

# **Purchase Protection Insurance Policy**

**Your Policy**

April 2019 edition





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## Section 1 Introduction

This Policy sets out the details of **your** free Purchase Protection Insurance cover with Post Office Money<sup>®</sup> Credit Card.

This insurance is arranged by Bank of Ireland (UK) plc and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

The Bank of Ireland (UK) plc is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Some words in the Policy have special meanings which are explained in Section 3, under the heading 'Meaning of Words'. Wherever these words are shown in **bold type** they have these special meanings, otherwise, they have their ordinary, everyday meanings. Please note also that **we** or **us** or **our** refers to the Insurers who are UK General Insurance Limited on behalf of Great Lakes Insurance SE. **You** or **your** refers to the person named in the **agreement** as the **primary card holder**.

The Policy shows details of the benefits provided for **you** if an **insured item** is **lost and/or damaged**. Section 4 explains the benefits of the Policy, together with circumstances when **you** cannot claim and **we** have listed certain general information about **your** Policy in Section 7.

Please ensure that **you** have read and fully understand this document and retain it in a safe place for future reference.

### Claims Helpline

Please ensure that **you** read Section 6 Making a Claim in full before calling the claims line.

If **you** need to make a claim, please call:

**0844 412 4068\***

\*Telephone calls may be monitored or recorded to assist with staff training and for quality control purposes.

## Section 2 Eligibility

**You** are eligible for free Purchase Protection Insurance if:

- **you** are aged 18 or over; and
- **you** are a **UK resident**; and
- **you** hold a valid Post Office Money<sup>®</sup> Credit Card.

## Section 3 Meaning of Words

### Agreement

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Your Post Office Money<sup>®</sup> credit card agreement with **Bank of Ireland UK**.

### Bank of Ireland UK

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Bank of Ireland (UK) plc, a company incorporated in England and Wales under Company No. 7022885 whose registered office is at Bow Bells House, 1 Bread Street, London EC4M 9BE.

### Computer virus

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A set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

### Date of purchase

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The date shown on either the card **statement** or store receipt (whichever is the earliest) when **you** or an approved additional cardholder bought the **insured item**.

### Electronic data

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Facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

### End date

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The date **your** Policy ends as explained in section 5 – When Cover Ends.

### Insured item(s)

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Any item purchased by **you** or an additional cardholder using **your** Post Office Money<sup>®</sup> credit card. Insured item(s) shall not include:

- furs;
- all precious metals and precious stones;
- cash or its equivalent (including travellers cheques, stamps, tickets, cheques, Postal Orders and any other negotiable instruments);
- perishable goods;
- used or second hand goods;
- mail order items or items delivered by courier;
- animals or plants;
- motor vehicles, motor cycles, boats, private leisure craft, tents, caravans, (including any accessories fitted to these);
- contact lenses;
- non provision of goods or services by the supplying company.

### Loss and/or damage/Lost and/or damaged

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The direct physical loss and/or damage to **insured items**.

### Primary card holder

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The person named in the **agreement** as the main card holder.

### Reasonable care

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Means:

- taking all necessary precautions to protect the **insured item** from any foreseeable risks which may cause **loss and/or damage**; and
- attending the **insured item** at all times (unless it is properly secured against theft and any other **loss and/or damage**).

**Starting date**

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The date of the first transaction on **your** card.

**Statement**

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The statement provided by **Bank of Ireland UK** each month advising **your** outstanding balance under **your agreement**.

**United Kingdom**

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England, Scotland, Wales and Northern Ireland.

**UK resident**

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A person who lives lawfully in the **United Kingdom** for at least 40 weeks in the last 52 week period throughout the period of cover of the Policy.

**We/us/our**

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UK General Insurance Ltd on behalf of Great Lakes insurance SE.

**You/your**

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The person named in the **agreement** as the **primary card holder**.

## Section 4 Purchase Protection Insurance

This section is provided free to all Post Office Money<sup>®</sup> credit card holders, who meet the eligibility criteria detailed in section 2.

What is Covered	What is Not Covered
<p>1. If after the <b>starting date you</b> purchase an <b>insured item</b> using <b>your</b> Post Office Money<sup>®</sup> credit card and this <b>insured item</b> is <b>lost and/or damaged</b> within 90 days of the <b>date of purchase</b>, <b>we</b> will at <b>our</b> option:</p> <p>a) pay the cost of repair of the <b>insured item</b>; or</p> <p>b) pay the cost of replacement of the <b>insured item</b> as debited to <b>your</b> Post Office Money<sup>®</sup> credit card; or</p> <p>c) replace the <b>insured item</b> using <b>our</b> network of approved suppliers.</p> <p>2. The maximum amount <b>we</b> will pay in respect of any one or number of <b>insured item(s)</b>, that are <b>lost and/or damaged</b>, will be the original purchase price of the <b>insured item(s)</b>, subject to a maximum amount of £2,000 for any one incident.</p> <p>3. For <b>insured item(s)</b> purchased with a partial payment using <b>your</b> Post Office Money<sup>®</sup> credit card the maximum amount <b>we</b> will pay will be based pro-rata upon the percentage the partial payment bears to the full purchase price.</p> <p>4. An <b>insured item</b> forming part of a pair or set is regarded as a single item. <b>We</b> will pay for individual <b>lost and/or damaged</b> items but not for companion pieces except where they cannot be clearly separated from each other.</p> <p>5. If <b>you</b> make a claim for <b>loss and/or damage</b> to any <b>insured item</b> that is also covered by any other insurance Policy, <b>we</b> will only pay <b>our</b> share of the claim.</p> <p>6. The maximum amount <b>we</b> will pay in total in respect of claims made on one Post Office Money<sup>®</sup> credit card account from the date of the first transaction on <b>your</b> card until the first anniversary of the first transaction and yearly thereafter is £2,500. Note: the first anniversary is 12 months from the date of the first transaction.</p>	<p>1. <b>We</b> will not pay benefits for <b>loss and/or damage</b> resulting from:</p> <ul style="list-style-type: none"> <li>▪ the taking apart, maintaining, cleaning, restoring, dyeing or repairing of the <b>insured item</b>;</li> <li>▪ <b>loss and/or damage</b> which happens more than 90 days after the <b>date of purchase</b>;</li> <li>▪ <b>loss and/or damage</b> which happens outside of the <b>United Kingdom</b>, Channel Isles or Isle of Man;</li> <li>▪ <b>you</b> or any person living in <b>your</b> household not taking <b>reasonable care</b> of the <b>insured item</b>;</li> <li>▪ normal wear and tear;</li> <li>▪ inherent product defects in the <b>insured item</b>;</li> <li>▪ atmospheric or weather conditions (including the action of light, including fading);</li> <li>▪ an illegal act by <b>you</b> or a person living in <b>your</b> household;</li> <li>▪ loss of the <b>insured item</b> which <b>you</b> cannot reasonably explain;</li> <li>▪ the action of insect, vermin, fungus, rust or any gradual operating cause;</li> <li>▪ the action of pets belonging to <b>you</b> or a person living in <b>your</b> household;</li> <li>▪ the electrical or mechanical breakdown of the <b>insured item</b>;</li> <li>▪ theft from an unattended vehicle unless the <b>insured item</b> was out of sight in the locked glove box or boot of the locked vehicle;</li> <li>▪ theft, malicious damage or anything similar causing the <b>loss and/or damage</b> unless it is reported to the police within 24 hours of <b>you</b> discovering the <b>loss and/or damage</b> and a crime reference number obtained;</li> <li>▪ the <b>insured item</b> being used for business purposes;</li> <li>▪ <b>you</b> or any person living in <b>your</b> household physically abusing the <b>insured item</b>;</li> <li>▪ any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;</li> <li>▪ any direct or indirect consequence of: <ul style="list-style-type: none"> <li>- irradiation, or contamination by nuclear material; or</li> </ul> </li> </ul>

What is Covered	What is Not Covered
	<ul style="list-style-type: none"> <li>- the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or</li> <li>- any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.</li> <li>▪ any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation;</li> <li>▪ Any consequence, howsoever caused, including but not limited to <b>computer virus</b> resulting in <b>electronic data</b> being lost, destroyed, distorted, altered, or otherwise corrupted.</li> </ul> <ol style="list-style-type: none"> <li>2. <b>We</b> will not pay the first £25 of each and every claim.</li> <li>3. <b>We</b> will not pay for any separate services or products bought in addition to the <b>insured item</b>.</li> </ol>

## Section 5 When Cover Ends

Your Policy covers you from the **starting date** and ends on the earliest of the following:

- the date of **your** death;
- the date **you** default in satisfying any obligation under the **agreement**;
- the date on which **your agreement** is terminated;
- the date of termination of cover under this Policy by either **us** or **you**.

## Section 6 Making a Claim

If **you** need to make a claim **you** should contact **our** claims helpline on **0344 412 4068**. Telephone calls may be monitored or recorded to assist with staff training and for quality control purposes.

When telephoning **us** with a new notification it would be helpful if **you** could have the following information to hand:

- Post Office Money<sup>®</sup> credit card number;
- Details of the **loss and/or damage**;
- Police crime reference number, if applicable.

The claims process will be fully explained to **you** when **you** call **us**. **You** must continue to pay **your** normal monthly card re-payments during the period of **your** claim.

Please note that **we** must receive notification together with any other relevant information **we** may reasonably require within 90 days of the date of the event giving rise to the claim. If **you** do not notify **us** or supply **us** with the relevant information within 90 days and this prejudices **our** ability to verify the claim then, other than in exceptional circumstances, no benefits will be paid for the claim.

## **In Addition:**

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### **Your responsibility**

- **You** must take reasonable care to:
  - supply accurate and complete answers to all the questions **your** agent may ask as part of **your** application for cover under the Policy;
  - to make sure that all information supplied as part of **your** application for cover is true and correct;
  - tell **your** agent of any changes to the answers **you** have given as soon as possible.
- **You** must take reasonable care to provide information that is accurate and complete answers to the questions **your** agent ask when **you** take out, make changes to and renew **your** Policy. If any information **you** provide is not accurate and complete, this may mean **your** Policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.
- If **you** become aware that information **you** have given **your** agent is inaccurate or has changed, **you** must inform them as soon as possible.
- If any of the following changes occur at any time during the period of cover, you must immediately notify Post Office Money<sup>®</sup> Customer Care Team on **0345 607 6500**.
  - **You** change your address; or
  - **You** are no longer a permanent, lawful UK resident.
- As part of **our** commitment to customer care **we** may arrange for support agents to visit **you**. The purpose of this visit will be to gather details about **your** claim in order to ensure an accurate assessment. It is essential that **you** make yourself available for this visit. If **you** fail to do so, **your** claim may not be paid.
- **You** must take all reasonable steps to recover lost **insured item(s)**.
- In the event of damage to an **insured item you** must take all reasonable steps to prevent further damage to the **insured item**.
- Any damage by malicious persons or vandals, loss or theft must be notified to the Police within 24 hours of discovery of such damage, loss or theft.

### **Fraud**

- **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:
  - Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** Policy;
  - Fails to reveal or hides a fact likely to influence the cover **we** provide;
  - Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
  - Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
  - Makes a claim under the Policy, knowing the claim to be false or fraudulent in any way;
  - Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
  - If **your** claim is in any way dishonest or exaggerated.

**We** will not pay any benefit under this Policy or return any premium to **you** and **we** may cancel **your** Policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

## Section 7 General

### General Conditions

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**You** must comply with the following conditions to have the full protection of **your** Policy. If **you** do not comply with them, **we** may at **our** option cancel the Policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

- Unless some other law is agreed in writing, this Policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.
- **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:
  - Where **we** reasonably suspect fraud
  - Non-payment of premium
  - Threatening and abusive behaviour
  - Non-compliance with Policy terms and conditions
  - **You** have not taken reasonable care to provide accurate and complete answers to the questions **your** agent asks.
- If **we** cancel the Policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover.
- Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the Policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **your** agent with incomplete or inaccurate information. This may result in **your** Policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.
- If **your** Policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.
- **You** may cancel this Policy at any time by giving not less than 30 days' notice. Please write to **us** at Post Office Money<sup>®</sup> Credit Cards, PO Box 52746, London EC4P 4WP.

### How We Settle Claims

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- When a claim is paid for loss or replacement, the **insured item** which was the subject of the claim automatically becomes **our** property. **You** must not dispose of any damaged item without obtaining **our** prior permission. **You** must not abandon any property to **us**.
- If **we** decide to repair or replace the property **we** may pay the supplier, manufacturer or repairer instead of **you**.
- In the event of an insurance claim, any information which **you** provide to **us** may be put onto a Register of Claims through which insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from **us**.

## Section 8 Caring for our customers

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens **we** want to hear about it so **we** can try and put things right.

### WHO TO CONTACT

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The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person; and
- That **you** are giving them the right information.

When **you** contact **us**:

- Please give us **your** name and contact number
- Please quote **your** account number and/or claim number and the type of Policy **you** hold
- Please explain clearly and concisely the reason for **your** complaint

So **we** begin by establishing **your** first point of contact.

### STEP ONE – INITIATING YOUR COMPLAINT

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Does **your** complaint relate to:

- a) the sale of **your** Policy
- b) a claim on **your** Policy

If a) **you** need to contact Customer Care Team, Post Office Money® Credit Cards, PO Box 3191, Bristol, BS1 9HY. Telephone: **0345 607 6500**.

If b) **you** need to contact Post Office Claims, at Niche Claims, PO Box 1392, Preston, PR2 0XE. Telephone: **0344 412 4068**.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'COMPLAINT'
- Give **your** full name, post code and contact telephone number(s)
- Quote the type of Policy and **your** account and/ or claim number
- Advise the name of **your** insurance agent/firm (if applicable)
- Explain clearly and concisely the reason(s) for **your** complaint

The letter should be sent to the person dealing with **your** complaint along with any other material required.

### STEP TWO

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If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:  
The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR

Telephone from a landline: 0800 023 4567.

Telephone from a mobile: 0300 123 9123

Referral to the FOS will not affect **your** right to take legal action against **us**.

## **OUR PROMISE TO YOU**

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- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use information from complaints to continue to improve **our** service

To help **us** improve **our** service, **we** may record or monitor telephone calls.

## **Section 9 – General Information**

### **Financial Services Compensation Scheme (FSCS)**

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Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

**You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

### **Data Protection Act – Information Uses**

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For the purposes of the Data Protection Act 1998, the Data Controller(s) in relation to any personal data **you** supply means UK General Limited.

### **UK General Insurance Ltd Privacy Notice**

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**We** are UK General insurance Ltd. Referred to as “**we/us/our**” in this notice. **Our** data controller registration number issued by the Information Commissioner’s Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “**you/your**” in this notice.

**We** are dedicated to being transparent about what **we** do with the information that **we** collect about **you**. **We** process **your** personal data in accordance with the relevant data protection legislation.

#### ***Why do we process your data?***

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

#### ***What information do we collect about you?***

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to us so that **we** can administer **your** insurance policy.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health. **We** collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim. **We** also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

#### ***UK General’s full privacy notice***

This notice explains the most important aspects of how **we** use **your** data. **You** can get more information about this by viewing **our** full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **us** at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively **you** can write to

**us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

### **Great Lakes Insurance SE Information Notice**

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Personal data provided in connection with this Policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

### **Insurance Administration**

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**Your** information may be used for the purposes of insurance administration by the Data Controller(s), our associated companies and agents. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules/codes. **Your** information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it. **We** have the right to deal with third parties on **your** behalf. If the use of **your** data is to be changed **we** will contact **you** in writing.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**. To do this please contact Post Office Claims on **0344 412 4068** or write to Post Office Claims, at Niche Claims, PO Box 1392, Preston, PR2 0XE.

### **Sensitive Data**

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In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, **you** signify **your** consent to such information being processed by **us** or **our** agents.

### **Fraud Prevention and Detection**

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**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** Policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the Policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this Policy or return any premium to **you** and **we** may cancel **your** Policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

### **Telephone calls**

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To help improve the service, telephone calls may be monitored or recorded.



Purchase Protection Insurance is underwritten by UK General Insurance Limited registered in England and Wales under number 04506493 on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

The head and registered offices are:

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Registered in England and Wales. Company Number 04506493.

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Bank of Ireland (UK) plc and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.