, they should check that the value of such items is not in excess of the limits shown in the Schedule of benefits Section B6 Personal Belongings or B7 Money.

Insurers for VoyagerProtect Travel Insurance

This insurance is arranged by Voyager Insurance Services Ltd. All sections are underwritten by Dale Syndicate Services. Registered Office: 6 Bevis Marks, London, England, EC3A 7BA. Registered in the United Kingdom. Registration No. 08707560.

Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request. Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. FRN 305814.

You can check these details on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by calling them on 0800 111 6768.

Schedule of Benefits

Provided the appropriate premium has been paid, You are covered in accordance with the full Policy Wording and Policy Documents, and subject to any endorsements or conditions issued by Us, up to the limits and sub-limits applicable to Your Level of Cover, as shown on Your Certificate of Insurance. The following Schedule of Benefits is not applicable to 'Bespoke' Levels of Cover, in this instance a separate Schedule of Benefits will be issued by Us.

The currency in which the premium is paid, being either GBP £, Euros € or USD \$, determines the currency that applies to the policy for the purposes of Benefits, limits and Excesses. All Benefits are Per Insured Person, Per Section, Per Insured Journey unless otherwise stated. Where an Aggregate Limit is stated, this relates to the maximum limit payable by Us for all eligible claims, falling under that section, within the Period of Insurance for all Insured Persons, per Insured Journey.

| Schedule of Benefits - Levels of Cover | Level 1 Essentials | Level 2 Super | Level 3 Enhanced |
|--|---|--|--|
| | £ / € / \$ | £ / € / \$ | £ / € / \$ |
| Annual Multi-Trip Cover - Unlimited Trips Per Policy Period - Insured Persons may travel separately | SUM INSURED / MAXIMUM PAYABLE | SUM INSURED / MAXIMUM PAYABLE | SUM INSURED / MAXIMUM PAYABLE |
| Maximum Duration Per Trip | 90 Days | 120 Days | 180 Days |
| Area of Cover - (unless shown otherwise on Your Certificate of Insurance) | Worldwide* | Worldwide* | Worldwide* |
| Travel Type | Business Travel and Leisure Travel | | |
| SECTION A - PERSONAL ACCIDENT | | | |
| 1. Death | 10,000 | 50,000 | 100,000 |
| 2. Loss of Limb | 10,000 | 75,000 | 125,000 |
| 3. Loss of Sight | 10,000 | 75,000 | 125,000 |
| 4. Loss of Hearing | 10,000 | 50,000 | 100,000 |
| 5. Loss of Speech | 10,000 | 50,000 | 100,000 |
| 6. Permanent Total Disablement | 10,000 | 75,000 | 125,000 |

| | | | |
|---|--|---|---|
| 7. Permanent Partial Disablement/Loss of | Covered | Covered | Covered |
| (a) one thumb | 15% of item 6 | 15% of item 6 | 30% of item 6 |
| (b) forefinger | 10% of item 6 | 10% of item 6 | 20% of item 6 |
| (c) any finger other than forefinger | 5% of item 6 | 5% of item 6 | 10% of item 6 |
| (d) big toe | 7.5% of item 6 | 7.5% of item 6 | 15% of item 6 |
| (e) any toe other than the big toe | 2.5% of item 6 | 2.5% of item 6 | 5% of item 6 |
| (f) shoulder or elbow | 12.5% of item 6 | 12.5% of item 6 | 25% of item 6 |
| (g) wrist, hip, knee or ankle | 10% of item 6 | 10% of item 6 | 20% of item 6 |
| (h) lower jaw by surgical operation | 15% of item 6 | 15% of item 6 | 30% of item 6 |
| Temporary Total Disablement (Payable 104 weeks) | Not Covered (Available On Bespoke Quote) | Not Covered (Available On Bespoke Quote) | Not Covered (Available On Bespoke Quote) |
| Personal Accident Extensions (Included up to limit shown): | | | |
| Coma Benefit | Not Covered | 50 per day up to 365 days | 50 per day up to 730 days |
| Dental and Optical Benefits | Not Covered | 1,000 | 1,000 |
| Facial Disfigurement | Not Covered | 5,000 | 5,000 |
| Fracture Benefit | Not Covered | Up to 2,000 | Up to 2,500 |
| Funeral Expenses | Not Covered | 10,000 | 10,000 |
| Hospital Inconvenience | Not Covered | 50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to 365 days | 50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to 365 days |
| Paraplegia or Quadriplegia | Not Covered | 25,000 | 50,000 |
| Return Home Expenses | Not Covered | 1,500 | 1,500 |
| Urgent Expenses Following Death | Not Covered | 2,000 | 2,000 |
| Catastrophic Personnel Replacement Expenses | Not Covered | Not Covered | 1,000,000 per Event |
| Childcare Expenses | Not Covered | Not Covered | 500 per week up to 104 weeks |
| Commuting Expenses | Not Covered | Not Covered | 5,000 |
| Corporate Reputation Protection | Not Covered | Not Covered | 25,000 per Event |
| Family Benefit | Not Covered | Not Covered | 5,000 per surviving dependent subject to a maximum of 25,000 per Event |
| Home Improvement Expenses | Not Covered | Not Covered | 25,000 |
| In House Domestic Services | Not Covered | Not Covered | 10,000 |
| Loss of Enjoyment of Life Benefit | Not Covered | Not Covered | 5,000 |
| Nominated Person Benefit | Not Covered | Not Covered | 2,500 |
| Post-Traumatic Stress Disorder-Terrorism | Not Covered | Not Covered | 15,000 |
| Quality of Life Improvement | Not Covered | Not Covered | 15,000 |
| Rehabilitation Case Management | Not Covered | Not Covered | No Limit |
| Replacement Recruitment | Not Covered | Not Covered | 10,000 |

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|---|---|---|---|
| Expenses | | | |
| Retraining Expenses | Not Covered | Not Covered | 15,000 |
| Surviving Dependents Benefit | Not Covered | Not Covered | Double the Death Benefit, up to a maximum of 1,000,000 per Event |
| Maximum Sum Insured per Insured Person for Death and Capital Benefits | 10,000 | 100,000 | 175,000 |
| Aggregate Limit per Insured Person | 200,000 | 200,000 | 200,000 |
| Maximum Accumulation Limit | 10 Lives /Event | 10 Lives /Event | 10 Lives /Event |
| SECTION B - BUSINESS & LEISURE TRAVEL | | | |
| B1. Medical and Emergency Travel Expenses | 35 Excess | 35 Excess | Nil Excess |
| Medical Expenses, Emergency Travel Expenses, Repatriation and Emergency Medical Evacuation | 5,000,000 | 15,000,000 | 15,000,000 |
| Medical Expenses, Emergency Travel Expenses, Repatriation and Emergency Medical Evacuation in relation to COVID 19 only | £/€/ \$ 250 Excess 150,000 | £/€/ \$ 250 Excess 150,000 | £/€/ \$ 250 Excess 150,000 |
| Extensions (Included up to limit shown): | | | |
| Funeral Expenses | 10,000 | 10,000 | 10,000 |
| Hospital Inconvenience | 50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess) | 50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess) | 50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess) |
| Continuing Medical Charges | Not Covered | 25,000 (Nil Excess) | 50,000 (Nil Excess) |
| B2. Search and Rescue Expenses | Not Covered | 25,000 in the aggregate annually | 50,000 in the aggregate annually |
| B3. Kidnap and Hostage Expenses | Not Covered | 25,000 Annual Aggregate Limit: 150,000 for Consultants Costs No Cover for Ransom Monies* (*Available on separate K&R Policy) | 50,000 Annual Aggregate Limit: 250,000 for Consultants Costs No Cover for Ransom Monies* (*Available on separate K&R Policy) |
| B4. Political and Natural Disaster Evacuation | Not Covered | Covered | Covered |
| Evacuation and Repatriation Costs | Not Covered | 25,000 | 50,000 |
| Expenses | Not Covered | 100 per day for a maximum of 30 days | 100 per day for a maximum of 30 days |

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|---|---|--|---|
| B5. Personal Security Specialist Expenses | Not Covered | 5,000 In the aggregate annually. | 10,000 In the aggregate annually. |
| B6. Personal Belongings | 35 Excess | 35 Excess | Nil Excess |
| Personal Belongings | 2,000 | 5,000 | 10,000 |
| Single Item, Pair or Set Limit | 500 | 1,000 | 2,000 |
| Valuables Limit | 500 | 1,000 | 2,000 |
| Extensions (Included up to limit shown): | | | |
| Temporary Loss | Not Covered | 1,000 | 1,000 |
| Business Samples | Not Covered | 1,000 | 1,000 |
| Business Equipment | Not Covered | 2,000 | 2,000 |
| Electronic Business Equipment | Not Covered | 2,000 | 2,000 |
| Loss of Keys | Not Covered | 1,000 | 1,000 |
| B7. Money | 35 Excess | 35 Excess | Nil Excess |
| Loss or theft of Money | 500 | 500 | 1,000 |
| - Cash Limit | 300 | 500 | 1,000 |
| - Cash Limit (Aged under 18) | 50 | 50 | 50 |
| Fraudulent Use of Credit Card | 5,000 | 5,000 | 5,000 |
| Lost or Damaged Passport and/or Visa | 2,000 | 2,000 | 2,000 |
| Theft of Passport and Visa | 1,000 | 1,000 | 1,000 |
| Per Person Limit | 2,000 | 5,000 | 10,000 |
| Aggregate Limit – All Insureds | 20,000 | 50,000 | 100,000 |
| B8. Cancellation, Curtailment, Replacement and Change of Itinerary | 35 Excess | 35 Excess | Nil Excess |
| Cancellation, Curtailment, Replacement Personnel and Change of Itinerary | 3,000 | 5,000 | 10,000 |
| Aggregate Limit – All Insureds | 30,000 | 50,000 | 100,000 |
| B9. Travel Delay | 50 for first complete 12 hour delay, and 50 for each subsequent 12 hour Period, up to a maximum of 2,000 (Nil Excess) | 50 for first complete 4 hour delay, and 50 for each subsequent 12 hour Period, up to a maximum of 2,000 (Nil Excess) | 50 for first complete 4 hour delay, and 50 for each subsequent 4 hour Period, up to a maximum of 2,000 (Nil Excess) |
| B10. Missed Departure | Not Covered | 1,000 | 1,000 |
| B11. Hijack and Kidnap | Not Covered | 300 for each 24 hour Period, up to a maximum of 20,000 | 300 for each 24 hour Period, up to a maximum of 20,000 |
| B12. Personal Liability | Limit of Liability 1,000,000 | Limit of Liability 1,000,000 | Limit of Liability 1,000,000 |

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|---|---|---|---|
| B13. Legal Expenses | 5,000 | 25,000 | 50,000 |
| Sports Activities – Leisure List (Excludes Persons aged 75 or over, Winter Sports & Professional Sports) Winter Sports and Adventure Sports and Activities Options Available Below | 100+ Activities Covered Refer to Section | 100+ Activities Covered Refer to Section | 100+ Activities Covered Refer to Section |
| NGS ‘One Touch’ Emergency App | Included | Included | Included |
| OPTIONAL ADDITIONAL COVERS | | | |
| Each of the following Options is only applicable if it is shown on Your Certificate of Insurance. | | | |
| Option 1: Winter Sports Activities | | | |
| - Excludes persons aged 75 and over - 21 days limit in total for each annual Period of cover | 35 Excess | 35 Excess | Nil Excess |
| Ski Equipment & Hire – Overall Limit | 500 | 750 | 1000 |
| - Maximum per item, pair or set owned or borrowed | 250 | 500 | 500 |
| - Maximum per item, pair or set hired | 250 | 500 | 500 |
| - Necessary Ski Equipment Hire (amount per day) | 300 (15) (Nil Excess) | 500 (50) (Nil Excess) | 500 (50) (Nil Excess) |
| Ski Pack –Limit | 400 | 500 | 600 |
| Piste Closure (amount per day) | 200 (20) (Nil Excess) | 300 (30) (Nil Excess) | 400 (40) (Nil Excess) |
| Option 2: Terrorism Disruption Protection | 35 Excess | 35 Excess | £/€/ \$ 35 Excess |
| Pre-Trip Cancellation Due to Security Reasons | 5,000 | 5,000 | 5,000 |
| Trip Interruption Due to An Act of Terrorism | 5,000 | 5,000 | 5,000 |
| Option 3: Hazardous Activities & Sports | 250 Excess | 250 Excess | 250 Excess |
| To Include Cover for Hazardous Activities & Sports | As Per Hazardous Activities & Sports List | As Per Hazardous Activities & Sports List | As Per Hazardous Activities & Sports List |

*Area of Cover & Excluded Territories

You are covered for eligible business and leisure trips worldwide up to the maximum trip duration applicable to Your Level of Cover subject to the terms and conditions of Your Policy (refer to the Policy Wording and Schedule of Benefits for further information).

If the Insured Journey is solely within the Insured Person’s Country of Domicile, cover will only be operative if the journey involves an air flight and/or overnight pre-booked pre-paid accommodation at least 50 miles from home. Emergency Medical Expenses cover is not applicable to an Insured Journey solely within the Insured Person’s Country of Domicile.

However please note no cover is available for travel to an Excluded Territory (as defined in the Policy Wording, available upon request)

Excluded Territories includes: Afghanistan, Columbia, Iran, Iraq, Mexico (other than the Cancun holiday area of Mexico), Nigeria, Mali, Pakistan, Philippines, Somalia, Syria, Sudan, South Sudan, Libya, Venezuela or Yemen, or to any other destination, country or region where the Appropriate Authority’s (such as the Foreign, Commonwealth and Development Office) advice at the time the trip was booked was against all travel to such destination, country or region.

Types of policies available and policy durations

VoyagerProtect is an Employer Paid Employee & Group – Annual Multi Trip Policy for Business & Leisure Travel.

Your VoyagerProtect annual multi-trip policy is valid from Effective Date until the Policy Expiry Date shown in the Certificate of Insurance. This Insurance covers an unlimited number of business, holiday or leisure trips starting within that Period of Insurance, provided that no single trip is intended to be for longer than the maximum duration per trip shown in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance.

Who can be covered?

Any Director, Company Partner or Employee under a contract of employment, contract of service or apprenticeship with The Policyholder that arranged this Policy or person or category of persons shown in the Schedule of Insured Persons for whom the appropriate premium has been paid and who at the commencement of the Period of Insurance is less than 81 years of age.

Subject to the appropriate Family premium having been paid by The Policyholder and the Insured Person(s) being listed on the Schedule of Insured Persons, this definition and cover is extended to apply to any member of the Employee's Family.

A Family policy means two adults (or one adult for a Single Parent Family), one of whom must be a Director or Employee of The Policyholder, and all of their dependent children no older than 18 years of age or 23 years of age, if in full time education. Once a dependent child leaves full time education cover will cease immediately). All persons must live at the same home address and are entitled to travel separately, providing they are named on the Schedule of Insured Persons).

| Significant and/or unusual conditions and exclusions | Relevant policy reference |
|---|---|
| Eligibility - this insurance contains restrictions regarding the eligibility requirements for Insured Persons. Coverage under this Policy will cease for the Employee and all Family members named on the Schedule of Insured Persons with immediate effect, or upon their return from an Insured Journey if they are overseas when the employment ceases (whichever is the later) if the Employee ceases to remain employed under a contract of employment, service or apprenticeship with The Policyholder. The policy does not cover a person once they have attained the age 81. | Policy Conditions, 6. Cessation of Employment. Policy Exclusions, 13. |
| Health - this insurance contains restrictions regarding existing medical conditions of the people travelling and of other people upon whose health the trip depends. Claims are excluded arising directly or indirectly from an illness which the Insured Person is aware of and is travelling against medical advice or where a terminal prognosis has been given or pregnancy (other than Complications of Pregnancy. You are advised to read the document carefully. | Policy Exclusions, Section B1 Medical and Emergency Travel Expenses Exclusions, Section B8 Cancellation, Curtailment Replacement or Change of Itinerary Exclusions. |
| Sports & activities (including Winter Sports) - you may not be insured if you are going to take part in sports & activities where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask us. | Policy Exclusions and Sports Activities – Leisure List and Exclusions |
| Excesses - under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section. | Schedule of Benefits, Policy Exclusion 1. |
| Personal Belongings - these claims are subject to Single Item, Pair or Set Limits and Valuables Limits. Cover is on a Full replacement value basis, provided the replacement item is substantially the same. Claims require proof of purchase/ownership for items values in excess of £/\$/€700. Loss or Destruction of Valuables, Business Equipment, Electronic Business Equipment and Business Samples shall be dealt with on a full replacement value at date of loss, subject to wear, tear and depreciation. | Schedule of Benefits. Section B6 Personal Belongings Conditions and Exclusions |
| Reasonable care - you need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Exclusion apply to theft or attempted theft of items and valuables from any unattended vehicle. | Section B6 Personal Belongings Condition 1 and Exclusions |
| Security Assistance - In the event of a Security Emergency for Political and Natural Disaster Evacuation or Personal Security Specialist Expenses or claim for Kidnap and Ransom please contact Our Crisis Management Company - Northcott Global Solutions. If You require any of the following whilst on a Trip You must ring Our Crisis Management Company on the telephone number provided above and obtain their authorisation before: - You go into Hospital or clinic as an In-Patient or Day-Patient. - You wish to return home by any means other than originally booked. In the event of an Emergency or Emergency admission, please do not delay obtaining Emergency treatment. You should not attempt to find Your own solution and then expect full reimbursement from Us without prior approval first having been obtained from Our Crisis Management Company. | 24/7 Assistance Services Section, Security Assistance and Medical Assistance Sections. Section B1 Medical and Emergency Travel Expenses Section, Conditions and Exclusions |
| Notification of claims - you must advise the claims handlers of any possible claim as soon as possible. You must supply them with full details of all the circumstances and any other information and documents we may require. | Claims Procedure |

Cancellation rights

We hope You are happy with the cover this Policy provides. However, if after reading this Policy Wording, Certificate of Insurance and Schedule of Benefits, this insurance does not meet with Your requirements, please notify The Policyholder that arranged this Policy for You and the Policy Administrator in writing (or the insurance intermediary who arranged this insurance) within fourteen (14) days from receipt of the Policy documents.

You may return the Policy to Us within 14 days for cancellation and a full refund of Your premium will be made to The Policyholder that paid the original premium to Us, providing no claim exists or has been made, no incident likely to result in a claim has occurred and no Insured Persons listed on the Schedule of Insured Persons has already undertaken a trip.

Your Policy will be retroactively cancelled and You cannot make a claim under it and neither You nor Us will have any further rights, liabilities or obligations under this insurance Policy.

Note: If you wish to cancel your Policy after 14 days from the date of receipt of Your Policy documents, or a claim exists or has been made, or an incident likely to result in a claim has occurred or an Insured Person listed on the Schedule of Insured Persons on Your Certificate of Insurance has already undertaken a trip, We cannot refund Your premium to The Policyholder that arranged this Policy.

Please contact the Policy Administrator (or the intermediary who arranged this Policy) to cancel Your Policy and request to obtain a refund (if applicable). Their address and telephone number will appear on the intermediary's correspondence.

If You have any questions regarding the Terms of Your Policy, please contact the Policy Administrator directly for clarification, otherwise it shall be assumed that all Terms are understood and acceptable to You. We shall not be bound to accept any renewal or extension of any insurance Policy. We may cancel the cover provided by this Policy for War by sending 7 days written notice to You at Your last known address.

How to make a claim under the VoyagerProtect Travel Insurance Policy

The Claims Administrator must be notified as soon as reasonably possible after any event or occurrence which may result in a claim and in any event no later than 60 days after the occurrence of such event. Should a claim be notified after this time, it may be declined.

For claims other than those falling under the Medical Assistance, Kidnap and Ransom, Political and Natural Disaster Evacuation or Personal Security Specialist Expenses please contact our Claims Administrator:

Advent Insurance Management Ltd

Email : ngsclaims@advent.claims
Phone : +44 (0) 203 475 0269 Press 2

Medical and Security Assistance

In the event of a Medical Assistance, Security Emergency for Political and Natural Disaster Evacuation or Personal Security Specialist Expenses or claim for Kidnap and Ransom please contact Our Crisis Management Company - Northcott Global Solutions on:

Phone 24/7 : +44 (0) 203 475 0269 Press 1
Email : ops@northcottglobalsolutions.com

Please have your certificate number to hand, and have ready any documents you may have that could be relevant to your claim (for example medical certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover you are claiming for). If you do not have any documents with you, your claim might be delayed, please ask the operator for assistance. You may need to get additional information about your claim while you are away, such as a Police report. You may also be asked to send us additional information and documentation (we will give you advice if this becomes necessary). The nature of the documentation we need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on your individual circumstances and the type of claim you are making.

Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Complaints procedure for the VoyagerProtect Travel Insurance Policy

We are dedicated to providing You with a high quality service and want to ensure that this is maintained at all times. If You feel that We have not offered a first class service please write and tell Us and We will do Our best to resolve the problem.

If You have any questions, concerns or problems regarding any aspect of Your insurance or the handling of a claim You should, in the first instance, contact Your insurance intermediary if You have one.

If You wish to make a complaint, You can do so at any time by referring the matter to Our Policy Administrator who will review Your complaint on Our behalf. Their contact details are:

**Complaints Officer,
Voyager Insurance Services Limited,
13-21 High Street, Guildford,
Surrey, GU1 3DG
United Kingdom
Tel: +44 (0) 1483 806 686
Fax: +44 (0) 1483 569 676
Email: complaints@voyagerins.com**

In the event You remain dissatisfied with the way We have handled Your complaint it may be possible in certain circumstances for You to refer that matter to the Complaints Team at Lloyd's. Their address is:

**Lloyd's Complaints,
Fidentia House,
Walter Burke Way, Chatham Maritime,
Chatham, Kent, ME4 4RN
United Kingdom
Tel: +44 (0) 207 327 5693
Fax: +44 (0) 207 327 5225
Email: complaints@lloyds.com**

Details of Lloyd's complaints procedures are set out in a Leaflet 'Your Complaint – How We Will Handle Your Complaint' available at www.lloyds.com/complaints and are also available from the above address.

If You remain dissatisfied after the Complaints Team at Lloyd's has considered Your complaint, You may have the right to refer the complaint to the United Kingdom's complaints body - the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect Your rights to take legal action. A complaint can be made to:

**Financial Ombudsman Service (FOS)
Exchange Tower
London, E14 9SR
United Kingdom
Tel: 0800 023 4 567 – free for people phoning from a "fixed line" (for example a landline at home)
0300 012 3 123 – free for mobile phone users who pay a month charge for calls to numbers starting 01 or 02
<http://www.financial-ombudsman.org.uk/>**

Please note: You must refer Your complaint to FOS within six months of the date on Our final response letter.

If You do not refer Your complaint within this time Period, FOS will not have our permission to consider Your complaint and so will only be able to do so in very limited circumstances, for example, if FOS believes that the delay was as a result of exceptional circumstances.

Financial Services Compensation Scheme

Dale Syndicate Services Ltd is covered by the Financial Services Compensation Scheme (FSCS), which means that You may be entitled to compensation if Dale Syndicate Services Ltd is unable to meet their obligations to You.

For further information on the FSCS, please visit www.fscs.org.uk or by contacting:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GU17 1DY, United Kingdom.

Telephone 0800 678 1100 or 020 7741 4000

Email enquiries@fscs.org.uk