

CODE	DESCRIPTION
H01 - CHILD MINDING	It is agreed that where the proposer and/or spouse/partner are involved in childminding at the home, accidental damage cover is excluded whilst the children and/or their parents/guardians are on the premises. Cover is subject to:- i) there being no more than 3 children being looked after at any one time (excluding your own children). ii) there being no staff employed to assist in the child minding activities. iii) the child minder being registered with the local authority.
H02 - ALARM	Contents - Section B excludes loss or damage by theft or attempted theft unless: (a)The burglar alarm system shall have been in full and effective operation (i) Whenever the home is left unattended or (ii) When you or your family have retired for the night. (b) The burglar alarm system is maintained in good order throughout the currency of this insurance under a maintenance contract with a company which is a member of the NSI (National Security Inspectorate) or SSAIB (Security Systems and Alarms Inspection Board).
H03 - SAFE	Contents Section B and the Personal Possessions Section C exclude theft of jewellery from the home unless the jewellery is being worn or is kept in a locked safe which has been approved by us. The keys and duplicate keys of the safe must be removed from the home when the home is left unattended.
H04 - THEFT	Amendment to Buildings Section A, Contents Section B and Personal Possessions Section C. We will not pay for loss or damage to any property insured by these Sections caused by theft or attempted theft from your home unless violent and forcible means are used to enter or leave your home.
H05 - MINIMUM SECURITY	Contents Section B - We will not be liable for loss or damage by theft or attempted theft from the home unless: 1. The following security devices are fitted and put into operation at night except for occupied bedrooms or whenever the home is left unattended. a. either a lock approved to BS3621 or a mortice deadlock of at least 5 levers or a rim automatic dead latch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door. b. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors. c. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors or a manufacturers key operated integral multi point locking system. d. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors. 2. All keys removed from locks and placed out of sight when the home is left unattended. Alternative security devices are not acceptable unless we have given our written agreement.
H06- UNOCCUPANCY	The exclusions contained within the buildings and contents sections relating to the home being unoccupied are deleted and replaced by the following: (a) We will not be liable for loss or damage unless: i. the home is inspected internally and externally at least once every 7 days by a responsible adult and ii. the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58 degrees F (15 degrees c) at all times. (b) Valuables, personal money and credit cards must be moved from the home.
H07 - SUBSIDENCE, LANDSLIP AND HEAVE EXCLUSION	Cover is deleted for Buildings Section A8 and Contents Section B8.
H08 - RESTRICTION OF COVER - BUILDINGS	Cover under Buildings is limited to Section A1 (fire, explosion, lightning, earthquake and smoke) only.
H09 - RESTRICTION OF COVER - CONTENTS	Cover under Contents is limited to Section A1 (fire, explosion, lightning, earthquake and smoke) only.
H10 - FLAT ROOF	The flat roof must be inspected at least once every 5 years by a builder/roofer and any necessary repairs will be carried out immediately.
H11 - PEDAL CYCLE SHACKLE LOCK	Theft in respect of unattended pedal cycles is excluded unless they are secured by a 'D'-shaped shackle lock designed for use with pedal cycles.
H12 - JEWELLERY MAINTENANCE WARRANTY	It is warranted that all items of jewellery in excess of £7,500 for any one article must be inspected at least every three years by a competent jeweller; any defects in clasps, mountings and settings to be immediately rectified.
H13 - CONTRACTORS EXCLUSIONS WARRANTY	This insurance does not cover loss, damage or liability arising out of activities of contractors.
H14 - EVIDENCE OF VALUE	In respect of Specified Items under Contents Section B and Personal Possessions Section C defined as valuables and personal possessions, unless valuations have been supplied to us for all articles in excess of £2,500, the onus rests with you to furnish to us evidence of value in the event of any claim being made.
H15 - ARBORICULTURALIST	All trees within the boundary of the home must be inspected at least once every 5 years by a professionally qualified tree surgeon and any recommendations made carried out. If you do not carry out the above we will not pay for bodily injury (including death or illness) to anyone or loss or damage to property that happens as a result.
H16 - INCREASED SUBSIDENCE, HEAVE AND LANDSLIP EXCESS - £2,500	The subsidence, heave and landslip excess as shown in your policy schedule is increased to £2,500 in respect of each claim for subsidence, heave or landslip.
H17 - INCREASED FLOOD EXCESS - £1,000	The standard excess as shown in your policy schedule is increased to £1,000 in respect of each claim for flood.
H18 - INCREASED FLOOD EXCESS - £5,000	The standard excess as shown in your policy schedule is increased to £5,000 in respect of each claim for flood.
H19 - EXCLUSION OF THEFT AND MALICIOUS ACTS	Cover is deleted for Buildings Sections A3b and A6, and Contents Sections B3b and B6.
H20 - EXCLUSION OF FLOOD COVER	The Buildings and Contents Sections of this policy do not cover loss or damage caused by flood.
H21 - INCREASED ACCIDENTAL DAMAGE EXCESS - £250	The standard excess as shown in your policy schedule is increased by £250 in respect of each claim for accidental damage.
H22 - INCREASED ACCIDENTAL DAMAGE EXCESS - £500	The standard excess as shown in your policy schedule is increased by £500 in respect of each claim for accidental damage.
H23 - INCREASED FIRE DAMAGE EXCESS - £250	The standard excess as shown in your policy schedule is increased by £250 in respect of each claim for fire damage.
H24 - INCREASED FIRE DAMAGE EXCESS - £500	The standard excess as shown in your policy schedule is increased by £500 in respect of each claim for fire damage.
H25 - INCREASED STORM DAMAGE EXCESS - £250	The standard excess as shown in your policy schedule is increased by £250 in respect of each claim for storm damage.
H26 - INCREASED STORM DAMAGE EXCESS - £500	The standard excess as shown in your policy schedule is increased by £500 in respect of each claim for storm damage.

H27 - INCREASED THEFT EXCESS - £250	The standard excess as shown in your policy schedule is increased by £250 in respect of each claim for theft.
H28 - INCREASED THEFT EXCESS - £500	The standard excess as shown in your policy schedule is increased by £500 in respect of each claim for theft.
H29 - INCREASED ESCAPE OF WATER AND HEATING FUEL EXCESS £250	The escape of water and heating fuel excess as shown in your policy schedule is increased by £250 in respect of each claim for escape of water and heating fuel.
H30 - INCREASED ESCAPE OF WATER AND HEATING FUEL EXCESS £500	The escape of water and heating fuel excess as shown in your policy schedule is increased by £500 in respect of each claim for escape of water and heating fuel.
H31 - INCREASED PERSONAL POSSESSIONS EXCESS - £250	The standard excess as shown in your policy schedule is increased by £250 in respect of each claim for Personal Possessions.
H32 - INCREASED PERSONAL POSSESSIONS EXCESS - £500	The standard excess as shown in your policy schedule is increased by £500 in respect of each claim for Personal Possessions.
H33 - INCREASED EXCESS - BUILDINGS - £250	The standard excess as shown in your policy schedule is increased by £250 in respect of each claim covered by the Buildings Section.
H34 - INCREASED EXCESS - BUILDINGS - £500	The standard excess as shown in your policy schedule is increased by £500 in respect of each claim covered by the Buildings Section.
H35 - INCREASED EXCESS - CONTENTS - £250	The standard excess as shown in your policy schedule is increased by £250 in respect of each claim covered by the Contents Section.
H36 - INCREASED EXCESS - CONTENTS - £500	The standard excess as shown in your policy schedule is increased by £500 in respect of each claim covered by the Contents Section.
H37 - SINGLE FLAT	The sum insured under Section A - Buildings represents the value of that portion of the building owned by You (including common parts of the building for which You are legally responsible). In the event of a loss for which You are legally responsible, Section A - Buildings will only pay such proportion of that loss as the sum insured under Section A bears to the reinstatement of the building.
H38 - BUSINESS USE	This insurance accepts business use run from the home by you. The acceptance is based on there being no employees and no more than 20 business visitors per week. If at the time of a claim the business use, number of employees & number of visitors are NOT as specified above, we may invalidate your cover and we may invoke our right to cancel your insurance.
H39 - LODGERS, BOARDERS OR PAYING GUESTS	You have told us that the home insured is occupied by up to 6 lodgers, boarders or paying guests. We will not pay any claim for loss or damage: • Resulting from theft or attempted theft from the home other than as a result of violent and /or forcible entry or exit • To any lodgers' contents or possessions A £250 excess will apply, in addition to any voluntary excess chosen by you, to any claim for loss or damage resulting from malicious damage or accidental damage.
H40 - HOME INSPECTION	Whenever the home is left vacant for more than 60 consecutive days, the home must be inspected internally and externally at least once every 14 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record. If you do not comply with the above we will not pay any claim for loss or damage that occurs at the home.
H41 - LEVEL 1 UNOCCUPIED COVER - BUILDINGS	Cover Restriction We will not pay any claim for any loss or damage to the buildings other than loss or damage directly caused by: • Fire, lightning, explosion, earthquake and smoke. • Storm, flood or weight of snow. • Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks. • Falling radio and television aerials and dishes, wind turbines and their fittings and masts. • Subsidence or heave of the site that the buildings stand on, or landslip. • Falling trees or branches. • Your liability as owner of your home. Fire Risk It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit. If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.
H42 - LEVEL 1 UNOCCUPIED COVER - CONTENTS	Cover Restriction We will not pay any claim for any loss or damage to the contents other than loss or damage directly caused by: • Fire, lightning, explosion, earthquake and smoke. • Storm, flood or weight of snow. • Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks. • Falling radio and television aerials and dishes, wind turbines and their fittings and masts. • Subsidence or heave of the site that the buildings stand on, or landslip. • Falling trees or branches. • Occupier's, personal and employer's liability. Fire Risk It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit. If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.
H43 - LEVEL 2 UNOCCUPIED COVER - BUILDINGS	Cover Restriction We will not pay any claim for any loss or damage to the buildings other than loss or damage directly caused by: • Fire, lightning, explosion, earthquake and smoke. • Storm, flood or weight of snow. • Riot, civil unrest, strikes and labour or political disturbances and malicious acts (limited to £5,000) • Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks. • Water escaping from any fixed water or heating installation or from any domestic appliance, water freezing in tanks, equipment or pipes and heating fuel escaping from any fixed heating installation or from any domestic appliance (limited to £5,000) • Theft or Attempted Theft (limited to £5,000) • Falling radio and television aerials and dishes, wind turbines and their fittings and masts. • Subsidence or heave of the site that the buildings stand on, or landslip. • Falling trees or branches. • Your liability as owner of your home. Fire Risk It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit. If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.

H44 - LEVEL 2 UNOCCUPIED COVER - CONTENTS	Cover Restriction We will not pay any claim for any loss or damage to the contents other than loss or damage directly caused by: • Fire, lightning, explosion, earthquake and smoke. • Storm, flood or weight of snow. • Riot, civil unrest, strikes and labour or political disturbances and malicious acts (limited to £5,000) • Collision by Aircraft or other flying objects or anything dropped from them, vehicles or animals and fireworks. • Water escaping from any fixed water or heating installation or from any domestic appliance, water freezing in tanks, equipment or pipes and heating fuel escaping from any fixed heating installation or from any domestic appliance (limited to £5,000) • Theft or Attempted Theft (limited to £5,000) • Falling radio and television aerials and dishes, wind turbines and their fittings and masts. • Subsidence or heave of the site that the buildings stand on, or landslip. • Falling trees or branches. • Occupier's, personal and employer's liability. Fire Risk It is a condition of this policy that all electrical units must be switched off/tripped at the consumer unit. If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than an independent intruder alarm system circuit.
H45 - MINIMUM SECURITY UPGRADE CONDITION	You have 60 days in which to comply with the conditions specified within endorsement H05 - Minimum Security.
H46 - FLOOD EXCESS	The standard excess as shown in your policy schedule is increased to £250 in respect of each claim for flood.
H47 - INCREASED ESCAPE OF WATER AND HEATING FUEL EXCESS £1,000	The escape of water and heating fuel excess as shown in your policy schedule is increased to £1,000 in respect of each claim for escape of water and heating fuel.
H48 - INCREASED FLOOD EXCESS - £2,500	The standard excess as shown in your policy schedule is increased to £2,500 in respect of each claim for flood.
H49 - FIXTURES & FITTINGS	The cover provided under Section A - Buildings is restricted to Fixtures & Fittings only
H50 - WIND & WEATHERPROOF	The Home must be maintained in a wind and weatherproof condition and kept fully secured at all times to prevent unauthorised entry into or exit from the Home
H51 - EXTENSION EXCLUSION	This insurance does not cover any loss, damage or liability in respect of the extension(s)
H52 - TEMPORARY RENTALS - YOUR ESSENTIALS	When any part of your home is used to provide accommodation for paying guests on a temporary rental basis, the following terms and conditions apply: • Theft or attempted theft cover is excluded except where it involves forcible and/or violent entry or exit. • All cover in respect of Accidental Damage is excluded. • All cover in respect of the property or Personal Possessions of paying guests is excluded. • The definition of Contents is amended to exclude cover in respect of Money and Valuables. • Cover is deleted for Contents Section B 15 (Loss of rent and alternative accommodation) & 16 (Household removals) • Cover is deleted for C25 (Personal Possessions), only in respect of personal money and pedal cycles • Buildings Section A15 (Your liability as owner of your home) - is extended to include use of the your home whilst it is being used on a temporary rental basis. The exclusion in respect of "liability arising directly or indirectly from your trade, business or profession" is of no effect when the liability arises from the temporary rental of any part of your home.
H53 - TEMPORARY RENTALS - YOUR HOME	When any part of your home is used to provide accommodation for paying guests on a temporary rental basis, the following terms and conditions apply: • Theft or attempted theft cover is excluded except where it involves forcible and/or violent entry or exit. • All cover in respect of Accidental Damage is excluded. • All cover in respect of the property or Personal Possessions of paying guests is excluded. • The definition of Contents is amended to exclude cover in respect of Money and Valuables. • Cover is deleted for Contents Section B12 (Food in freezers), B18 (Loss of rent and alternative accommodation) & B19 (Household removals) • Cover is deleted for C29 (Personal Possessions), only in respect of personal money and pedal cycles • Buildings Section A16 (Your liability as owner of your home) is extended to include use of the your home whilst it is being used on a temporary rental basis. The exclusion in respect of "liability arising directly or indirectly from your trade, business or profession" is of no effect when the liability arises from the temporary rental of any part of your home.
H54 - TEMPORARY RENTALS POLICYHOLDER OCCUPYING - YOUR ESSENTIALS	When any part of your home is used to provide accommodation for paying guests on a temporary rental basis, the following terms and conditions apply: • Theft or attempted theft cover is excluded except where it involves forcible and/or violent entry or exit. • All cover in respect of Accidental Damage is excluded. • All cover in respect of the property or Personal Possessions of paying guests is excluded. • The definition of Contents is amended to exclude cover in respect of Money and Valuables. • Buildings Section A15 (Your liability as owner of your home) - is extended to include use of the your home whilst it is being used on a temporary rental basis. The exclusion in respect of "liability arising directly or indirectly from your trade, business or profession" is of no effect when the liability arises from the temporary rental of any part of your home.
H55 - TEMPORARY RENTALS POLICYHOLDER OCCUPYING - YOUR HOME	When any part of your home is used to provide accommodation for paying guests on a temporary rental basis, the following terms and conditions apply: • Theft or attempted theft cover is excluded except where it involves forcible and/or violent entry or exit. • All cover in respect of Accidental Damage is excluded. • All cover in respect of the property or Personal Possessions of paying guests is excluded. • The definition of Contents is amended to exclude cover in respect of Money and Valuables. • Buildings Section A16 (Your liability as owner of your home) is extended to include use of the your home whilst it is being used on a temporary rental basis. The exclusion in respect of "liability arising directly or indirectly from your trade, business or profession" is of no effect when the liability arises from the temporary rental of any part of your home.
H56 - FLOOD (1st floor flat & above)	This policy does not cover loss or damage caused by Flood in respect of garages, outbuildings and ground floor property.
H57 - BUSINESS VISITORS - YOUR ESSENTIALS	Buildings Section A15 (Your liability as owner of your home) is extended to include business visitors. The exclusion in respect of "liability arising directly or indirectly from your trade, business or profession" does not apply and is of no effect. Business equipment, liability, stock, money, tools of trade and goods in trust are excluded from cover
H58 - BUSINESS VISITORS - YOUR HOME	Buildings Section A16 (Your liability as owner of your home) is extended to include business visitors. The exclusion in respect of "liability arising directly or indirectly from your trade, business or profession" does not apply and is of no effect. Business equipment, liability, stock, money, tools of trade and goods in trust are excluded from cover
H59 - BUSINESS LIABILITY - YOUR ESSENTIALS	Exclusion k is deleted under Contents Section B21 (Occupier's, personal and employer's liability) as long as your home is used and occupied by you in connection with your trade, business or profession. We will not pay for any loss or damage to property or injury, arising out of: a) any advice or act whether of commission or omission in the exercise of your trade, business or profession. b) anything supplied.

H60 - BUSINESS LIABILITY - YOUR HOME	Exclusion k is deleted under Contents Section B 24 (Occupier's, personal and employer's liability) as long as your home is used and occupied by you in connection with your trade, business or profession. We will not pay for any loss or damage to property or injury, arising out of: a) any advice or act whether of commission or omission in the exercise of your trade, business or profession. b) anything supplied.
H61 - INCREASED ESCAPE OF WATER EXCESS £2,500	The escape of water excess as shown in your policy schedule is increased to £2,500 in respect of each claim for escape of water.
H62 - JEWELLERY CLAUSE	Theft and disappearance of specified jewellery is excluded unless the jewellery is either: a) Being worn by you or b) Deposited in a bank, locked safe or c) Carried by hand under your personal supervision.
H63 - BUILDING WORKS EXCLUSION	Any loss, damage or liability arising directly or indirectly from, in connection with, or as a consequence of, any building works at your home, is excluded
H64 - INCREASED SUBSIDENCE, HEAVE AND LANDSLIP EXCESS - £5,000	The subsidence, heave or landslip excess as shown on your policy Schedule is increased to £5,000 in respect of each claim for subsidence, heave or landslip.
H65 - TREES & SHRUBS WARRANTY	This endorsement applies to all Sections of your Policy. All trees located at your home must be inspected at least once every 5 years by a professionally qualified arboriculture contractor and any recommendations made, are to be carried out within the period recommended. If you don't carry out the above we won't pay for loss or damage to property that arises as a result. If you make a claim we'll ask you to provide details of the reports of all inspections and maintenance work together with the name and address of the contractor who carried out the work.
H66 - HEATING WARRANTY	It is your duty to ensure that: i) All chimneys to solid-fuel stoves (including wood-burners), boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter use. ii) Two fire extinguishers are kept in the home and are maintained in good working order; one of which must be kept within the room that contains the solid-fuel stove/open fire. If you fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.
H67 - PEDAL CYCLE SECURITY AWAY FROM HOME	Theft in respect of unattended pedal cycles is excluded unless: Whilst not at the Home: i) the pedal cycle is secured, through the frame of the cycle, to an immovable object, from which the pedal cycle cannot be unsecured other than by removing the security device; and ii) the following terms and conditions listed under, are adhered to, applicable according to the value of the pedal cycle. For pedal cycles valued:- A) £2,000 or more and less than £3,000; i) the security device used to secure the pedal cycle must be designed for securing pedal cycles and meet the minimum of 'Silver' rated standard from the current "Sold Secure" approved products list ; ii) the pedal cycle must be specified on your policy schedule; iii) An Excess of £500 applies B) £3,000 or more and less than £4,500: i) the security device used to secure the pedal cycle must be designed for securing pedal cycles and meet the minimum of 'Gold' rated standard from the current "Sold Secure" approved products list; ii) the pedal cycle must be specified on your policy schedule; iii) an Excess of £500 applies. C) £4,500 or more, up to £10,000: i) the security device used to secure the pedal cycle must be designed for securing pedal cycles and meet the minimum of 'Gold' rated standard from the current "Sold Secure" approved products list; ii) the pedal cycle must be specified on your policy schedule; iii) An Excess of £750 applies.
H68 - PEDAL CYCLE SECURITY IN THE HOME	Whilst at the Home: The pedal cycle does not have to be secured by any security device. The Protection Clause (noted under) applies. PROTECTION CLAUSE We will not be liable for loss or damage by theft or attempted theft of pedal cycles from your home unless: 1. The following security devices are fitted and put into operation whenever your home is left unattended: (a) Either • a lock approved to BS3621; or • a mortice deadlock of at least 5 levers; or • a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door; (b) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors; (c) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors; (d) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors; and All keys are removed from locks and placed out of sight.
H69 - INCREASED THEFT EXCESS - £1,000	The standard excess as shown in your policy schedule is increased by £1,000 in respect of each claim for theft.

H70 - INCREASED THEFT EXCESS - £2,500	The standard excess as shown in your policy schedule is increased by £2,500 in respect of each claim for theft.
H71 - CEDED FLOOD RISK - COUNCIL TAX BANDING	It is a requirement of Your Policy that the Home is registered throughout the duration of this insurance as a residential premises with Your local council and the appropriate residential council tax paid. If at any point the use of the Home changes and the Home becomes listed as a commercial premises with commercial rates applying it is Your duty to inform Us. Failure to do so could result in claims not being paid and/or Your Policy being cancelled.
8IN	INSURER ENDORSEMENT It is hereby noted that this policy is underwritten by a consortium of UK Insurers whose proportionate liability is as follows:- Allianz Insurance plc (51%) 57 Ladymead, Guildford, Surrey GU1 1DB. Registered in England & Wales, number 84638. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849. Liverpool Victoria Insurance Company Limited (49%) County Gates, Bournemouth BH1 2NF. Registered in England & Wales, number 3232514. Liverpool Victoria Insurance Company Limited plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Liverpool Victoria Insurance Company Limited is on the Financial Services Register, registration number 202965.
TUH99	INSURER ENDORSEMENT It is hereby noted that this policy is underwritten by Allianz Insurance plc, 57 Ladymead, Guildford, Surrey GU1 1DB. Registered in England & Wales, number 84638. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.
TUH93	This policy of Insurance is underwritten by: Novae Syndicates Ltd 100% 21 Lombard Street London EC3V 9AH Unique Market Reference: B1011889740EPA160 Novae Syndicates Ltd are a member of Lloyd's. Novae Syndicates Ltd are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 204888. Arranged by: Towergate Underwriting Household. Towergate Underwriting Household is a trading name of Towergate Underwriting Group Ltd. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN Registered in England no. 4043759. Authorised and regulated by the Financial Conduct Authority.
TH94	This policy of Insurance is underwritten by: AXIS Managing Agency Ltd AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952). Unique Market Reference: B1011889740EPA160 From the 1st Feb 2018 Towergate is being rebranded as Geo Personal Lines and moving to the entity Geo Underwriting Services Ltd. Arranged by: Geo Personal Lines Geo Personal Lines is a trading name of Geo Underwriting Services Limited Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN Registered in England no 4070987. Authorised and regulated by the Financial Conduct Authority.
G003	G003 INSURER ENDORSEMENT It is hereby noted that this policy is underwritten by Lloyd's Syndicate 2007. Underwritten by: Lloyd's Syndicate 2007. Lloyd's Syndicate 2007 is managed by AXIS Managing Agency Limited. AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).
G008	G008 INSURER ENDORSEMENT It is hereby noted that this policy is underwritten by Lloyd's Syndicate 1986. Underwritten by: Lloyd's Syndicate 1686. Lloyd's Syndicate 1686 is managed by Axis Managing Agency Limited. AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).
G027	G027 INSURER ENDORSEMENT It is hereby noted that this policy is underwritten by Royal & Sun Alliance Royal & Sun Alliance number 93792. Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Royal & Sun Alliance plc is on the Financial Services Register, registration number 202323.

P01	P01 - INSURER ENDORSEMENT This policy is administered by Prestige Underwriting Services Limited on behalf of Fairmead Insurance Limited. Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307105. Registered in Northern Ireland under Company Registration Number NI031853. Registered Office: 10 Governors Place, Carrickfergus, County Antrim, BT38 7BN. Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.
P02	P02 - INSURER ENDORSEMENT This policy is administered by Prestige Underwriting Services Limited on behalf of Aviva Insurance Limited. Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307105. Registered in Northern Ireland under Company Registration Number NI031853. Registered Office: 10 Governors Place, Carrickfergus, County Antrim, BT38 7BN. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in Scotland, No. 2116. Firm reference number 202153. Registered Office: Pitheavlis, Perth PH2 0NH.