

Notice to Policyholders

Following a product review, with effect from your renewal, there are changes to the policy wording. This notice summarises these changes.

Whilst this notice summarises the changes to your terms and conditions, you should read the corresponding new or amended terms and conditions in your policy wording, taking into consideration the other terms and conditions of your insurance contract. This notice is merely to highlight the parts of your wording you may wish to review.

This notice is not part of your insurance contract. To understand the full terms and conditions of your insurance you should carefully read in full the policy wording and your Schedule.

Where we have made changes to policy endorsements, those changes will not be mentioned here and you should review any endorsements in your Schedule.

Rights to Cancel

1. You are not entitled to a return premium if a claim has been made. This has been extended so you are also not entitled to a return premium if there has been any incident likely to give rise to a claim.

Insurer Details

1. In respect of the Freight Liability Section:

Royal & Sun Alliance Insurance Ltd has changed its name to Intact Insurance UK Limited and changed its registered address to 22 Bishopsgate, London, EC2N 4BQ.

Intact Insurance UK Limited (No. 00093792). Registered in England and Wales at 22 Bishopsgate, London, EC2N 4BQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202323). Intact Insurance UK Limited is part of Intact Financial Corporation

2. In respect of any other section:

Accelerant Insurance Europe SA has been replaced by Accelerant Insurance UK Limited as the insurer. Accelerant Insurance UK Limited is registered in England and Wales (company number 03326800), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number 207658).

This scheme is underwritten by Intact Insurance UK Limited and Accelerant Insurance UK Limited, and arranged by Provego Ltd.

Provego Underwriting is a trading name of Provego Limited which is registered in England and Wales under Company Number 09366935. Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Provego Limited is an Appointed Representative of Bspoke Commercial Limited, who is authorised and regulated by the Financial Conduct Authority, FRN: 709456.

Accelerant Insurance UK Limited's trading address is now Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE.

Combined Liability Section (Part (A) – Public & Products Liability; Part (B) – Employers' Liability)

1. The cover provided in the 'Contingent Motor Liability' Extension has been replaced and the new cover is restricted to an employee using their own motor vehicle.

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