



Master Policy of Public Liability Insurance

Issued to

Schools and Universities Polo Association

To cover

**Members of Schools and Universities Polo Association and/or members of
Schools Alumni Polo Association as defined within the Terms and
Conditions.**

Members Wording

Scheme Administrator

This scheme is administered on behalf of the Members of the Schools and Universities Polo Association or the Schools Alumni Polo Association by KBIS British Equestrian Insurance. If you have any queries relating to this **Policy** please contact:

KBIS British Equestrian Insurance
Cullimore House,
Peasemore,
Newbury,
Berkshire,
RG20 7JN

Telephone: 01635 247474
Fax: 01635 247474
E-mail: liability@kbis.co.uk

Claims Procedure

If any incident occurs which could result in a claim, **you** must immediately contact the **Insurers** via KBIS British Equestrian Insurance who will be able to advise **you**.

Please refer to **Policy** Condition 1 on Page 13 for full details of the claims procedure and conditions.

Policy Information

Not forming part of this Insurance **Policy**

This **Policy** has been prepared in accordance with the instructions of the master **Policy** holder on behalf of the Members. Please read it carefully to ensure that it meets **your** requirements and that you understand its limits, terms, conditions and exclusions. KBIS British Equestrian Insurance should be contacted immediately if any correction is necessary.

This **Policy** consists of:

- the **Certificate** which states who is the **Master policy holder**, the business being covered and other particulars such as the **Period of Insurance** and details such as the occurrences insured, limits of liability and certain amounts for which the **Member** may be responsible;
- **Definitions** which define particular words and expressions that apply to the whole of this **Policy** or where specifically stated within a Section as applying to that Section;
- the **Policy Cover** section of the **Policy** which gives precise details of the cover being provided;
- the **Policy Extensions, Policy Exclusions and Policy Conditions** of cover applying to the whole of this **Policy**;
- the **Further Information** section which provides details of what to do should **you** not be entirely satisfied with the service **you** have been provided;
- any **Endorsement(s)** which might apply to the **Policy** or individual Sections and which incorporate cover and amendments extensions limitations and such like.

You should immediately notify the **Insurers** via KBIS British Equestrian Insurance of any changes which may affect the insurance provided by this **Policy**.

Alterations in the cover required after issue of the **Policy** will be confirmed by separate Certificate(s) and/or Endorsement(s) which **you** should file with the **Policy**. **You** should refer to these Certificates and/or Endorsement(s) and the **Policy** to ascertain precise details of cover currently in force.

Schools and Universities Polo Association Members Public Liability Insurance

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Definitions

These definitions are applicable to the whole **Policy** wherever these words appear in **bold**.

Damage

means physical loss of or damage to **Property**

Incident

means any one occurrence or series of occurrences consequent on or attributable to one source or original cause

Excess

means the amounts specified in the **Policy** which the **Member** shall pay in respect of all damages, compensation, claimant costs, **Legal Costs** and expenses before the **Insurers** shall be liable to make any payment. The **Excess** shall apply to each **Incident** except any liability arising out of **Injury** sustained anywhere in the world.

Horse(s)

"Horse means any horse, pony, donkey, mule, ass or jennet owned by the Member.

Injury

means bodily injury, death, disease, illness, nervous shock or mental injury.

Insurers

means Liberty Mutual Insurance Europe SE.

Legal Costs

means:

1. costs of legal representation at:
 - a. any Coroner's Inquest or Fatal Accident Inquiry;
 - b. proceedings in any court arising out of any alleged breach of statutory duty;
2. all other costs and expenses in relation to the defence, investigation or settlement of any claim incurred with the Insurer's consent.

Member

Means a member

- a) any member of the Schools and Universities Polo Association and/or any member of the Schools Alumni Polo Association:
 - (i) normally domiciled in the United Kingdom, the Isle of Man, the Channel Island, Republic of Ireland or at bases of Her Majesty's Forces Overseas.
 - (ii) Normally domiciled elsewhere in the World whilst temporarily visiting the United Kingdom, the Isle of Man, the Channel Islands or Republic of Ireland

who has paid their membership subscription to the association and is covered under this insurance contract.

(b) any person granted temporary day membership of the Schools and Universities Polo Association or the Schools Alumni Polo Association by virtue of entering as a participant in a Schools and Universities Polo Association or Schools Alumni Polo Association event.

(c) if required by Law, the parent or guardian of the said member.

(d) in the event of the death of the **Member**, the personal representatives of the member in respect of liability incurred by the member.

(e) any person normally domiciled outside the countries specified in (a) (i) above whilst participating in international competitions in the United Kingdom organized under the auspices of or recognized by the Schools and Universities Polo Association or the Schools Alumni Polo Association .from the time of arrival at the site of the competition until time of departure therefrom.

Providing that such person shall as though he were the Assured observe, fulfil and be subject to the terms, conditions, limitations and exclusions

Master Policy Holder

Means the Schools and Universities Polo Association.

Nuisance

Means nuisance, trespass or interference with any: easement; right of air; right of light; right of water; right of way

Period of Insurance

means the time for which this insurance is in place as shown in the **Policy** and certificate

Person Employed

means:

- 1.1. a person under contract of service or apprenticeship with the **Member**;
- 2.2. a labour master or labour only sub-contractor or person supplied by any of them;
- 3.3. a self-employed person;
- 4.4. a person hired to or borrowed by the **Member**;
- 5.5. a person undertaking study or work experience;
- 6.6. a person supplied to the **Member** under a contract or agreement, the terms of which deem such a person to be in the employment of the **Member**.

Pollutants

means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste.

Pollution

means **Pollution** contamination of buildings or other structures, or of water or Contamination land, or the atmosphere and all loss or Damage or **Injury** directly or indirectly caused by such **Pollution** Contamination.

Policy

means the contract of insurance between **you** and **us**.

Premises

means any place(s) used for the purposes of business within the **Territorial Limits**.

Premium

means the amount specified in the Certificate.

Property	means material Property .
Product	means any commodity, article or thing including packaging, containers and labels sold, supplied, distributed, erected, repaired, altered, treated, installed, processed, manufactured or tested by or on behalf of the Member and no longer in the possession or under the control of the Member but shall not include food or drink for consumption on the Premises of the Member or at any other premises where the Member is conducting the business.
Proposal	means any information supplied by the Member in connection with this insurance and any declaration made in connection therewith.
Territorial Limits	means Worldwide.
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.
We/Us/Our	means Liberty Mutual Insurance Europe SE.
You/Your/Yours	means the Member who is covered under this Policy of insurance.

Policy Cover

Cover and Jurisdiction

This insurance will only apply to judgments, awards or orders of courts within the European Union.

This insurance will not apply to judgments, awards or orders of courts or to any order seeking to enforce such judgments, awards or orders, or to any liability arising under the law of any place outside these territories.

The **Insurers** will indemnify the **Member**:

1. against legal liability for damages and claimant's costs and expenses in respect of:
 - a. **Injury** sustained by any person;
 - b. Damage to **Property**;
 - c. **Nuisance**;

Occurring during the **Period of Insurance** within the **Territorial Limits** in connection with the **Member's** use and/or ownership and/or control of a **Horse** and direct participation by the **Member** in other **Horse** related activities.

2. in respect of **Legal Costs** incurred with the written consent of the **Insurers** in connection with any **Incident** which is or may be the subject of indemnity under 1 above.

Period of Coverage

From: 1st January 2018 or the date that membership begins

To 31st December 2018
Both days inclusive
Important information

- 1) In respect of persons granted temporary day membership the period of cover is from the time of arrival at the site of the Schools and Universities Polo Association or the Schools Alumni Polo Association event in which they are participating until time of departure.

Limit of Indemnity and Excess

Limit of Indemnity £10,000,000 per **Incident**

Excess £250

Irrespective of:

- a. the number of parties and/or entities entitled to indemnity;
- b. the number of claimants;

the liability of the **Insurers** under this **Policy** including all Extensions in respect of any one **Incident** shall not exceed the Limit of Liability stated in the **Policy**.

Policy Extensions

1 Authorised Users' Indemnity

Covers any person given permission by the Member to use the Member's horse or horse drawn vehicle or a horse or horse drawn vehicle normally in the Members custody whilst using the Horse or Horse drawn vehicle only subject to condition (4) Provided always that the Authorised User observes, fulfil and are subject to the terms, conditions, limitations and exclusions of the **Policy**

2. Grooms Indemnity.

Covers Public Liability incurred by any groom whilst working for the Member. Provided always that the Groom observes, fulfil and are subject to the terms, conditions, limitations and exclusions of the **Policy**

3 Cross Liabilities

If the **Member** comprises more than one party and/or entity the **Insurers** will indemnify each in the same manner and to the same extent as if a separate **Policy** had been issued to each.

Provided that the total amount of indemnity afforded by the **Insurers** shall not exceed the Limit of Liability stated in the Certificate regardless of the number of parties and/or entities entitled to indemnity.

Policy Exclusions

This **Policy** will not apply to legal liability and/or **Legal Costs**:

1 Instruction

directly or indirectly caused by, arising from or in connection with providing instruction or services to do with **Horses** by way of gain.

2 Family Members

For Bodily injury to any member of the **Member's** family or household.

3 Racing

For Bodily Injury or loss or damage to Property arising from or in connection with Horse Racing, Point to Point racing or Steeple Chasing

4 Injury Sustained by Persons Employed

for **Injury** sustained by any **Person Employed** arising out of and in the course of employment by the **Member**.

5 Product

directly or indirectly caused by, arising from or in connection with any **Product**.

6 Pollution Contamination

directly or indirectly caused by, arising from or in connection with **Pollution** contamination.

7 Vehicles

arising out of the ownership or possession or use of any mechanically propelled vehicle by or on behalf of the **Member** in circumstances where insurance or security is required under the provisions of any road traffic legislation but this Exclusion will not apply to:

- a. mechanical plant while operating as a tool of trade
- b. the loading or unloading of any vehicle except in respect of legal liability for which:
 - i. insurance or security is required by law;
 - ii. indemnity is provided by any motor insurance contract.

8 Vessels and Craft

arising out of the ownership, possession or use by or on behalf of the **Member** of any vessel or craft designed to travel in on or through water and/or air and/or space but this Exclusion will not apply to waterborne craft not exceeding 4 metres in length in United Kingdom or Ireland territorial waters.

9 Property in the Care Custody or Control of the Member

For loss of or damage to Property belonging to or in the care, custody or control of the **Member**, their family, household or Person in their service.

10 Radioactive Contamination

directly or indirectly caused by or contributed to by or arising from:

- a. ionising radiation 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 thereof;
- c. the radioactive, toxic, explosive or other hazardous or contaminating properties of any explosive nuclear installation, reactor or other nuclear assembly or nuclear component thereof.

11 Punitive and Exemplary Damages

for punitive or exemplary damages or any damages resulting from the multiplication of compensatory damages.

12 Fines, Liquidated Damages, Penalty Clauses and Performance Warranties

for fines, liquidated damages, penalty clauses or performance warranties.

13 Defamation

in respect of any form of defamation.

14 Excess

for the amount of the **Excess** (es) stated in the Certificate and the **Policy**.

15 Employment Practice Liability

directly or indirectly occasioned by happening through or in consequence of any claim for breach of employment contract, defamation, discrimination and/or harassment and or in relation to the hiring, supervision, retention and/or personal development of any **Member** and/or **Person Employed** howsoever arising.

16 Asbestos

arising directly or indirectly from the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in consequence of a loss.

17 Terrorism

for **Injury**, 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 **Incident** contributing concurrently or in any other sequence to the loss.

This insurance also excludes **Injury** 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 the **Insurers** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Member**.

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

18 Cyber

for any loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

19 Mould and Fungus

For damage to any **Property** or any loss, cost or expense directly or indirectly arising out of or resulting therefrom or any consequential loss in any manner related to Fungal Pathogens, whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss.

For the purpose of this exclusion "Fungal Pathogens" means any fungus or mycota or any by-product or type of infestation produced by such fungus or mycota including but not limited to mould, mildew, mycotoxins, spores or any biogenic aerosols.

20 War

directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power whether war be declared or not.

21 Professional or Commercial Activities

For **Injury** or **Damage** arising out of, or incidental to, any profession, occupation or business of the **Member**. This Exclusion is deemed not to apply in respect of Grooms working for the Member.

22 Hire or Reward

For **Injury** or **damage** directly or indirectly caused by, or contributed to, or arising from the use of a **Horse** or **Horse** drawn vehicle for hire or reward.

23 Known Incidents

For any claim arising from circumstances known to the **Member** before the start of this **Policy**.

24 Player to Player

For any claim made by one player against another player for **injury** or **damage** sustained whilst both parties are playing, practicing or training for polo.

Policy Conditions

The following conditions apply to this **Policy** except where otherwise specified:

1 Claims procedure

It is a condition of this insurance that the **Member** shall give written notice to the **Insurers** as soon as is reasonably practicable of any **Event** that may give rise to a claim under this **Policy** and shall give all such additional information as the **Insurers** may require.

Every letter of claim writ summons or process and all documents relating thereto and any other written notification of claim shall be forwarded unanswered to the **Insurers** immediately after they are received.

The **Member** shall at all times, in addition to their obligations set out above afford such information to and co-operation with the **Insurers** or their appointed agents to allow the **Insurers** to be able to comply with such relevant Practice Directions and Pre-action Protocols as may be issued and approved from time to time by the Head of Civil Justice.

The **Insurers** shall be entitled (either before or after any payment hereunder) to take over at their own expense the absolute control and conduct of any negotiation, proceeding or settlement of any claim in the name of and on behalf of the **Member**. The **Member** shall not admit liability or make any offer or promise of payment without the written consent of the **Insurers**.

The **Member** shall keep adequate records and shall give such information and assistance as the **Insurers** may reasonably require to substantiate a claim or deal with a third party claim.

Claims correspondence notification address:

KBIS British Equestrian Insurance
Cullimore House,
Peasemore,
Newbury,
Berkshire,
RG20 7JN

Telephone: 01635 247474

Fax: 01635 247474

E-mail: liability@kbis.co.uk

2 Observance of Terms and Right of Recovery

Observance of the terms of this **Policy** relating to anything to be done or complied with by the **Member** is a condition precedent to any liability of the **Insurers**.

3 Excess

No indemnity is provided until the applicable **Excess** for any claim has been paid to and received by the **Insurers** hereon.

4 Non-Contribution Clause

If any claim covered by this **Policy** is also covered in whole or in part by any other insurance, the liability of the Insurer shall apply as excess of, and not as contributory with, such other insurance.

5 Other Insurances

If at any time of any claim(s) covered by this **Policy** there is or but for the existence of the **Policy** would be any other insurance covering the same legal liability the indemnity afforded by this **Policy** will not apply except in respect of any amount beyond that which would have been payable under such other insurance had the **Policy** not been effected and subject to the Limit of Liability.

6 Discharge of Liability

In respect of any claim(s) against the **Member** to which a Limit of Liability applies, the **Insurers** may at any time pay the amount of such Limit after deduction of any sums already paid or incurred or any less amount for which at the absolute discretion of the **Insurers** such claim(s) can be settled. The **Insurers** will relinquish control of the said claim(s) and be under no further liability in respect thereof except for **Legal Costs** for which the **Insurers** may be responsible prior to the date of such payment unless the Limit of Liability is inclusive of **Legal Costs**.

7 Cancellation

The **Master Policy holder** can cancel this insurance at any time.

The **Member** can cancel this insurance by terminating their membership of the Schools and Universities Polo Association or the Schools Alumni Polo Association.

We can cancel this insurance by giving the Master **policy holder** thirty (30) days' notice in writing. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of **Premium**;
- a change in risk occurring which means that **We** can no longer provide **You** with insurance cover;
- non-cooperation or failure to supply any information or documentation **We** request;
- threatening or abusive behaviour or the use of threatening or abusive language to **Us** or to KBIS.

8 Contracts (Rights of Third Parties) Act 1999 Clarification Clause

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

9 Law & Jurisdiction

In the event of any dispute relating to any terms, conditions, limitations or exclusions of this Insurance, such dispute shall be dealt with according to European law, and only a European Court shall have jurisdiction. The **Premium** for this insurance has been calculated accordingly, and no consideration has been paid in respect of any sums payable as a consequence of the jurisdiction of any other court.

10 Data Protection Act 1998

It is understood by the **Member** that any personal data provided to the **Insurers** regarding the **Member**, its Employees or Agents will be processed by the **Insurers**, 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 third parties.

The **Insurers** will keep such information secure at all times. In certain circumstances, for example for systems administration purposes, the **Insurers** may have to transfer information to another country, which may be a country outside the European Economic Area (EEA). By proceeding with this insurance the **Insurers** assume that **You** agree to them transferring **your** information to a country outside the EEA.

Should **You** wish to obtain the information that **We** hold on **You** please contact the Legal and Regulatory Department, Liberty Mutual Insurance Europe Limited, 20 Fenchurch Street, London, EC3A 2AZ.

A small fee may be charged to cover the cost of administration.

11 Precautions and Reasonable Care

The **Member** shall take all reasonable precautions:

- a. for the safety of and to avoid, prevent or minimise any Damage to the **Property**;
 - b. to avoid, prevent or minimise any **Injury** to others or damage to their **Property**;
- which might give rise to a claim under this Insurance.

The **Member** shall also:

- a. comply with all statutory and other obligations and regulations imposed by any authority;
- b. maintain the **Premises**, machinery, plant and equipment and other services (including fire, security and safety equipment) in a satisfactory state of repair;
- c. exercise reasonable care in the selection and supervision of employees and in the employment of competent staff;
- d. in the event of discovery of any defect or danger immediately caused such defect or danger to be made good or remedied and in the meantime shall cause such additional precautions to be taken as the circumstances may require.

12 Fraud

If the **Member** makes a fraudulent claim under this Master **Policy**, the **Insurers**:

- a) are not liable to pay the claim; and
- b) may recover from the **Member** any sums paid by the **Insurers** to the **Member** in respect of the claim; and
- c) may by notice to the **Member** treat this insurance contract as having been terminated with effect from the time of the fraudulent act.

If the **Insurers** exercise their rights under Condition 12. c) above:

- d) the **Insurers** shall not be liable to the **Member** in respect of a relevant **Incident** occurring after the time of the fraudulent act. A relevant **Incident** is whatever gives rise to the **Insurers**' liability under this insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- e) the **Insurers** need not return any of the **Premiums** paid.

This condition will apply to only the individual **Member** of the **Master Policy** and not the entire group if the fraud was perpetrated by an individual **Member** and not the Master **Policy**holder.

13 Subrogation

Any claimant under this **Policy** shall, at the request and the expense of the **Insurers**, take and permit to be taken all necessary steps for enforcing rights and remedies against any other party in the name of the **Member**, whether such steps are or become necessary before or after any payment is made by the **Insurers**.

14 Declarations/Adjustment of Premium

If any part of the **Premium** is based on estimates provided by the **Member**, the **Member** shall keep an accurate record containing all relevant information and shall at any time allow the **Insurers** to inspect such record. The **Member** shall within 30 (thirty) days after the expiry of each **Period of Insurance** furnish the relevant information as the **Insurers** may require. The **Premium** shall then be adjusted and the difference paid by or allowed to the **Member**, subject to any minimum **Premium** required within 30 (thirty) days of receipt of the **Insurers**' adjusted **Premium** calculations.

15 Termination of Membership

Termination of the Schools and Universities Polo Association or Schools Alumni Polo Association Membership from any cause will similarly terminate cover under this master **Policy** from the same date.

Further Information

Complaints Procedure

Our aim is always to provide our customers with a first-class service, however we are aware that, occasionally, it is possible that we may fail to meet your expectations.

If you need to make a complaint, in the first instance, you should contact us either in **writing** to:

The Complaints Officer,
Cullimore House,
Peasemore,
Newbury,
Berkshire, RG20 7JN

or by telephone on 01635 247474

or by email at ask@kbis.co.uk.

Where a complaint arises we will, wherever possible, endeavour to resolve the matter **by no later than the close of business the third working day following receipt**. If this is not possible, to enable us to remedy the situation in a speedy and efficient manner, we have a documented, formal complaints procedure, details of which are shown below.

- 1)** We will acknowledge your complaint promptly, to reassure you that we will be dealing with the issue as a matter of urgency, giving you the details of who will be handling the matter in our office, and details of the service of the Financial Ombudsman Service, where this applies.
- 2)** In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing giving the reasons for our decision, and ensure that your complaint is promptly forwarded to the appropriate party, in writing.
- 3)** We will aim to make a final response to you as soon as is practicable, and keep you reasonably informed as to progress. We anticipate that we will be able to provide a substantive response to most complaints within eight weeks.
- 4)** By the end of eight weeks from receipt of your complaint, we will issue you with our final response, or issue a response that gives the reasons for the delay and indicates when we will be able to provide a final response. If you are dissatisfied with our response, or the delay at this time, you will have a period of Six months in which you can refer the matter to the Financial Ombudsman Service (FOS), whose details are shown below.

When we provide our final response letter, we will endeavour to ensure that we have taken into consideration any financial losses, or material inconvenience you may have suffered. If we do not feel that your complaint is justified, we will advise you of the reasons for our decision and we will also advise how you may pursue the complaint if you remain dissatisfied.

The FOS operates a dispute resolution facility for consumers, micro-enterprises (small businesses), small charities and trustees. An eligible Complainant has up to six months to register a complaint with the FOS if the outcome was not to their satisfaction. Should it prove necessary for the FOS to make a determination and the Complainant accepts it, then we are bound by that determination up to a specified maximum amount.

You can contact the FOS at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 0234 567 (normally free for land line users)
Telephone: 0300 1239 123 (charged at the same rate as 01 or 02 numbers on mobile phone tariffs)
Website: www.financial-ombudsman.org.uk

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>

Identity of the Insurer

Liberty Mutual Insurance Europe SE
Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London, EC3M 3AW.

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Compensation Scheme

If Liberty Mutual Insurance Europe Limited are unable to meet their liabilities **You** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Full information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.