



VICTOR INSURANCE MULTI COVER CONTRACTORS POLICY SUMMARY OF COVER

The Victor Insurance Multi Cover Contractors Policy is an annual policy which has been designed to meet the insurance needs of business today and is delivered to you by Victor Insurance on behalf of AXA Insurance UK plc who underwrite this contract of insurance. It allows you the flexibility to select from a wide range of cover to provide you with the protection you need.

The standard cover may be varied to meet your individual needs and any variations from the standard will be detailed in any quotation given and thereafter in the policy schedule.

This document is a summary of the insurance cover provided by the Victor Insurance Multi Cover Contractors Policy and as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. A copy of which is available on request from your Insurance Adviser

This summary is provided to you for information purposes only and does not form part of your insurance contract.

The policy wording applicable is: Multi Cover Contractors v6 01 10 2022

The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the 'Underwriters'), in accordance with the authority granted under:

Binding Authority Agreement Number / UMR	Section	Underwriter	Proportion
as detailed on "The Underwriters" section of The Schedule	All Sections	AXA Insurance UK plc Registered in England and Wales No 78950 Registered office: 20 Gracechurch Street, London EC3V 0BG A member of the AXA Group of companies AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority	100%

Section 1 – Property Damage

Cover: Accidental loss, destruction or damage to the property insured at the premises
Subsidence is an optional extension

Cover includes:

- Capital Additions - automatic cover up to 10% of the total Buildings and Contents sum insured or £500,000, whichever is the lower, for newly acquired or newly built buildings or machinery or alterations, additions and improvements (excluding appreciation in value)
- Debris Removal –Costs and expenses for removing debris following a loss
- Additional costs of reinstating the property insured which are incurred solely to comply with European Union Legislation, Act of Parliament or bye laws of any Public Authority.
- Damage to contents or stock at exhibitions anywhere in Europe up to 7 days' duration: up to £25,000 any one occurrence.
- Loss of Metered Water following accidental discharge from a metered water system: up to £25,000 any one claim (excluding any unoccupied building or where the loss is not discovered within 120 days)
- Necessary costs incurred for professional fees incurred in reinstating or repairing property insured following Damage.
- Temporary removal of property insured for cleaning, renovation or repair: up to 25% of the contents sum insured
- Theft damage to buildings, for which you are responsible, following forcible and violent means (excluding any unoccupied building).
- Trace and Access costs and expenses incurred in locating the source of damage caused by escape of water from any tank, apparatus or pipe or leakage of fuel from any fixed oil heating installation: up to £25,000 in any one period of insurance
- Cost of replacing locks and keys to the buildings, providing the keys were stolen from the building or the private residence of any employee: up to £1,000 in any one period of insurance.
- Accidental breakage of fixed glass

Significant Exclusions

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- Gradual deterioration or wear and tear, frost damage, defective design or materials
- Defective workmanship or operational error by you or any of your employees
- Explosion of any boiler (other than a boiler being used for domestic purposes) in which the internal pressure is due to steam only and which you own or control
- Damage to gates and fences
- Damage to moveable property in the open by wind, rain, hail, sleet or snow, flood or dust
- Damage whilst any building is unoccupied caused by escape of water, malicious persons, theft or attempted theft
- Losses resulting from Terrorism

Key Conditions:

- Fire Extinguishing Appliances: you must maintain all fire extinguishing appliances in proper working order
- Minimum Security Condition - for full detail please refer to your Policy Wording

Section 2 – Business All Risks

Cover: Accidental loss, destruction or damage to the property insured anywhere in the Territorial Limits.

Cover includes:

- Automatic Reinstatement of Sum Insured

Significant Exclusions:

- Gradual deterioration and wear and tear.
- Theft from any unattended motor vehicle unless there is evidence of forcible and violent entry into the vehicle.
- Damage whilst any building is unoccupied caused by escape of water, malicious persons or theft
- Damage to money
- Losses resulting from Terrorism

Section 3 – Contract Works

Cover: Accidental loss, destruction or damage to the property insured anywhere in the Territorial Limits.

Cover includes:

- The interest as joint insured of any Employer or contractor, as required by the conditions of the contract
- Your liability to pay continuing hire charges for hired in plant damaged and covered under this policy, up to the limit shown in the schedule
- Debris Removal: up to 25% of the estimated original contract price
- Additional costs of reinstatement which are incurred solely to comply with European Union Legislation, Act of Parliament or bye laws of any Public Authority.
- Reasonable costs and expenses incurred for overtime, night work, work on public holidays, special delivery to reinstate or repair damage to property: up to 25% of the amount that reinstatement or repair would have cost if these expenses had not been incurred.
- Costs incurred in respect of recovery or withdrawal of plant accidentally immobilised on or adjacent to any contract site
- Damage to any plant hired or loaned to a third party to the extent of the contract conditions: up to £25,000 any one loss
- Indemnity to Principals
- No Excess in respect of theft of a vehicle which is fitted with an activated operational Thatcham approved security device
- Replacing the cylinder of the lock on any immobilising device, where the keys to that lock are lost or stolen: up to £500 any one loss
- Off-site storage of materials that are separately stored and identified for inclusion in any contract: up to £1,000 for non-ferrous metals or £100,000 for any other materials where they are not included in any interim certificate
- Professional fees incurred in reinstating, repairing or replacing works following damage
- The cost of re-writing or re-drawing plans or drawings following damage: up to £50,000 any one loss
- Damage to show properties and their contents: contents up to £50,000 any one loss
- Damage to any private dwelling erected on a speculative basis: up to the date the property is sold, leased or rented out or 180 days from the practical completion date, whichever is the earlier
- Waiver of subrogation rights, as required by any standard JCT form of contract.

Significant Exclusions:

- Damage to any part of the permanent works which has been taken into use or been completed and handed over to the employer or for which a certificate of completion has been issued, unless occurring whilst carrying out your obligations during the maintenance period or within 14 days of the issue of a certificate of completion.
- Gradual deterioration, wear and tear, rust or mildew.
- Damage to any item of plant due to its own mechanical or electrical breakdown
- Damage to
 - existing structures
 - Money
 - Any mechanically propelled vehicle or mobile plant licensed for road use and for which a certificate of motor insurance is required, other than a vehicle being used solely as a tool or trade.
 - Tyres caused by braking, punctures, cuts or bursts
- Damage by disappearance or shortage discovered only when an inventory is taken or which is not traceable to an event
- Liquidated damages, fines or any other penalties under contract for delay on non completion.
- Theft or attempted theft by the policyholder or their employees

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- Theft of unfixed non-ferrous metals unless at the time of theft an authorised employee or agent is actually on site or such property is contained in a securely locked container or building.
- Losses resulting from Terrorism

Key Conditions:

- Unattended Vehicles - for full details refer to your Policy Wording
- Overnight Vehicle Security - for full details refer to your Policy Wording

Section 4 – Money

Cover: Loss of Money, which belongs to you or for which you are responsible:

In Transit	£	5,000
In any bank night safe	£	5,000
In Your Premises during Business hours	£	5,000
In Your Premises outside Business hours in a locked safe or strong room	£	1,000
In Your Premises outside Business hours not in a locked safe or strong room	£	250
In Your home or that of any authorised Employee	£	500
On contract sites while You or Your Employees are working there	£	500

Additional limits are available on request

Cover for bodily Injury to the policyholder or any partner, director or employee caused by theft or attempted theft involving violence or the threat of violence.

Significant Exclusions:

- Shortages due to clerical or accounting errors
- Loss due to dishonesty of any director, principal or employee not discovered within 7 working days
- Loss from any unattended vehicle
- Loss from any gaming or vending machine, unless specifically shown in the schedule
- Money in the custody of any security company
- Money during transit by unregistered post.

Key Conditions:

- Outside business hours, keys to the safe or strongroom must be removed from the premises
- Money in transit in between £2,000 and £5,000 must be accompanied by two persons who are partners, directors or employees. Additional requirements will apply where cover in excess of £5,000 has been granted.

Section 5 – Goods in Transit

Cover: Damage to property insured whilst in transit in or on any vehicle including loading and unloading and whilst temporarily stored during the course of transit.

Cover includes:

- Sheets, ropes and packing materials on the vehicle
- Personal Effects belonging to you or your driver in any vehicle up to £500 any one occurrence
- Tools in any vehicle whilst temporarily stored during transit up to 30 consecutive days
- Debris Removal, including recovery charges, following collision with any object. Limit £10,000 any one occurrence.

Significant Exclusions:

- Damage caused by:
 - Defective or inadequate packing
 - Delay
 - The property's own electrical or mechanical breakdown
- Damage to audio and visual equipment, computer hardware and software and non-ferrous metals
- Theft from any unattended vehicle, unless locked and secured with the keys having been removed from the vehicle
- Theft from any unattached trailers unless they have anti-hitching devices fitted and they are put into effect.

Section 6 – Employee Dishonesty

Cover: Loss of insured property as a result of an act of fraud or dishonesty committed by an employee

Cover includes:

- Investigation costs solely to substantiate the amount of any claim
- The cost of reinstatement of electronic data if such data was stolen or lost during the execution of a valid claim.

Significant exclusions:

- Loss caused by any employee who you do not have the right to supervise and direct

Section 7 – Business interruption

Cover: Loss of gross profit following interruption or interference with the business occurring during the period of insurance at the premises as a result of damage up to the indemnity period

Cover includes:

- Increase in cost of working following damage in order to avoid a reduction in turnover
- Claim payments on account during the indemnity period if required
- Fines or damages for non completion or late completion of orders incurred solely due to the damage; up to £50,000 any one claim
- Auditors and professional accountants fees incurred in producing information required by us for investigating a claim
- Optional Indemnity periods of 12, 18, 24 or 36 months

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Automatic Extensions available for:

- Property at motor vehicle manufacturers up to £50,000
- Property stored in any premises in the territorial limits up to £50,000
- Patterns, jigs, models, templates, moulds, dyes, tools, plans, drawings and while at any premises in the territorial limits of any machine makers, engineers, founders or other metal workers up to £50,000
- Property while in transit by road, rail or inland waterway in the territorial limits up to £50,000
- Motor vehicles owned by you away from the premises in the territorial limits up to £50,000
- Contract sites in the territorial limits up to £50,000
- Exhibition sites in the territorial limits up to £50,000
- Prevention of access to the premises up to £1,000,000 or 25% of the annual business interruption figure
- Failure of public utilities – failure of electricity, gas, water and telecommunication supplies at the terminal ends of the suppliers' feed to the premises following damage by an insured peril up to £50,000 or 25% of the annual business interruption figure
- Action by competent authority up to £25,000 or 25% of the annual business interruption figure

Optional Extensions available for:

- Loss resulting from damage at the premises of specified or unspecified customers or suppliers up to £50,000
-
- Damage to public utilities cover – failure of electricity, gas, water and telecommunication supplies at the supplier's land based premises following damage by an insured peril up to £50,000 or 25% of the annual business interruption figure
- Loss resulting from specified human infectious or specified human contagious diseases at the premises, food or drink poisoning, vermin, pest and defective sanitation and murder or suicide up to £25,000 or 25% of the annual business interruption figure

Significant exclusions:

- None of the extensions (automatic and optional) are available where the cover selected is Increase in Cost of Working only
- Losses resulting from Terrorism
- Losses resulting from pollution or contamination
- A maximum indemnity period of 12 weeks applies in respect of the following extensions:
 - Damage to Public Utilities Cover
 - Prevention of Access
 - Action by Competent Authority
 - Failure of Public Utilities (Terminal Ends)
 - Murder, Suicide or Disease

Section 8 – Book Debts

Cover: Loss in consequence of you being unable to trace or establish outstanding debit balances in customers' credit accounts following damage to books of account or other business books or records at the premises.

Cover includes:

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- Professional accountants' charges for producing information required by insurers for investigating a claim.

Key Conditions:

- All business books or books on account must be kept in a fire resisting safe or cabinet when not in use.

Section 9 – Terrorism

Optional cover available for premises in England, Scotland and Wales

Section 10 – Employers' Liability

Cover: Your legal liability to pay compensation in respect of accidental bodily injury to any employees arising in the course of their employment.

Cover includes:

- A standard Limit of Indemnity of £10,000,000 including costs and expenses
- Legal Expenses arising from Health and Safety legislation
- Legal Expenses arising from Corporate Manslaughter legislation
- Any person under a work experience or training scheme
- Cover in
 - Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
 - Any country which is a member of the European Union in respect of temporary business carried out by any employee normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
 - Elsewhere in the world in respect of temporary business journeys which do not involve manual labour (or the supervision thereof) by any person normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Significant exclusions:

- Bodily injury sustained by any employee carried in or on a vehicle
- Cover for Acts of Terrorism is limited to £5,000,000

Section 11 – Public and Products Liability

Cover: Your legal liability to pay compensation in respect of accidental bodily injury or accidental damage to property arising in connection with the business

Cover includes:

- Costs and expenses in addition to the Limit of Indemnity (other than for claims brought in the USA or any territory within its jurisdiction or Canada where the limit of indemnity is inclusive of costs and expenses)
- liability in respect of accidental bodily injury or damage to property imposed on you solely by reason of the terms of any agreement provided that the conduct and control of any claim is vested in us
- indemnity to each party named as the policyholder in the schedule as if a separate policy had been issued to each.

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- legal liability for accidental damage to employees' and visitors' vehicles and personal belongings which are in the custody or control of the policyholder.
- Legal Expenses arising from Health and Safety legislation
- Legal Expenses arising from Corporate Manslaughter legislation
- Accidental release of asbestos (Claims made) cover up to £1,000,000 in any one period of insurance

Significant Exclusions:

- Loss or damage to property in your custody or control
- Cover for Acts of Terrorism is limited to £2,000,000
- Pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance
- Liability arising from advice, instruction, consultancy, design, formula or specification provided separately for a fee or under a separate contract or for which a fee would normally be charged
- Liability arising from the ownership or use of any motor vehicle, trailer or plant in circumstances where compulsory motor insurance is required
- Costs incurred in repairing, removing, replacing, reapplying, rectifying or reinstating works or products supplied
- Costs incurred in recalling or making refunds for works or products supplied
- Cyber and data
- Asbestos other than cover provided by Accidental release of asbestos (Claims made) cover

Section 12 – Personal Accident

Cover: Compensation for accidental bodily injury to any Insured Person

The standard benefits are specified in the following table and represent one unit of cover. A Maximum of 5 units of cover are allowable:

Death	£20,000
Loss of sight or hearing	£20,000
Loss of limb	£20,000
Permanent total disablement	£20,000
Temporary total disablement	£200 per week
Temporary partial disablement	£100 per week

Significant exclusions:

- Disability due to a gradually operating cause
- Suicide or attempted suicide
- The Insured Persons own criminal act
- Various hazardous activities
- The effects of alcohol or drugs

Conditions applicable to the whole policy

Principal Conditions are listed below. For a full list of conditions and further details, please refer to the policy documents.

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Cessation of Work

Reasonable Precautions

Fraud
Cancellation
Duty of Fair Presentation

Exclusions applicable to the whole policy

- Excesses
- War and Allied Risks
- Government and Public Authorities
- Radioactive Contamination and Nuclear Risks (unless otherwise shown)
- Money and certain excluded property (unless otherwise shown)
- Communicable Disease (unless otherwise shown)
- Electronic Risks
- Terrorism (except as otherwise provided under Sections 9, 10 or 11)
- Damage to any property in Northern Ireland from riot, civil commotion and (except in respect of Damage or loss of Gross Profit or Increase in Cost of Working by fire or explosion) labour disturbances or malicious persons

Important Information

Claim Notification Information

If you need to make a claim under any cover please contact AXA Insurance UK plc as follows:
Section 1 Property Damage, Section 2 Business All Risks, Section 3 Contract Works, Section 4 Money And Assault, Section 5 Goods in Transit, Section 6 Employee Dishonesty, Section 7 Business Interruption, Section 8 Book Debts, Section 9 Terrorism and Section 12 Personal Accident

Tel: 0370 900 0867 – Option 2

Email: spclaims.ins@axa-insurance.co.uk

Section 10 Employers' Liability and Section 11 Public and Products Liability covers

Tel: 0345 900 4185 – Option 3

Email: liabilityclaims.ins@axa-insurance.co.uk

Alternatively, you can write to:

AXA Insurance UK plc
AXA House
Parklands
Lostock
Bolton
BL6 4SD

Do

- Have details of your Policy number ready when notifying us. You can find the Policy number on The Schedule.
- Report any incidence of loss of money, theft or attempted theft or damage by malicious persons to the police immediately. You should obtain a crime reference number (not an incident reference number) from them if a crime has been committed.

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- Carry out temporary repairs to your property to prevent further loss. Please retain all invoices for work carried out.
- Notify us of any claim or any incident which may lead to a claim as soon as possible. The sooner we are involved, the more opportunity we have to resolve the claim to your satisfaction. You must notify us within seven days if the incident relates to damage by riot, civil commotion, labour or political disturbances, malicious persons or theft or attempted theft.
- For incidents involving damage to other people's property or Bodily Injury to others; send us written details of the incident along with the names and addresses of any witnesses immediately. We will inform you of the action to be taken and where to send any additional information requested. Ensure that any letter, notice or other document received is unanswered and unacknowledged; immediately send it to our address.
- Ensure that you also send unanswered and unacknowledged any written claim, writ, summons or other documentation relating to a claim to our address and tell us of any pending prosecution, coroner's inquest or fatal accident inquiry. You must also provide full details of any verbal claims made against you.
- Ensure that any Bodily Injury to an Employee is reported to us regardless of whether a formal claim has been made against you. We can then decide whether we need to investigate or provide advice to you.

Don't

- Dispose of any evidence or damaged items - We may wish to see them.
- Delay sending in the claim form until you get the estimates - simply tell Marsh Limited on the form that they are being obtained and send them to us when you have them.
- Admit or deny responsibility for any incident involving Injury to others or damage to other people's property.

What we will need

If your property is lost, damaged or stolen, to consider the claim we will typically need:

- Proof of ownership i.e. original purchase invoices, bank account statements or other similar evidence.
- Any available photographs, taken before and after the event, showing the property would be useful.
- At least two estimates for the replacement of lost, damaged or stolen items or, if the item cannot be repaired, a letter or a report from an independent expert confirming this and the cause of the damage.

For some types of claim We may require the following:

- evidence of bona-fide subcontractors' own public liability insurance
- evidence of inspection and waste removal at the premises
- medical reports or similar evidence.

How to Make a Complaint

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance adviser. In the event that you remain dissatisfied and wish to make a complaint, you can do so by writing to:

Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU
 Email: insurance.complaints@victorinsurance.co.uk

If appropriate your complaint may ultimately be handled by the insurer or a third party acting on the insurers' behalf. If this is the case we will notify you upon receipt of your complaint. Making a complaint does not affect your right to take legal action.

If you are not happy with the outcome of your complaint, you may have the right to ask the Financial Ombudsman Service (FOS) to review your case. You will need to contact them within six months of the date of our final decision letter.

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You can also ask the Ombudsman to review your case if we have not provided you with a final decision within eight weeks of receiving your complaint.

The Ombudsman can help with most complaints if you are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million*;
- A charity which has an annual income of less than £6.5 million*;
- A trustee of a trust which has a net asset value of less than £5 million*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million*;
- A guarantor

* at the time you refer your complaint

If you are unsure whether the ombudsman will consider your complaint, or for more information, please contact the Ombudsman directly on 0800 023 4567 or visit the FOS website at www.financial-ombudsman.org.uk

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Alternatively Should you wish to make a complaint and your complaint relates to a claim on your policy, please contact the department dealing with your claim.

All claims complaints:

Tel: **01204 815359**

Email: commercial.complaints@axa-insurance.co.uk

Alternatively you can write to us at

AXA complaints:

AXA Insurance
Commercial complaints
AXA House
4 Parklands
Lostock
Bolton
BL6 4SD

When you make contact please tell us the following information:

- Name, address and postcode, telephone number and e-mail address (if you have one).
- Your policy and/or claim number, and the type of policy you hold.
- The name of your insurance agent/firm (if applicable).
- The reason for your complaint.

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Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

We will:

- Acknowledge written complaints promptly.
- Investigate your complaint quickly and thoroughly.

- Keep you informed of progress of your complaint.
- Do everything possible to resolve your complaint.
- Learn from our mistakes.
- Use the information from complaints to continuously improve our service.

Financial Services Compensation Scheme

Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they are unable to meet their obligations to you under this contract of insurance. Further information about the Scheme is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Privacy Notice

A copy of the Victor Insurance up to date Privacy Notice can be viewed using the following link: <https://www.marsh.com/uk/privacy-notice.html>

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy

If you do not have access to the internet, please contact AXA Insurance and we will send you a printed copy.

Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

Sanctions

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of your policy that we will not provide cover, or pay any claim or provide any benefit under your policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, or our parent, subsidiary or any group member company, to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

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