

H. W. Wood Limited
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H. W. Wood Limited

Collect and Protect Insurance

Policy Wording Reference PCIV12020

Collect and Protect Insurance - Policy wording

This booklet contains the policy wording which outlines the full terms, conditions and exclusions of this insurance. This policy is specially arranged by H. W. Wood Limited in accordance with the authorisation granted by certain Underwriters at Lloyd's.

The Schedule, policy wording and any Endorsement(s) form one document and constitute a contract between You and the Insurers.

How to make a complaint

Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing You with the highest standard of service.

If You wish to make a complaint, You can do so at any time by referring the matter to either H. W Wood Limited or Your Insurers.

The address of the Complaints team at H W Wood Limited is:

Compliance Manager
1 Lloyd's Avenue
London
EC3N 3DQ
Telephone: +44 (0) 20 7398 9000
Email: compliance@hwint.com

If you wish to make a complaint to your Insurer, you can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE
20 Gracechurch Street
London, EC3V OBG
United Kingdom
Telephone: +44 (0)20 7743 8487
Email: axaxlukcomplaints@axaxl.com

XL Catlin Services SE acts on your insurers behalf in the administration of complaints.

If you remain dissatisfied after the Complaints Department has considered your complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from Catlin Underwriting Agencies Limited at the above address or from Lloyd's at:

Lloyd's Complaints
One Lime Street
London EC3M 7HA
United Kingdom

Telephone: +44 (0)20 7327 5693

Email: complaints@lloyds.com

If You remain dissatisfied after Lloyd's has considered your complaint, or you have not received a decision by the time XL Catlin Services SE and Lloyd's have taken eight (8) weeks overall to consider your complaint, you can refer your complaint to the Financial Ombudsman Service at:

Exchange Tower
London E14 9SR
United Kingdom

Email: complaint.info@financial-ombudsman.org.uk

Telephone:	From within the United Kingdom	
	0800 0234 567	calls to this number are free on mobiles and landlines
	0300 1239 123	calls to this number costs no more than calls to 01 and 02 numbers
	From outside the United Kingdom	
	+44(0)20 7964 0500	
Fax Number:	+44(0)20 7964 1001	
Text Number:	07860 027 586	Call Back Service

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

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 Catlin Underwriting Agencies Limited 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>

IMPORTANT NOTICE TO POLICY HOLDERS

The Consumer (Insurance Disclosure and Representations) Act 2012

You must take reasonable care not to make a misrepresentation to Insurers. All answers to questions and information supplied by You when arranging this insurance must be honest and accurate. You should continue to tell Insurers via H. W. Wood Limited, in their capacity as Your broker, if any information supplied to them on which the insurance was agreed or if any of the answers to the questions You answered when purchasing this policy change during the contract period. If You do not do this, Insurers may be able to impose different terms on your cover, may charge You a higher premium or, in some circumstances, may avoid the contract You enter into with them and any claims under it would not be paid.

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Definitions



Whenever the following words appear in this document they will have the meanings shown below.

Underwriters/Insurers	The Insurers subscribing as shown on the Schedule.
Your Broker/The Coverholder	H. W. Wood Limited.
You/Your/Insured	The person, person(s) or entities named in the Schedule.
Schedule	The Schedule attached to and forming part of this insurance containing details of You, the Insured Premises, the Total Sum and Property/Interest Insured, the Period of Insurance and other pertinent details.
Period of Insurance	The length of time for which this insurance is in force, as shown in the Schedule and for which You have paid and Insurers have accepted a premium.
Endorsement(s)	A change in the terms and/or conditions of this insurance.
Collection	A single inanimate object or an accumulation of inanimate objects.
Property/Interest Insured	Collection as detailed in the Schedule, owned by You or held in trust by You or for which You are responsible.
Specification	A list of Collection items that exceed the individual item, pair of items or set of items limit applying to this insurance as detailed in the Schedule, when applicable.
Total Sum Insured	The maximum Insurers will pay for each incident of loss or damage as shown in the Schedule.
Bank Vault/Safety Deposit	A secure storage facility in any bank or safety deposit anywhere in the world.
Insured Premises	The address listed in the Schedule and/or Endorsement(s), being either a property occupied by You and Your family as a private residence and/or other locations that You have told us about and Insurers have agreed to include and/or Bank Vault/Safety Deposit Boxes, as named in the Schedule and/or Endorsement(s). Excluding outbuildings and other temporary structures at said locations.
Un-named Secure Premises	Premises, but excluding outbuildings and other temporary structures anywhere in the world (unless Insurers have specifically agreed to include them) where Your Collection or part thereof may be housed for a Temporary Period. Premises under Your care, custody and control must be secured with key operated locks to all external doors and windows. All locks must be engaged when the premises are left unattended.
Temporary/Temporary Period	A period not exceeding 60 consecutive days.

Unattended	When the Insured Premises, including the attached garden, is left without a responsible occupant. In the case of private vehicles, this definition means that the vehicle is left without a responsible occupant in or immediately around said vehicle.
Unoccupied	When the Insured Premises are left without an occupant for more than 60 consecutive days.
Personally Accompanied	Carryings made by You or an individual personally known to You and appointed as Your personal representative including exhibition commissioners, but this shall not extend to include any other party/person who carry goods for commercial gain or charge a fee for doing so, including associated temporary housing.
First Class Mail/Airmail	UK and overseas Postal Administration's standard 'non tracked' services.
Postal and Courier Transits	Any postal or courier service provided the sending is sent by a tracked or signed for service.
Excess	The amount You pay in the event of a claim.
Market Value	The price which could reasonably be expected to be paid for an item by a willing buyer to a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.

Your Obligations



Insurers have agreed to provide this insurance based on the information provided by You. If any details that have been provided previously change You should tell Insurers, via Your broker. Examples of changes that should be notified to Insurers include, but are not limited to:

- a) Changes to the use of the main insured location;
- b) Changes to the occupancy of the main insured location (e.g. where this location becomes Unoccupied or if the main insured location is Your home, You let rooms to non family members);
- c) Changes to locks, alarms, safes or other security measures taken in the main insured location;
- d) Changes to measures taken to protect the main insured location against the risk of fire or fire spread;
- e) Whether You or any member of Your household have been convicted of, or charged with but not yet tried for, any offence (excluding motor vehicle speeding offences);
- f) Changes to the value of Your Collection, including any items that should be specifically listed i.e. if any one single item, pair or set exceeds GBP 25,000 (or currency equivalent) of Your Collection Total Sum Insured.

In the event of loss or damage to the Property/Interest Insured, You need to take appropriate action to help reduce and or mitigate loss or damage, such as removing the Collection to a place of safety.

If in doubt then please call Your account executive at H. W. Wood Limited.

When Insurers are notified of changes, this may result in:

- a) an additional/return premium; or
- b) additional conditions, requirements, restrictions, exclusions or Endorsement(s) being applied to any part or the whole of Your policy; or
- c) cancellation of Your policy; or
- d) continuation with Your policy on its existing terms.

The Cover

In return for the payment of the required premium shown in the Schedule, and any Endorsement(s) issued, Insurers have agreed to cover the Property/Interest Insured as more fully described in the Schedule against All Risks of Physical Loss or Damage of whatsoever nature during the Period of Insurance shown in the Schedule, subject to the terms, conditions, exclusions, Clauses and limitations set forth in the Schedule, Endorsements and below.

Policy exclusions

You are not insured for the following:

- 1 a. Loss or damage caused by wear and tear, gradual deterioration, moth or vermin, inherent vice, rust, oxidisation, corrosion, fading or discolouration;
- b. Loss or damage caused directly by or resulting directly from the process of repairing, reframing, restoring, retouching or similar;
- c. The Excess as shown in the Schedule;
- d. Loss of market or delay no matter how occurring;
- e. Loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless such loss or damage is directly caused by storm, fire, frost or water damage;
- f. Loss from any unattended vehicle that has not been properly secured and all fitted security devices put into full and effective operation. It is a further requirement of this insurance that said insured items are to be secured in the boot of the vehicle (if such vehicle has a separate boot) or are to be stored in such a fashion that they are not identifiable from the outside of the vehicle and that all fitted security devices continue to be put into full and effective operation;
- g. Loss resulting from acceptance by the Insured of any currency (this exclusion is not applicable to items that form part of the Collection insured) which subsequently is proved to have been forged or counterfeit or from acceptance by the Insured of any cheque, credit or charge card, or other negotiable instrument which is subsequently dishonoured for payment; or any other form of payment which is invalid or uncollectible for any reason whatsoever;
- h. Any claim which is also covered under any other policy or would be but for the existence of this policy.

2. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause

This Clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to, by or arising from:

- 2.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- 2.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- 2.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- 2.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-Clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- 2.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

3. Cyber Exclusion (Targeted Cyber Attack Write Back)

1. Subject to paragraphs 2, 3 and 5 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from:
 - 1.1 the failure, error or malfunction of any computer, computer system, computer software programme, code, or process or any other electronic system, or
 - 1.2 The use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any tangible weapon or missile.
- 3 It is understood and agreed that paragraph 1 shall not apply to an otherwise covered physical loss of or physical damage to the property insured caused by a Targeted Cyber Attack. The burden of proving cover under this write-back shall be on the Insured.
- 4 For the purpose of paragraph 3, Targeted Cyber Attack means the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system where the motive is to inflict harm solely on (or upon) the Insured or the Insured's property.
- 5 Property insured by this policy does not include electronic data, unless and to the extent that this is expressly stated otherwise elsewhere in this policy.

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4. War and Civil War Exclusion Clause

This insurance excludes loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of, or damage to, property by or under the order of any Government or public or local authority;

5. Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

6. Fraudulent Claims

If You, or anyone acting for You, makes a fraudulent Claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, Insurers:

- (a) will not be liable to pay the Claim; and
- (b) may recover from You any sums paid by Us to You in respect of the Claim; and
- (c) may by notice to You treat this Policy as having been terminated with effect from the time of the fraudulent act.

If Insurers exercise their right under (c) above:

- (i) They shall not be liable to You in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to their liability under this Policy (such as the occurrence of a loss, the making of a Claim, or the notification of a potential Claim); and
- (ii) They need not return any of the premium paid.

General Policy conditions

Basis of Valuation

If an item is partly damaged, the Insured may decide whether Insurers repair, replace or pay the value of the damaged item. If Insurers repair it, Insurers will also pay for any loss in value. The most Insurers will pay in total is the value of that item.

If an item is lost or destroyed, Insurers will pay the value of that item.

For items listed individually, the value is the amount shown for each item in the Specification attaching to Your insurance or held by Your broker. It is the responsibility of the Insured to make sure that the Specifications are up to date.

For unspecified items, the value is the Market Value immediately prior to the date of loss.

The most Insurers will pay in total for each incident of loss is the Total Sum Insured shown in the Schedule.

Dispute Resolution

If Insurers and You are not able to agree any question of valuation, where liability has been admitted by Insurers, the dispute will be referred to an independent third Party expert in the relevant field. If Insurers and You cannot agree on an expert, then Insurers and You must each propose a name and then Insurers and You will be bound by the mid point between the valuations given by the two experts. It is agreed that there will be no appeal from this valuation and each party will pay the costs of its appointed expert (or share equally the costs where there is only one expert appointed).

Pairs and Sets Clause

If any item which has an increased value because it forms part of a pair or set is lost or damaged, any payment Insurers make will take account of the increased value. The Insured may decide if Insurers pay the value of the entire pair or set. The most Insurers will pay is the value of that pair or set up to the Total Sum Insured.

New Possessions

Insurers will allow an increase in the Total Sum Insured of up to 25% to cover any items the Insured acquires during the Period of Insurance. Insurers will only do this if the Insured tells them about the new possession within 60 days of acquisition and pays the additional pro rata premium required by Insurers.

Additional/Return Premium Waiver Clause

Additional or return premiums of GBP 10 (or currency equivalent) or less will not be charged or paid whether deemed to be owed to You or the Insurers.

Due Diligence Clause

The Insured shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss of or damage to the Property/Interest Insured.

Packing and Securing of Property in Storage and in Transit

You must take all reasonable steps to ensure that the Property/Interest Insured is stored or packed in such a manner as to withstand the normal hazards associated with storage and transit.

Stillage Clause

All Property/Interest Insured kept on the ground floor or basement at the premises shown in the Schedule or by Endorsement(s), apart from Property/Interest Insured held in locked safes or cabinets, must be stored on rails, shelves or stillages at least 15cm off the floor.

Protections Maintenance Clause

The protection provided for the safety of the Property/Interest Insured shall be maintained in good order throughout the Period of Insurance and shall be in use at all times when the Insured Premises are left Unattended and that such protections shall not be withdrawn or varied to the detriment of the interests of the Insurers without consent.

This Clause does not apply to alarm systems unless otherwise stated in the Schedule or by Endorsement(s).

Loss of Keys Clause

This insurance includes the cost of replacing locks to safes and outside doors to the main insured location following theft or loss of keys to a limit of GBP 250 (or currency equivalent) in any one Period of Insurance.

Full Payment

If Insurers pay the full amount insured for an individual item, pair of items or set of items, Insurers will then own it and have the right to take possession of it.

Reasonable Cost

You are insured for the reasonable cost of transporting Your Collection to and from, and placing it in, secure storage if:

- a) the Insured Premises is rendered uninhabitable, or in our sole opinion the security of such premises is compromised, as a result of sudden physical loss or damage to said premises;
- b) The local authority prohibits access to the Insured Premises.

Until either such time as the loss or damage is rectified, or the local authority allows You to resume occupancy of said premises. The most Insurers will pay, provided that You have written agreement to incur these costs, is 20% of the Total Sum Insured detailed on the Schedule.

Recovered Property

If Insurers recover any of the Insured's property after a loss, Insurers will write to the Insured at the last known correspondence address shown in the Schedule and the Insured can buy it back from Insurers within 60 days. Insurers will charge:

1. the amount they paid for the claim plus interest; or
2. the Market Value of the item at the time they recover it whichever is less.

Right to settle claims with Third Parties

For claims for property entrusted to you:

Insurers may adjust losses with the owners of lost or damaged property for which You are claiming under this policy. If Insurers pay such owners, such payments will satisfy Your claim against Insurers for the owners' property. Insurers will not pay the owners more than their financial interest in the covered property or the sum insured in accordance with the applicable basis of settlement for the claim under Your policy, whichever the lesser.

Reinstatement Clause

In the event of a loss under this insurance, the amount of such loss is automatically reinstated immediately without additional premium and the insurance shall remain in force for the full amounts set out herein to the policy terms and conditions.

Subrogation Clause

Insurers may pursue in Your name but at their expense, recovery of any amounts paid or payable under this policy. You shall give Insurers such assistance as they may reasonably require including Your agreement to commence proceedings. In the event of a recovery, following subrogation, Insurers loss (including costs of recovery) will be reimbursed to them prior to You being paid Your Excess.

Insurers agree to renounce their rights of recourse against exhibition/fair/show/display organiser(s), and/or their employees/volunteers and/or event commissioners.

Checked Baggage Clause

When it is necessary for the Property/Interest Insured hereunder to travel as checked luggage as a result of airline procedure or any regulatory control, such Property/Interest Insured shall be packed to withstand the normal hazards associated with air travel. No flight changes shall be undertaken once the Property/Interest Insured is checked in unless You or Your personally appointed representative has physical possession of the Property/Interest Insured.

Hotel/Motel Clause

It is a requirement of this insurance that Property/Interest Insured housed in a locked hotel/motel room shall be kept out of view and shall be contained in a locked suitcase or similar container, or the room safe, or removed to the principal hotel/motel safe, at all times when the room is unattended by You or a responsible adult.

Several Liability

The subscribing Insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

Third Parties

The Insured and the Insurers are the only parties to this insurance. Nothing in this insurance is intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

Joint Insureds

If there is more than one Insured, the total amount Insurers will pay will not exceed the amount Insurers would be liable to pay to any one Insured.

Cancellation of this insurance within the first 14 days

You are entitled to cancel this insurance by contacting Your broker within 14 days of either:

- The date You receive Your policy documentation; or
- The start of the Period of Insurance,

whichever is the later. Providing You have not made any claims Insurers will refund the premium.

Your broker, may charge an administration fee.

Cancellation of this insurance after 14 days

1. You can also cancel this insurance at any other time during the Period of Insurance by contacting Your broker. Any return premium due to You will depend on:
 - How long this insurance has been in force; and
 - The terms and conditions contained within the premium instalment plan if the premiums are paid by monthly instalments.

No return of premium will be given if loss or damage has occurred prior to cancellation which gives rise to a valid claim under this insurance.

Your broker, may charge an administration fee.

2. Insurers can cancel this insurance by giving You at least 14 days notice in writing, which will be sent to the address shown in the Schedule as Your correspondence address. Any return premium due to You will depend on:
 - How long this insurance has been in force; and
 - The terms and conditions contained within the premium instalment plan if the premiums are paid by monthly instalments.

No return of premium will be given if loss or damage has occurred prior to cancellation which gives rise to a valid claim under this insurance.

3. If You have not paid the premium to Your broker (including instalments) by its due date, Insurers can cancel this insurance by giving You at least 14 days' notice in writing, which will be sent to the address shown in the Schedule as Your correspondence address. If the overdue premium is paid to Your broker in full before the notice period expires, the notice of cancellation will be automatically revoked. If not, the insurance will automatically terminate at the end of the notice period. Premium will be due in full to Insurers if loss or damage has occurred prior to cancellation which gives rise to a valid claim under this insurance.

Premium Payment

If the premium due under this contract has not been paid to Insurers by the sixtieth (60th) day from the inception of this contract of insurance (and in respect of instalment premiums, by the date they are due) Insurers shall have the right to cancel this contract of insurance by notifying You via Your broker or in writing. In the event of cancellation, premium for the period that Insurers are on risk is due to Insurers and in the event of a loss or occurrence prior to the date of cancellation which gives rise to a valid claim under this contract of insurance, the full contract premium will be payable to Insurers.

Insurers shall give not less than fifteen (15) days prior notice of cancellation to You via Your broker.

If premium due is paid in full to Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

How to make a claim under this insurance



What to do in the event of a potential loss:

Upon the discovery of any loss or damage which may give rise to a claim under this insurance, the Insured shall as soon as reasonably possible give notice thereof to H. W. Wood Limited using the contact details below and also to the Police where there are grounds for suspecting that a criminal offence has been committed. The Insured shall supply all information and evidence as Insurers may reasonably require and co-operate fully in the investigation or adjustment of any claim.

Address	Claims Department H. W. Wood Limited 1 Lloyd's Avenue London EC3N 3DQ
Telephone	+44 (0) 20 7398 9000

To speed up the process please provide us with Your policy certificate number, if possible, at the time You make first contact with us.

Please be aware that:

You may be asked to complete a claim form.

A loss adjuster may be appointed by Insurers.

If the loss occurs outside normal business hours You may leave a voice mail on the above number and H. W. Wood Limited will endeavour to respond to You on the next working day.

As with any insurance, the onus rests with You, the Insured, to prove the loss in the event of a claim.

All insurance coverage's require that You seek to reduce and mitigate Your loss. It is therefore recommended that You behave as if uninsured and take appropriate action.

This insurance is arranged via a contract for which H. W. Wood Limited has no claims handling authority. All claims shall be administered by Insurers.

Insurers may take full responsibility for conducting, defending or settling any claim in Your name and take any action they consider necessary to enforce Your rights or their rights under this insurance.

Regulation



Data Protection Act 2018

This Privacy Notice describes how Catlin Underwriting Agencies Limited (on behalf of the underwriting members of Lloyd's Syndicates 2003) (together, "**we**", or "**us**") collect and use the personal information of insureds, claimants and other parties ("**you**") when we are providing our insurance and reinsurance services.

The information provided to us, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by us for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by us for these purposes with group companies and third-party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: legalcompliance@axaxl.com.

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Data Protection Authority.

For more information about how we process your personal information, please see our full privacy notice at:

<https://axaxl.com/privacy-notice>

Regulatory Information

Catlin Underwriting Agencies Limited is the managing agent of Syndicate 2003

Catlin Underwriting Agencies Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 204848).

Registered Office 20 Gracechurch Street, London, EC3V 0BG.

Registered in England Number 1815126

XL Catlin Services SE acts on behalf of Catlin Underwriting Agencies Limited.

XL Catlin Services SE is a registered insurance intermediary authorised and regulated by the Central Bank of Ireland.

Registered office is XL House, 8 St Stephen's Green, Dublin 2 Ireland.

Registered in Ireland No. 659610"

H. W. Wood Limited of 1 Lloyd's Avenue, London, EC3N 3DQ is authorised and regulated by the Financial Conduct Authority (FCA) in London (FCA register number 309408) to arrange and advise on general insurance contracts. H. W. Wood Limited is also a fully accredited Lloyd's broker. For confirmation of our regulatory status please visit the FCA's website www.fca.gov.uk

Your compensation rights

If either Insurers or H. W. Wood Limited are unable to meet their liabilities, You may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of business and the circumstances of the claim. Further information can be obtained from www.FSCS.org.uk

If You do not have access to the internet then please contact Your account executive or the Compliance Manager at H. W. Wood Limited who will provide You with the up to date contact details.

www.hwint.com

H. W. Wood Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: 1 Lloyd's Avenue. London, EC3N 3DQ

Firm Reference Number: 309408