

CX Landlords Contents Certificate Wording

Effected through:

Commercial Express Quotes Limited

THIS IS TO CERTIFY that in accordance with the authorisation granted under Contract Numbers JRPCX1102B3004 to the undersigned by certain Insurance Companies, whose names and the proportions underwritten by them appear below and are hereinafter referred to as "Underwriters" and in consideration of the premium specified herein.

This is to certify that the **Insured** having made to the **Underwriters** a proposal which shall be the basis of this contract and in consideration of the payment by the **Insured** of the premium specified in the schedule in accordance with the written authority (which number is shown in the schedule) allows Your broker or insurance advisor to sign and issue this certificate on behalf of **Underwriters** whose syndicate numbers are given in the authority and said **Underwriters** are hereby bound each for his own part and not one for another their Heirs Executors and Administrators to indemnify the **Insured** to the extent and in the manner detailed herein or endorsed hereon during the period of insurance subject to the terms Exceptions and Conditions contained herein or endorsed hereon.

For and on behalf of Underwriters:

Signed:



Authorised Signatory

IMPORTANT

This Certificate is a legal contract and it is important that **You** examine it carefully to make sure that it meets **Your** requirements. If it does not, or Your requirements change, please let us know right away. **You** are reminded of the need to tell us immediately of any facts or changes which **We** would take into account in our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate the certificate, or may result in the certificate not operating fully.

Definitions

In this Certificate, words that are highlighted in bold have the following meanings:

Aerials

Satellite dishes, television or radio **aerials**, aerial fittings, aerial masts and plinths.

Brown Electrical Goods

Any electrical item except washing machines, kettles, toasters, sandwich makers, dish washers, fridges, freezers, spin dryers, tumble dryers, microwave ovens and vacuum cleaners.

Contents

Household furniture, carpets and curtains.

Contents does not include the following:

i) **Money**

ii) Stamp, coin or other collections

iii) **Valuables**

iv) Guests' clothing and personal belongings

v) Any property which is more specifically **Insured** by other insurance **Your** pets or other animals vi)

Motor vehicles, caravans, trailers, watercraft, aircraft or accessories for these items

vii) Securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts viii) Any property connected with **Your** business, profession or trade

Damage

Accidental physical **Damage** to tangible property.

Home

The Property as stated in the Certificate Schedule and the fixtures and fittings (including carpets and blinds).

Injury

Accidental death of, accidental physical bodily **Injury**, physical illness or physical disease to, any third party

Loss

Accidental physical **Loss**, destruction or **Damage**

Money

Cash, bank and currency notes, cheques, postal orders, postage stamps, savings stamps and saving certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift vouchers, securities, documents, promotion vouchers and air miles vouchers.

Unoccupied

Your Home is **Unoccupied** when it has not been lived in for 30 consecutive days or more.

Valuables

Any article made from precious metal, jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment.

We/Us/Our/Underwriters

Certain Underwriters at Lloyd's

Insured/You/Your

The person or people named in the Certificate Schedule.

Contents Insurance

This section only applies if shown in Your Certificate Schedule.

Subject to any exclusions in this Section and any Conditions Precedent to Liability, Warranties, General Conditions, General Exclusions and Certificate limits, We will cover You for Loss or Damage to the Contents in Your Home or its outbuildings or private garage caused by the following Insured Perils. We will not cover You for the Certificate excess which is shown in the Certificate Excesses section of this Certificate.

We will cover Brown electrical goods up to £250.

Insured Perils

- 1 Fire, Explosion, Lightning and earthquake
- 2 Riot, civil commotion, strikes, labour or political disturbances, Excluding
a Loss or Damage while Your Home is Unoccupied
- 3 Malicious acts or vandalism, Excluding
a Loss or Damage caused by a person lawfully allowed in any part of Your Home b Loss or Damage caused when Your Home is Unoccupied
- 4 Storm or Flood, Excluding
a Loss or Damage to Contents in the open
b Loss or Damage caused by frost
c Loss or Damage caused by a change in the water table
- 5 Water or oil escaping from any fixed domestic appliance or system, Excluding
a Loss or Damage while Your Home is Unoccupied
b Loss or Damage to the appliance or system the water or oil escaped from
- 6 Theft or attempted theft, Excluding
a Theft or attempted theft caused by a person lawfully allowed in any part of Your Home
b Theft or attempted theft while Your Home is Unoccupied after the 31st day
c Theft or attempted theft of Money, certificates, documents or Valuables;
d Theft or attempted theft by deception unless Your Home was entered using forcible or violent entry
e Any amount over £500 from outbuildings and garages
- 7 The Buildings being hit by aircraft, other flying devices or anything dropped or falling from them,
animals, falling trees, branches, telegraph poles, lampposts or pylons, falling Aerials, or vehicles,
Excluding
a Loss or Damage arising from the cutting down of trees
- 8 Subsidence or heave of the site the Buildings stand on or landslip, Excluding
a Loss or Damage caused by or resulting the settlement or movement of made up ground or from coastal or river or watercourse erosion
b Loss or Damage caused by faulty design, workmanship or material
c Loss or Damage caused by demolition of or alterations or repairs to the Buildings
d Loss or Damage caused by solid floor slabs moving, unless the foundations beneath the outside walls of Your Home are damaged at the same time and by the same cause
e Your Home or land it is on settling, shrinking, bedding down or expanding
g Loss or Damage which originated prior to the Inception of this cover
h We will not pay for normal settlement or bedding down of new structures

Contents Insurance (continued)

Additional Extensions

Accidental Damage

This extension only applies if shown in **Your** Certificate Schedule.

We will pay for accidental **Loss** or destruction to the **Contents**.

Exclusions

We will not pay for:

- a faulty or defective design materials or workmanship, inherent vice, latent defect, gradual deterioration wear tear or frost
- b explosion occasioned by the bursting of a boiler (not used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under **Your** control
- c **Loss** or **Damage** caused by collapse or cracking of the Buildings
- d corrosion, rust, change in temperature, dampness, dryness, wet or dry rot, shrinkage, evaporation, **Loss** of weight, contamination, change in colour, flavour, texture or finish, vermin, insects, marring or scratching
- e acts of fraud or dishonesty
- f disappearance unexplained or inventory shortage misfiling or misplacing of information
- g cracking, fracturing, collapse or overheating of boilers, economisers, vessels, tubes or pipes, nipple leakage and or the failure of welds of boilers
- h mechanical or electrical breakdown or derangement of machinery or equipment
- i bursting overflowing discharging or leaking of water tanks apparatus or pipes occurring whilst the whole of **Your Home** is **Unoccupied**
- j normal settlement or bedding down of new structures
- k **Damage** to property as a result of its undergoing any process
- l **Damage** to property in transit
- m **Damage** to vehicles licensed for road use (including accessories thereon), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft
- n property or structures in the course of construction or erection
- o **Damage** specifically excluded elsewhere under the **Contents** Section or elsewhere in this Certificate
- p **Damage** caused by tearing or fouling or chewing by animals
- q We will not pay for **Loss** or **Damage** to the interior of any **Building** or to the **Contents**, caused by rain, snow, sand or dust, whether driven by wind or not, unless the **Building**, first sustains storm **damage** to its roof through which the rain, snow, sand or dust enters.
- r We will not pay for the cost of general maintenance or upkeep
- s Excluding and claim for **loss** or **damage** of more than £5,000

Settling claims for **Loss** or **Damage**

- 1 If the **Contents** suffer **Loss** or **Damage** We will replace the **damaged Contents** as new, as long as the sum **Insured** is at least equal to the cost of replacing all the **Contents**, However, We may at Our option;
 - a pay the cost of replacing the item as new, or
 - b pay the cost of repairing any item;
- 2 If the **Contents** suffer **Loss** or **Damage** and the sum **Insured** is not equal to the cost of replacing all the **Contents** as new, then **You** shall be considered as being **Your** own insurer for the difference and shall bear a rateable share of the **Loss** accordingly.
- 3 Individual Flats
 - i) Cover excludes all common parts
 - ii) If for any reason We cannot replace or repair the **damaged** property We may at Our option pay an amount, not exceeding what it would have cost to replace or repair the **damaged** property, up to the sum **Insured**

We will not pay for replacing any **undamaged** part or item forming part of a set.

Contents Insurance (continued)

The most We will pay for any one claim is the sum **Insured** for **Contents**, as shown on the Certificate Schedule, less any excess.

We will not reduce the sum **Insured** after a claim as long as the repair work is completed, and any recommendations We make to prevent further **Loss** or **Damage**, are carried out without delay.

Metered Water

This certificate extends to include **Loss** from accidental escape of metered water from water tanks, apparatus and pipes in consequence of an **Insured** Peril but only to the extent that such **Loss** is determined by measurement from the water authority meter for which **You** are responsible. The amount payable is limited to such excess water charges levied by the water authority and in no case exceeding £5,000 in respect of any one **Loss** and £15,000 in the aggregate in any one period of insurance. **You** must record the reading of the meter at intervals of not more than 30 days.

Unauthorised use of electricity gas or water

We will pay for the cost of metered electricity gas or water for which **You** are legally responsible arising from its unauthorised use by persons taking possession of or occupying **Home** without **Your** authority up to a limit of £5,000. **You** shall take all practical steps to terminate such unauthorised use as soon as it is discovered.

Loss of Rent or Alternative Accommodation

While **Your home** cannot be lived in as a result of **loss or damage** covered by an **Insured peril**, **We** will pay the following expenses or **losses** **We** have agreed to. Either;

- i) the amount of rent which **You** still have to pay, or would have received from an existing tenant; or
- ii) the cost of similar alternative accommodation for **You** and pets, including the cost of temporary storage for **Your** furniture.

Excluding

Any amount over 15% of the sum **Insured** for **Contents** for any one claim.

Legal Liability to the Public

What is covered	What is not covered
<p>This section will indemnify you</p> <p>i) As owner for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • Damage to property <p>caused by an accident happening at the premises during the period of insurance, arising from the provision by you of furniture fixtures fittings and utensils within the premises insured hereby and occupied by a tenant.</p>	<p>We will not indemnify you for any liability</p> <ul style="list-style-type: none"> a) for bodily injury to <ul style="list-style-type: none"> • you • any person who at the time of sustaining such injury is engaged in your service b) for bodily injury arising directly or indirectly from any communicable disease or condition c) arising out of any criminal or violent act to another person or property d) for Damage to property owned by or in the charge or control of <ul style="list-style-type: none"> • you • any person engaged in your service e) arising directly or indirectly out of any profession, occupation, business or employment f) which you have assumed under contract and which would not otherwise have attached g) arising from any mechanically propelled vehicle other than self propelled grass cutting equipment.

Limit of insurance

We will not pay

- more than **£2,000,000** in all for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Certificate Excesses

You must pay an amount towards each claim. The amount You pay is called 'excess'. The following excesses apply to each and every claim.

Excesses

Contents	£50
Loss of Rent	£50

Claims Procedure and Conditions

If You need to make a claim, please follow the procedure below so We can deal with the matter efficiently.

You must do the following:

- 1 Contact the agent that arranged this insurance for You as soon as reasonably possible. If Your loss occurs out of normal office hours contact us on telephone number 0845 604 6615 or 02920 558639.
- 2 Give us full written details of Your claim as soon as reasonably possible, and always within 30 days.
- 3 You must notify us within 7 days for claims under the Riot or Malicious Damage insured perils.
- 4 Tell the police immediately if Damage has been caused by theft, attempted theft, malicious acts or vandals.
- 5 Take all reasonable steps to reduce and prevent any further injury, loss or damage.
- 6 Give us, at Your expense, all information and evidence (including written estimates and proof of ownership and value) We ask for.
- 7 Send to us (unanswered) every letter, claim, writ, summons or other legal document You receive in relation to the claim.

You must not do the following:

- 1 Abandon any item to us.
- 2 Dispose of any Damaged items before We have inspected them.
- 3 Negotiate, admit or settle any claim or offer without our permission in writing.

We may do the following:

- 1 Enter the Home where the bodily injury or Damage has happened, keep the insured property and deal with the salvage in a reasonable way.
- 2 Negotiate defend or settle (in Your name and on Your behalf) any claim made against You.
- 3 Prosecute (in Your name for our own benefit), any other person in respect of any amount We have or must pay.
- 4 Appoint a loss adjuster to deal with the claim.
- 5 Arrange to repair the Damage to the property.

Conditions Precedent to Liability

The following are Conditions Precedent to Insurer's liability under this Certificate. **You** must comply with these Conditions. Failure to do so may invalidate any claim.

1. Changes in circumstances

You must immediately tell Us about any change in **Your** circumstances. In particular **You** must tell Us if there is a change to:

- a the address of **Your Home**;
- b the use of **Your Home** (including if **Your Home** becomes **Unoccupied**).
- c the type of tenant occupying **Your Home**
- d **Your Home**'s structure
- e the total cost of rebuilding **Your Home**, or the total cost of replacing the **Contents**.
- f any change to the material facts of this certificate

As soon as **You** are aware that **Your Home** will be unattended for more than 14 days in a row **You** must immediately:

- a turn off the water at the mains and drain the system
- b turn off any oil supply at the tank

2. Unoccupied Properties

If any part or parts of **Your Home** becomes **Unoccupied** during the period of insurance or is **Unoccupied** at the start of this insurance, the following will apply to the **Unoccupied** part or parts: 1 **You** or **Your** agents must inspect the **Unoccupied** part or parts of **Your Home** at least every 14 days to make sure that:

- a the gas, electricity and water supply is turned off at the mains and the system drained (unless adequate level of heating is maintained from fixed heating appliances):
- b all outside doors are securely locked:
- c all ground-floor and accessible upper-floor windows are securely fastened and any broken windows boarded up; and
- d **Your Home** and all yards and areas surrounding **Your Home** are free from fuel and waste materials

You must keep a record of all inspections and **We** must be able to inspect **Your** records at any time.

2. If the Buildings are broken into or vandalised. **You** must immediately:

- a make the property safe and secure;
- b follow the claims procedure set out in this Certificate ; and
- c keep a record of any necessary work and inspections. **We** must be able to inspect **Your** records at any time

The following **Insured** perils will not be covered at any time in respect of the **Unoccupied** part or parts of **Your Home**:

- 1. Riot, civil commotion, strikes, labour or political disturbances
- 2. Malicious acts or vandalism
- 3. Water or oil escaping from any fixed domestic appliance or system
- 4. Theft or attempted theft
- 5. Frost **Damage** to fixed water or heating systems in **Your Home**.
- 6. The excess specified in the "Certificate Excesses" section

Also, **We** will not pay for any **Damage** to any part of **Your Home** caused by water or oil escaping from any fixed domestic appliance or system within the **Unoccupied** part or parts of **Your Home**.

Conditions Precedent to Liability (continued)

3. Maintenance and safety requirements

a A current Gas Safety Record must have been issued and complied with and a CORGI-registered contractor must inspect and service all gas appliances at least every 12 months. Also, any necessary repairs and maintenance must be carried out promptly by a CORGI-registered contractor.

b If furnished, all upholstered furniture must meet the Fire and Furniture Regulations Act. Any furniture added to the property after 1 March 1993 must keep to the relevant fire resistance requirements.

c You must give Your tenants all relevant instruction manuals.

You must keep records of all inspections, checks and work that has been carried out. We must be able to inspect these records.

Note: Part Owner Occupied, Long Leasehold or Management Company

The Conditions Precedent to liability numbered 3a, 3b, 3c & 3d will not apply to that part of Your Home or property that are occupied by the freehold owner or long leasehold owner.

4. Flat Roof

All flat roof sections (unless constructed of concrete) must be less than 10 years old.

If the above Condition Precedent is not complied with all liabilities for claims arising from Damage to or as a result of the flat roof are excluded.

5. Minimum Security Clause

All doors and windows to Your Home must be secured by:

Five-lever mortise deadlocks, to British Standard 3621 on all external doors and key-operated security bolts fitted to the top and bottom of all external doors apart from the final exit door; or

Built in deadlocking cylinder locks and security bolts if the door is double glazed; or

Mortise security bolts or other key operated locks to British Standard 3621 fitted at the top and bottom of each portion of French windows or double sliding patio doors; and

All opening sections of the basement, ground floor or easily accessible windows to Your Home are secured by key operated window locks.

The locks and security bolts must be locked and secured overnight or when no authorised person is in Your Home. We will not provide any cover arising out of Theft or attempted theft unless the protection listed is put into full and effective operation whenever Your Home is left unattended or when you have gone to bed. This does not apply on the windows of bedrooms where people are sleeping.

All keys must be removed from the locks or bolts and hidden from view when Your Home is left unattended.

General Conditions (applicable to all Sections of this Certificate)

1. Certificate Voidable

This Insurance shall be Voidable in the event of non-disclosure, misrepresentation or misdescription of any material fact or particular.

2. Observance

Observance of the terms of this Certificate relating to anything to be done or complied with by **You** is a Condition Precedent to any liability of Insurers.

3. Reasonable care

a **You** at **Your** own expense must take all reasonable steps to prevent **Injury, Loss or Damage**. b **You** must maintain the Buildings and **Contents** in a sound condition and good repair.

4. Warranties

Every warranty shall, from the time the warranty applies, continue to be in force throughout the period of the Insurance and non compliance with any warranty insofar as it increases the risk shall be a bar to any claim.

5. Personal representatives

If **You** die, **Your** personal representatives will have the benefit of this insurance for the rest of the current period of insurance as long as they tell Us, as soon as possible, about **Your** death and they keep to all terms and conditions of this certificate.

6. Contracts (Right of Third Parties) Act 1999 Clarification Clause

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

7. Cancellation

We may cancel the Certificate by writing to **You** at **Your** last or known address confirming that all cover will end 14 days after the date of Our letter; or **You** may cancel the Certificate by giving Us written instructions.

If **You** or **We** cancel the Certificate, and **You** have not made a claim during the current period of insurance, **We** will refund the premium, less an administration fee, for any remaining period of cover. No premium will be refunded for amounts under £25.00 + IPT + any administration fee.

8. Instalment Premiums

If **You** default under a credit arrangement to pay the premium, all coverage ceases from the default date unless **We** agree in writing to re-instate cover.

9. Fraudulent claims

We will not pay for any claim that is in any way fraudulent or exaggerated. **We** may also make this insurance invalid and recover any **Money**. **We** have paid to **You** or **Your** representative.

10. Governing law

Under UK law **You** and **We** can choose the law that will apply to this insurance contract. Unless **You** and **We** have agreed otherwise, this contract will be governed by and interpreted in accordance with English law.

11. Other insurance

If **You** have any other insurance certificates which cover the same **Loss, Damage** or liability as this certificate, **We** will pay only Our share of any claim.

12. Rights to recovery

We may take, or ask **You** to take any action necessary to recover from a third party any costs **We** become liable for under this certificate. **We** may do this before or after **We** pay **Your** claim.

General Conditions (applicable to all Sections of this Insurance) (continued)

13. Non-Invalidation Clause

This insurance shall not be invalidated by any change of occupancy or increase of risk taking place in the Buildings **Insured** without **You** knowledge provided that **You** notify Us immediately on becoming aware and pay any additional premium that may be required from the date of such change.

14. Data Protection Act 1998

You should understand that any information **You** have provided will be processed by Us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

General Exclusions

This Certificate does not cover the following:

1 Existing Damage

- a Any **Loss** or **Damage** occurring before the start of this Certificate
- b Any **Loss** or **Damage** deliberately caused by **You** or anyone working on **Your** behalf

2 Use of the Buildings

- a Any **Loss** or **Damage** caused by any portable heaters.
- b Costs for keeping to any requirements or regulations **You** knew of before the **Loss** or **Damage** occurred.

3 Loss of value and consequential financial Loss

- a **Loss** of value of the **Contents** or any other property **Insured**.
- b Consequential **Loss** (that is any **Loss** which happens as a result of, or has any side effect financial, economic or otherwise, as a result of any **Loss** to the **Contents You** have **Insured**).

4 Any **Loss** or **Damage** caused by wear and tear or any gradually operating cause.

5 **Loss** or **Damage** caused by domestic pets or by insects or vermin.

6 Pairs and sets

The cost of replacing or altering any **undamaged** part or item forming part of a set.

7 Property not covered

- a Living creatures.
- b Motorised vehicles, trailers, caravans, or spare parts and accessories in or on any of them.
- c Property more specifically **Insured** by any other certificate
- d Plants, trees and shrubs in the garden.

8 Property being confiscated or detained by any government or public or local authority.

9 Sonic bangs

Any **Loss** or **Damage** from pressure waves caused by aircraft or other flying devices travelling at or above the speed of sound.

10 Diminution in value

Any reduction in value of the property **Insured** following repair or replacement paid for under this insurance.

General Exclusions (continued)

11 War Exclusion

Any **Loss** or **Damage** or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or **Damage** to property by or under the order of any government or public or local authority.

12 Radioactive Contamination and Nuclear Assemblies Exclusion

1 Any **Loss** or destruction of or **Damage** to any property whatsoever, or any **Loss** or expenses whatsoever resulting or arising therefrom or any consequential **Loss**

2 Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

i ionising radiations or contamination by radioactive from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,

ii the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

iii the causing, occasioning or threatening of harm of whatever means:

iv putting the public or any section of the public in fear

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

13 Terrorism Exclusion

Any **Loss**, **Damage**, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the **Loss**.

For the purpose of this insurance an act of terrorism means 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 or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This insurance also excludes **Loss**, **Damage**, cost or expense of whatsoever nature 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 **Loss**, **Damage**, cost or expense is not covered by this insurance the burden of providing the contrary shall be upon You.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Complaints

Our aim is to provide a first class standard of service. However, if You have any cause for complaint, You should in the first instance, contact the intermediary who arranged this Certificate for You. If You are in any way dissatisfied with their response or require further information or assistance, then You should contact:

Commercial Express Quotes Limited
Unit 4, Castlegate Court,
Castlegate Way,
Dudley
DY1 4RD

If You are not satisfied with the way a complaint has been dealt with You may ask Your Insurer / Underwriter to review Your case.

Certificate Holder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M &HA

Telephone number : 0207 327 5693
Fax number : 0207 327 5225
Email : complaints@Lloyds.com

If You remain dissatisfied and wish to make a complaint, and You are an eligible complainant, You may refer the matter at any time to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel No: 0845 080 1800

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

Definition of an Eligible Complaint

An eligible complaint is either a private individual, a business with a group annual turnover of less than £1million or a trustee of a trust with a net asset value of less than £1 million at the time of complaint.

Financial Services Compensation Scheme

Certain Underwriters at Lloyd's are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Certain Underwriters at Lloyd's are unable to meet its obligations to You under this contract. If You are entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme

7th Floor, Lloyd's Chambers,
Portsofen Street
London E1 8BN

and on their website www.fscs.org.uk