



# Summary of cover

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Type of Insurance and Cover

The Third Sector Secure policy offers the flexibility to select from a wide range of covers to provide tailored protection.

## Name of the Insurer

The policy is underwritten by various insurers, please see policy wording for full details.

## Additional Benefits

- 24 Hour, 365 days a year, claims helpline, providing emergency assistance when it is needed
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery
- Counselling service for policyholders and their employees

## Material damage - Cover, Features and Benefits

All risks cover including theft

Features and Benefits	Significant Exclusions or Limitations
Bequeathed property – Buildings up to 10% of Sum Insured or £250,000 limit	Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
Bequeathed property – Contents up to £25,000	Faulty or defective workmanship, operational error or omission by you or your employees
Damage to second hand goods settled on lower of either purchase price or market value	Mechanical or electrical breakdown or derangement
Damage to donated stock settled on cost to replace with items of a similar nature	Pollution or contamination
Contract works automatically included up to	Fire damage involving the application of heat

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<p>£250,000</p> <p>Stock and Contents at fundraising events or events where you are providing catering anywhere in European Economic Area including transit up to £5,000</p> <p>Raffle prizes and goods donated for fundraising events anywhere in UK up to £1,500</p> <p>The cost of changing locks following theft of keys</p> <p>Day one uplift of 15% provided as standard – high limits available on request</p> <p>Glass</p> <p>Motor No Claims Discount and Excess Protection</p> <p>Cover can be extended to include terrorism</p> <p>We will index link buildings and contents declared values and each renewal</p> <p>Wider definition of buildings includes fixed outdoor play equipment and external defibrillators in lockable containers</p>	<p>Damage to gates, fences or moveable property in the open by weather related incidents</p> <p>Damage other than by fire, arising from production, servicing or testing</p> <p>Damage due to escape of water from tanks pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused</p> <p>Consequential loss or damage</p> <p>Theft whilst the premises are unoccupied or disused</p> <p>The first part of any claim (the excess)</p>
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## Business all risks- Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Cover for your organisations equipment following accidental loss or damage</p> <p>Cover can be extended to anywhere in the world</p>	<p>Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</p> <p>Mechanical or electrical breakdown or derangement</p> <p>Theft from unattended vehicles not involving forcible or violent entry</p> <p>The first part of any claim (the excess)</p>

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## Business interruption - Cover, Features and Benefits

Interruption to your business following an insured loss under the Property Damage and Theft section, which results in reduced earnings and running costs

Features and Benefits	Significant Exclusions or Limitations
<p>Payment of expenses incurred despite a reduction in your income</p> <p>Cover can be arranged for Loss of Gross Revenue, Loss of Rent Receivable, Increased Cost of Working and Additional Increased Cost of Working</p> <p>Cover will be declaration linked – providing a 133<sup>1</sup>/<sub>3</sub>% uplift</p> <p>Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments</p> <p>Full failure of public utilities (water/gas/electricity) up to £50,000 per period</p> <p>Full failure of telecommunications up to £100 per day up to a maximum of £2,500 per period</p> <p>Lottery wins up to £50,000 Essential personal up to £10,000</p> <p>Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies</p> <p>Damage at the premises of a customer or supplier</p> <p>Damage to property near by which prevents access</p> <p>Loss of attraction</p> <p>Work place disaster recovery</p> <p>Loss of income which would otherwise have been earned, following damage to donated stocks (even if they are not replaced)</p> <p>Death, criminal investigation or adverse publicity of a patrol up to £25,000 per period</p> <p>Cover can be extended to include terrorism and loss of licence</p>	<p>Losses excluded under the Material Damage section</p>

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## Book debts- Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event	Losses excluded under the Property Damage sections  Loss of computer records due to inherent defects

## Employers' liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses

Features and Benefits	Significant Exclusions or Limitations
Legal costs and expenses in defending prosecutions under health and safety legislation	Cover for acts of terrorism is limited to £5,000,000 per event
Unsatisfied court judgements in favour of employees injured in your employment by third parties	Liability in respect of liquidated damages, penalty clauses and fines
Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day	Work in or in, or travel to or from any offshore installation or support vessel
Legal expenses in connection with Corporate Manslaughter Act	Bodily injury of employees whilst carried in or upon a vehicle
Definition of Employee includes governors, trustees and volunteers	

## Public and products liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained

Features and Benefits	Significant Exclusions or Limitations
Limits available £2,000,000, £5,000,000 and £10,000,000	Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK	Loss or damage to property in your custody or control
Legal expenses and costs in defending	Liability arising out of products supplied in the

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<p>prosecutions under all relevant health and safety legislation</p> <p>Defective Premises Act liability</p> <p>Personal liability cover for employees and directors whilst they are overseas on your business</p> <p>Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day</p> <p>Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987</p> <p>Employees’ and visitors’ personal belongings</p> <p>Liability for loss or damage to premises hired or rented to you for the purpose of your organisations objectives</p> <p>Data Protection</p> <p>Legal expenses in connection with Corporate Manslaughter Act</p> <p>Pastoral Care</p> <p>Third Party Hirers Indemnity</p> <p>Libel and Slander up to £25,000</p> <p>Firework Displays and Bonfires included as standard</p> <p>Inflatable devices included as standard</p> <p>Playgrounds and Amusement Devices included as standard</p> <p>Most fundraising events and activities included</p>	<p>knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices</p> <p>Pollution unless caused by a sudden and identifiable incident</p> <p>Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel</p> <p>Liquidated damages, penalty clauses and fines</p> <p>The first part of any claim (the excess)</p> <p>Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos</p> <p>Events with larger attendances, long durations, taking place outside the UK, organised by third parties, or involving specific hazardous activities need to be agreed by us</p>
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## Charity trustees management liability - Cover, Features and Benefits

Cover that protects you whilst performing your duties as a charity trustee or committee member

Features and Benefits	Significant Exclusions or Limitations
<p>Standard cover is provided at £10,000, higher limits of £100,000, £250,000, £500,000, £1,000,000 and £5,000,000 are available</p> <p>Indemnity to charity trustee s and committee members (covers damages as well as legal expenses)</p> <p>Reimbursement to the charity/NFPO where it is obliged to indemnify the trustees or committee members</p> <p>Indemnity to the charity/NFPO itself</p> <p>Employment Practices Liability Extension</p> <p>Broad definition of 'insured person', including directors, officers and trustees</p> <p>Automatic cover for spouses, heirs and legal representative names in the proceedings</p> <p>Bodily injury defence costs (up to £100,000)</p> <p>Cover for pollution defence costs (up to £100,000 in any one period of insurance)</p> <p>Cover for costs and expenses relating to replacement of lost documents (up to £50,000 any occurrence and £150,000 in any one period of insurance)</p> <p>Cover for legal representation expenses incurred by trustees/committee members attending official investigations e.g Charity Commission investigations (up to £15,000 in any one period of insurance)</p> <p>Up to six years protection for retired trustees/charity members</p>	<p>Known wrongful acts</p> <p>Pending and/or prior litigation</p> <p>Existing wrongful acts reported elsewhere i.e to a previous insurer</p> <p>Proven fraud, dishonesty and criminal acts</p> <p>Personal profit or illegal remuneration</p> <p>Bodily injury (sub-limited defence costs are included)</p> <p>Pollution (sub-limited defence costs are included)</p> <p>Professional errors and omissions</p> <p>Pension trustees' liability</p> <p>Claims bought outside the UK</p> <p>Nuclear risks/war risks or terrorist activities</p> <p>Breach of contract, Employment Practice Proceedings, tax obligations, allegations of libel or slander in respect of claims bought against the Charity/NFPO itself</p>

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## Professional liability - Cover, Features and Benefits

Provides cover for civil liability arising from a negligent act or omission, committed in the conduct of the business.

Features and Benefits	Significant Exclusions or Limitations
<p>Cover is provided for any claims arising from any dishonest or fraudulent act or omission of any past or present, partner, director or employee</p> <p>Cover limits of liability up to £1,000,000 is available</p> <p>Mitigation Costs – ‘reasonable’ and ‘less than the likely than the award damages’</p> <p>Loss and/or damages to documents</p>	<p>Employee disputes</p> <p>Bodily injury</p> <p>Express guarantee or contractual penalty</p> <p>Liquidated damages</p> <p>Fines, penalties, punitive or exemplary damages</p> <p>The supply or manufacture of products</p> <p>Any trading losses</p> <p>Your insolvency or bankruptcy</p> <p>Any claim originating in the USA or Canada</p> <p>Computer viruses</p> <p>Nuclear or radiation War and terrorism</p> <p>Asbestos</p> <p>Pollution</p> <p>Retroactive Date – which excludes cover prior to this date</p>

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## Employee dishonesty- Cover, Features and Benefits

Cover that protects you against loss of money and other property following acts of fraud or dishonesty by your Employees

Features and Benefits	Significant Exclusions or Limitations
<p>Definition of Employee extends to include volunteers and members of your board of governors or trustees or equivalent management board</p> <p>Independent investigation costs incurred by you to substantiate the cause and amount of loss</p> <p>Cost of reinstating computer data which has been damaged, destroyed, erased or stolen in connection with a loss</p> <p>Cover automatically extends to include third party forgery or fraudulent alteration of any cheque issued by you</p> <p>Cover automatically extends to include computer and fund transfer fraud committed by a third party</p> <p>Cover automatically extends to include fraudulent incoming payment request and fraudulent mandate change instruction</p>	<p>Consequential losses</p> <p>Penalties and fines</p> <p>Any further losses that occur after the discovery that an Employee is dishonest</p> <p>Employees whose normal place of employment or service is outside the geographical limits</p> <p>The first part of any claim (the excess)</p>

## Money and assault - Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Age limit 16 to 80</p> <p>Loss of money belonging to your organisation on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe</p> <p>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your organisation</p> <p>Medical and dental expenses up to £500</p> <p>Collection tins or boxes anywhere in the UK up to £100 per claim, £500 per period</p>	<p>Shortages due to clerical or accounting errors</p> <p>Losses due to the fraud or dishonesty of any employees not discovered within seven working days</p> <p>Loss from unattended vehicles, vending or gaming machines</p> <p>Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man</p>

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<p>Money in vending or gaming machines up to £500 per claim</p> <p>Automatic doubling of most money limits for fundraising events</p>	
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## Goods in transit - Cover, Features and Benefits

Cover for your goods and stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man

Features and Benefits	Significant Exclusions or Limitations
<p>Cover for your employees personal belongings up to £500</p> <p>Losses to sheets, ropes and packing materials</p> <p>Tools up to £500</p>	<p>Losses caused by defective or inadequate packing, insulation and labelling</p> <p>Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed</p> <p>The first part of any claim (the excess)</p>

## Deterioration of stock - Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Deterioration of foods following the breakdown of refrigeration units up to 10 years old or accidental failure of the public electricity supply</p> <p>Up to £5,000 per freezer</p>	<p>Wear and tear, deterioration or gradually developing flaws or defects in the unit</p> <p>Failure to correctly set the temperature</p> <p>10% of each and every loss (minimum £25) for refrigeration units over 10 years old</p>



## Personal accident - Cover, Features and Benefits

Cover got you, your directors, partners and employees up to the age of 80 against accidental bodily injury,

Features and Benefits	Significant Exclusions or Limitations
Age limit to 80 years old	Cover for acts or terrorism is limited to £1,000,000 per event Sickness, disease or any gradually operating cause  Suicide, attempted suicide or deliberate exposure to danger except in an attempt to save human life  Pregnancy or childbirth  Flying except while travelling in an aircraft of a recognised airline as a passenger  Accidents caused through participation in certain hazardous activities  The effects of alcohol or drugs or any treatment for drug addiction
Cover against accidental bodily injury	
Death, loss of limb(s), eye(s)	
Permanent total disablement from any occupation	
Temporary total disablement from usual occupation	
Temporary partial disablement	
Cover is provided on a 24 hour basis for employees	
Cover is provided for volunteers whilst they are taking part in an unpaid activity on behalf of the organisation	

## Business travel - Cover, Features and Benefits

Cover for you and your employees whilst travelling on business:

Features and Benefits	Significant Exclusions or Limitations
Age limit to 80 years old	Cover for acts of terrorism is limited to £1,000,000 per event Any person travelling against medical advice  Accidents caused in the participation of dangerous activities  Losses not reported to local police or appropriate authority  The first part of any claim (the excess or franchise period)
Includes cover for accompanying spouse/partner/dependant	
Medical expenses - Unlimited per person per trip	
Baggage and/or personal belongings – £5,000 per person per trip	
Money – £5,000 per person per trip Cancellation & Curtailment - £10,000 per person per trip	
Employee replacement expenses - £10,000	
Part A – Travel Delay – up to £500 per person per trip	

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Part B – Missed Departure - £500 per person per trip	
Hijack and Kidnap and Ransom - £250,000 any one period	
Personal Liability - £5,000,000 – any one occurrence	
Emergency Passport Expenses Extension	

### Equipment breakdown - Cover, Features and Benefits

Cover for specified items of your plant or machinery included as standard when Material Damage is purchased.

Features and Benefits	Significant Exclusions or Limitations
Sudden and Unforeseen Damage - which includes accidental damage, breakdown and for pressure plant explosion and collapse	Cover already provided by the Material Damage Section  Gradual deterioration or wear and tear  The first part of any claim (the excess)

### Cyber liability - Cover, Features and Benefits

Cover for specified items of your plant or machinery included as standard.

Features and Benefits	Significant Exclusions or Limitations
Limit of liability £50,000	12 hour time exclusion for BI
Liability	12 month indemnity period for BI/Extra expense
Data Breach	External Network Failure exclusion
Data restoration/recreation, extra expense, BI PLUS some software/general system damage from 'cyber event'	The first £500 or any claim (the excess)



## Commercial legal expenses - Cover, Features and Benefits

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business

Features and Benefits	Significant Exclusions or Limitations
<p><b>Employment Disputes and Compensation</b></p> <p>Full or Aspect Enquiries – maximum payable is £5,000 with the excess being 20% of the claim</p> <p>Awards and Service Occupancy – defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made, In addition, negotiation to recover possession or premises owned by you from them</p> <p>Legal Defence – defence for your or an employee acting on your behalf if any criminal action or certain civil action is taken against you for non-motor related incident arising in connection with the business. Including prosecution under health and safety</p> <p>Property Protection – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass</p> <p>Bodily Injury – cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the organisation</p> <p>Tax Protection – representation in appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. Maximum payable is £5,000. Includes representation in appeal proceedings following investigations by your charity regulatory body</p> <p>Contract Disputes – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250.</p> <p>Tenancy Disputes – negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or</p>	<p>In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence</p> <p>Claims must be reported within 180 days of you becoming aware of an incident</p> <p>Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim</p> <p>In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective</p> <p>In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal</p> <p>The first £200 of each and every claim in respect of aspect enquiry's</p> <p>Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs and Special Investigations Section or Special Compliance Office</p> <p>Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences</p> <p>Any claim relating to the settlement under an insurance policy</p> <p>For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due</p> <p>If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully</p>

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<p>renewal of the agreement</p> <p>Statutory Licence – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence</p> <p>Debt Recovery – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services</p>	<p>chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards</p>
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## Duration of Policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown in your policy schedule

## Cancellation and Cooling-Off Period

### Your Right to Cancel during the Cooling-Off Period

You are entitled to cancel this policy by notifying Us through Victor Insurance within fourteen (14) days of either:

- (i) the date You receive this policy; or
- (ii) the start of Your Period of Insurance;

whichever is the later.

A full refund of any premium paid will be made unless You have made a Claim in which case the full annual premium is due.

### Your Right to Cancel after the Cooling-Off Period

You are entitled to cancel this policy after the cooling-off period by notifying Us in writing. Any return of premium due to You will be calculated at a proportional daily rate depending on how long the policy has been in force unless You have made a Claim in which case the full annual premium is due.



## Our Right to Cancel

We are entitled to cancel this policy, if there is a valid reason to do so, including for example:

- (i) any failure by You to pay the premium; or
- (ii) a change in risk which means We can no longer provide You with insurance cover; or
- (iii) non-cooperation or failure to supply any information or documentation We request, such as details of a claim;

by giving You fourteen (14) days' notice in writing. Any return of premium due to You will be calculated at a proportional daily rate depending on how long the policy has been in force unless You have made a claim in which case the full annual premium is due.

## Complaints Procedure

**We** are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** have any questions or concerns about this policy or the handling of a **Claim** please contact **Victor Insurance** through whom this policy was arranged.

If **You** wish to make a complaint **You** can do so at any time by referring the matter to:

- (i) in respect of all Sections other than the Equipment Breakdown, Cyber and Legal Expenses Sections:

Complaints Manager  
XL Catlin Insurance Company UK Limited.  
20 Gracechurch Street  
London  
EC3V 0BG

Telephone Number: 020 7743 8487  
E-mail: [xlcatlinukcomplaints@xlcatlin.com](mailto:xlcatlinukcomplaints@xlcatlin.com)

- (b) in respect of the Equipment Breakdown and Cyber Liability Sections:

Customer Relations Leader  
HSB Engineering Insurance Limited  
Chancery Place  
50 Brown Street

Manchester  
M2 2JT

Telephone Number: 0330 100 3433  
E-mail: [complaints@hsbeil.com](mailto:complaints@hsbeil.com)

- (c) in respect of the Legal expenses Section:

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Complaints Manager  
DAS Legal Expenses Insurance Company Limited  
Head Office  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH

Telephone Number: 0344 893 9013  
E-mail: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

If **You** remain dissatisfied after the relevant Complaints Manager has considered **Your** complaint, or **You** have not received a final decision within eight (8) weeks, **You** can refer **Your** complaint to the Financial Ombudsman Service at:

Exchange Tower  
London  
E14 9SR

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**From within the United Kingdom**

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at the residence)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

**From outside the United Kingdom**

Telephone Number: +44(0)20 7964 1000

Fax Number: +44(0)20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for **Us** is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

### **Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

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