



OAK

PART OF THE RSA GROUP

PRIVATE CLIENT
HOME INSURANCE
POLICY SUMMARY

keyfacts[®]

The Home Insurance policy is underwritten by Oak Underwriting plc on behalf of Royal & Sun Alliance Insurance plc except for the Home Emergency Service and Legal Protection sections, which are underwritten by Brit Syndicate 2987 at Lloyd's and administered by ARAG plc. It is an annual contract and may be renewed each year, subject to the terms and conditions then applicable.

You can select buildings, contents and valuables insurance. Home Emergency Service and Legal Protection covers are automatically included, with Lifestyle & Leisure included when Contents insurance is selected. Full details of what you have chosen are shown in both your quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these benefits and all the terms and conditions that apply you should read the policy wording, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see 'Cancellation by you' for more information.

This policy is designed for private individuals who own or occupy high value homes to insure the home and its contents it is not intended to cover the requirements of a commercial business enterprise and you should discuss such requirements with your insurance intermediary.

BUILDINGS INSURANCE

If you select Buildings insurance, please ensure that you provide details of the full replacement cost of all buildings and outbuildings at the home which are to be insured, the following will automatically be included:

FEATURES AND BENEFITS

Damage to your home

Covers the buildings of your home and outbuildings, including driveways, footpaths, boundary and garden walls, fences, hedges and gates, for damage by fire, flood, storm, subsidence and other causes.

Alternative accommodation

Covers the additional costs of comparable alternative accommodation for you, your family and pets following insured damage to the home for up to 5 years.

Tracing leaks

Covers the cost of tracing the source of an escape of water, gas or oil from your heating or water installation, including underground service pipes at the home.

Garden re-landscaping

Up to 10% of the buildings sum insured for the re-landscaping of the gardens at your home following damage to insured buildings by fire, lightning, theft, impact by vehicles, vandalism, falling trees or the emergency services.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- No cover for damage by storm, wind, weight of snow or flood to gates (other than electrically operated gates), hedges, fences, trellises, docks, wharves and piers unless your home is damaged at the same time by the same cause.
- No cover for damage to swimming pools, swimming ponds, ornamental ponds, fountains, hard tennis courts, terraces, patios, driveways, footpaths, boundary and garden walls, bridges, gates, fences, septic tanks and fixed domestic heating fuel tanks caused by subsidence unless there is damage to the home at the same time and by the same cause.
- No cover for damage by pets in excess of £7,500 any one incident and £15,000 in all in any one period of insurance.
- No cover for damage arising from building works in excess of £100,000 or involving structural alteration.
- No cover for general maintenance, wear and tear, defective design or workmanship, gradually operating causes.
- No cover for costs recoverable elsewhere.
- Cover is limited to the buildings sum insured.
- Cover for trees, plants or shrubs limited to £2,500 per specimen.
- Costs incurred when there is no damage to insured buildings.

BUILDINGS INSURANCE (continued)

FEATURES AND BENEFITS

Trespass protection

Covers restoration of the land at your home to the same condition following any unlawful trespassing, including the removal of any items left behind by the trespassers.

Excess

The first amount of each claim that you must pay as shown in your schedule (certain covers are not subject to excess).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited to £50,000 in any one period of insurance.
- No cover unless, upon discovery of the trespass, the police authority are notified.
- The amount you are required to pay to each claim as shown in your schedule.
- Excludes the first £1,000 (excess), or other amount shown in your schedule, of any claim for subsidence, heave or landslip.

CONTENTS INSURANCE

If you select Contents insurance, please include the full replacement cost of all contents, split individually between each home to be insured, the following will automatically be included, unless shown otherwise in the schedule:

FEATURES AND BENEFITS

Damage to contents

Loss or damage to the contents of the insured home(s) anywhere in the world.

Replacement as new

We will repair or replace as though they were new. This applies to all items, including carpets, clothing and bed linen.

Spoilage of food

Loss or damage including when caused by the accidental failure of your refrigerators and/or freezers.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Some specific causes of damage are excluded.
- Inner policy limits apply to the following:
 - Jewellery and watches £5,000
 - Guns £5,000
 - Business contents £20,000
 - Hand/wind propelled watercraft £10,000 per craft
 - Trailers/non-motorised horseboxes £10,000 per trailer
 - Quad bikes/miniature vehicles £10,000 per machine
 - Incidental farming property £10,000
 - Fine Art and Antiques – made of precious metals or precious stones including gold silver platinum, pewter or plate £10,000

More specific cover for Fine art and antiques, jewellery, watches and guns is available under the Valuables section of the policy.

- Money £7,500 worldwide or up to £10,000 if kept in a locked safe at your home.
- No cover for damage by pets in excess of £7,500 any one incident and £15,000 in all in any one period of insurance.
- No cover for damage arising from building works in excess of £100,000 or involving structural alteration.
- No cover for contents in other homes acquired or occupied not shown in the schedule or notified within 60 days of first occupation by you.

- Cover is limited to the contents sum insured.

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CONTENTS INSURANCE (continued)

FEATURES AND BENEFITS

Loss of metered water and leakage of oil

Loss from any domestic fixed water or heating installation.

Contents of guests and non-resident domestic employees

Loss or damage whilst at your home.

Digital music, video and photographs

Up to £10,000 for the cost of replacing digital downloads following loss or damage.

Personal documents and title deeds

Up to £50,000 for the cost of replacing or restoring your personal documents, computer records and title deeds following damage.

Business documents

Up to £10,000 for the cost of replacing or restoring your business documents and computer records following damage.

New acquisitions

Up to 25% of the sum insured for newly acquired items provided you tell us within 60 days of acquisition.

Student's possessions

Covers loss or damage whilst at boarding school, college, university or any other student accommodation, including transit there and back.

Special alterations to the home

Up to £25,000 towards the cost of essential alterations to or adaptations of the home necessitated by a physical injury to you, including your domestic employees.

Excess

The first amount of each claim that you must pay as shown in your schedule (certain covers are not subject to excess).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited to the contents sum insured.
- No cover whilst the house is unoccupied or unfurnished.

- Cover is limited to the contents sum insured.
- No cover for their money, credit cards, jewellery, watches and guns.

- No cover for illegal material.

- No cover for the cost of replacing or restoring any bespoke computer operating system or software.

- No cover for the cost of replacing or restoring any bespoke computer operating system or software.

- Cover is limited to the contents sum insured.
- No cover for their money or credit cards.

- No cover for domestic employees unless they were residing with you prior to their injury and will continue to reside with you following their injury.

VALUABLES INSURANCE

If you select Valuables insurance, the following will automatically be included:

FEATURES AND BENEFITS

Damage to valuables

Loss or damage to your valuables anywhere in the world. This includes Fine Art & Antiques, Jewellery, Watches and guns.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- You must tell us if any item of Fine Art & Antiques is valued at more than £35,000. For Jewellery, Watches and guns, you must tell us if any item is valued at more than £15,000.
- No cover for jewellery and watches kept in the bank/safe deposit when temporarily removed if not insured when in the bank/safe deposit with us.
- No cover for damage by pets in excess of £7,500 any one incident or £15,000 in any one period of insurance.

VALUABLES INSURANCE (continued)

FEATURES AND BENEFITS

Death of an artist

Following a covered loss, we will pay up to 200% of an individually listed items sum insured following the death of the artist during the period of insurance.

Defective title

We will pay up to £25,000 of an individually listed item if you are required by law to return an item to its rightful owner because it has been proven that you do not have good title to it.

New acquisitions

Up to 25% of the sum insured for newly acquired items provided you tell us within 60 days of acquisition.

Excess

The first amount of each claim that you must pay as shown in your schedule (certain covers are not subject to excess).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited to £100,000 in any one period of insurance.
- You must have a professional valuation less than 3 years old.
- Any loss after the initial twelve months following the death of the artist.
- no cover for items which have been gifted or inherited to you
- The amount you are required to pay for each claim in respect of Jewellery, Watches and Guns as shown in your schedule.

LIFESTYLE & LEISURE

If you select Contents insurance, the following will automatically be included:

FEATURES AND BENEFITS

Cover for the following unforeseen incidents anywhere in the world:

Stalking threat

Covers costs for upgrading the home's security systems, temporary relocation, professional security guards or security consultants and psychiatric services.

Aggravated burglary

Covers costs for accidental death and dismemberment, upgrading the home's security systems, temporary relocation, removal expenses, professional security guards or security consultants, psychiatric services, medical expenses, loss of salary and reward.

Aggravated assault

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary and reward.

Car jacking

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary and reward.

Road rage

Covers costs for psychiatric and medical expenses.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- No cover as a result of an incident in a country or territory that the Foreign and Commonwealth Office have advised against all travel, or all but essential travel to that country or territory.
- Cover is limited to £30,000 in any one period of insurance.
- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
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- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited to £10,000 in any one period of insurance.

LIFESTYLE & LEISURE (continued)

FEATURES AND BENEFITS

Air rage

Covers costs for psychiatric and medical expenses.

Hijacking

Covers costs for accidental death and dismemberment, psychiatric services, medical expenses and reasonable rest and recuperation expenses.

Kidnap

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary, reasonable rest and recuperation expenses and reward.

Child abduction

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary, reasonable rest and recuperation expenses and reward.

Fatal injury

Compensation should you suffer an injury as a result of fire in your home from which you subsequently die within 12 months.

Boarding kennel/cattery fees

In the event that you are hospitalised for more than 48 hours.

Advertising and reward expenses

Covers costs to advertise the loss/theft of your pet cat or dog.

Sponsorship cover

Up to £500 per event to your chosen charity if you are unable to partake in a related sponsored event due to accidental physical injury.

Sports club membership fees

Covers costs following your disability to use the facilities at your sports club due to physical injury.

Golfer's extension

Covers hole-in-one expenses, third party damage irrespective of liability, personal accident, dental fees, replacement equipment hire and pre-paid fees.

Credit cards

Covers up to £50,000 for the unauthorised or fraudulent use of your personal credit cards. Please note in most cases your card provider charges you up to a maximum of £50 for each and every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited to £10,000 in any one period of insurance.
- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited to £50,000 per person (£5,000 under 16).
- No cover for resident domestic employees.
- Cover is limited to £1,000 per incident.
- Cover is limited to £1,000 per incident.
- Cover is limited to £1,000 in any one period of insurance.
- No cover for pre-existing conditions.
- Cover is limited to £1,500.
- No cover for the first £100 or 21 days of disablement.
- Cover is limited by various monetary values.
- No cover unless score card authenticated by the club secretary.
- No cover for fraudulent use by any person related to you or where the terms and conditions of use have been breached.

LIABILITIES

The following benefit is automatically included in your policy.

FEATURES AND BENEFITS

Property owners liability

Up to £10,000,000 which you have to pay as compensation for any accidents that result in bodily injury to or illness of any person or damage to property arising from your ownership of the home.

Newly acquired land

Up to £1,000,000 which you have to pay as compensation for any accidents that result in bodily injury to or illness of any person or damage to property arising from your ownership of newly acquired land provided you tell us within 60 days of acquisition.

Public and personal liability

Up to £10,000,000 for your legal liability for damages which you have to pay as compensation for any accident anywhere in the world that results in bodily injury to or illness of any person or damage to property.

Domestic employer's liability

Up to £10,000,000 for your legal liability for damages which you have to pay as compensation for any accident that results in bodily injury to or illness of any domestic employee arising solely from private domestic duties.

Tenant's liability

Up to £2,000,000 for your legal liability for damages which you have to pay as compensation arising from your tenancy of the home following damage to the buildings.

Unrecovered damages

Up to £5,000,000 if, within 3 months, you have not received the full amount of damages and taxed costs awarded to you by a court in the United Kingdom for bodily injury, illness or property damage

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- No cover for pollution or contamination of air, water or soil which you cannot prove was caused by a sudden, identifiable, unintended and unexpected accident.
- No cover for any trade, business or professional activity.
- No cover for land acquired for property development, farming activities or any trade, business or professional activity.
- No cover for land outside of the United Kingdom.
- No cover for any trade, business or professional activity except for voluntary work, bed and breakfast accommodation and incidental farming activities.
- No cover for mechanically or electrically propelled vehicles other than domestic garden equipment and golf buggies.
- Cover is limited to £2,000,000 for incidents involving Quad Bikes and Motorised Toy/Miniature Vehicles (including motorcycles with an engine capacity of 50cc or less).
- No cover for any commercial business enterprises.
- No cover whilst the buildings are unoccupied.
- No cover for the routine cost of maintenance and normal redecoration.

HOME EMERGENCY SERVICE

The following benefit is automatically included in your policy and is intended to assist you in dealing with unforeseen events, as listed in the features and benefits below, to minimise damage to the home and its contents. Please note that we are not able to provide assistance where it would not be safe to undertake the work or when no suitable contractor has been identified:

FEATURES AND BENEFITS

Home Emergency Service

Covers assistance for the following incidents:

- Roof damage
- Plumbing and drainage
- Main heating system
- Domestic power supply
- Toilet unit
- Home security
- Lost keys
- Vermin infestation

The Home Emergency Service is underwritten by Brit Syndicate 2987 at Lloyd's and administered by ARAG plc.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited to £1,000 per incident.
- Excludes maintenance of your property or damage caused by wear and tear.
- Excludes boilers in excess of 60Kw/hr.
- Excludes breakdowns where the item has not been maintained or serviced in accordance with the manufacturer's instructions.
- Excludes costs incurred without the authorisation of the Insurer.

LEGAL PROTECTION

The following benefit has been designed to assist high value home owners in relation to issues relating to their home, personal employment and private affairs. If you require specific/specialist legal expenses cover please contact your insurance intermediary.

The following benefit cover is automatically included in your policy:

FEATURES AND BENEFITS

Legal Protection

Covers disputes in relation to:

- Employment disputes
- Disputes with domestic employees
- Contract disputes
- Personal injury
- Clinical negligence
- Planning appeals
- Property
- Tax
- Legal defence

Also provides cover in relation to:

- Jury service
- Identity theft protection

Legal Protection is underwritten by Brit Syndicate 2987 at Lloyd's and administered by ARAG plc.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited to £100,000 per incident (£5,000 for planning appeals).
- No cover for some small claims and those without a reasonable chance of winning.
- No cover for pre-existing disputes.
- No cover for contract disputes relating to building works with a value in excess of £100,000.
- No cover under all sections for costs incurred without the agreement of ARAG plc following acceptance of your claim.

GENERAL CONDITIONS AND EXCLUSIONS

The following apply to the policy as a whole regardless of the specific sections of cover you have selected. For full details of these and other exclusions and limits please refer to the policy document.

GENERAL CONDITIONS AND EXCLUSIONS

- No cover is provided for wear and tear, maintenance or anything that happens gradually.
- If you leave your home unoccupied for more than 60 consecutive days, some covers will be restricted and others will not apply.
- A number of specific causes of damage are excluded.

EXCESSES AND LIMITS

- Your policy will be subject to an excess, which is the amount you must pay in the event of a claim.
- All subsidence claims are subject to a £1,000 excess, unless a higher excess applies.
- Excesses may vary by your choice and/or underwriting criteria.
- Also, certain claim limits may apply. These will both be shown in your policy documentation.

YOUR CONTRACT

Your policy will normally run for 12 months although the length of the contract may be altered upon request – your quotation or schedule will state the period on which the premium has been calculated. The policy is renewable on an annual basis.

MAKING A CLAIM – PROPERTY LOSS OR DAMAGE

Oak Underwriting will provide you with an understanding approach if you are unfortunate enough to suffer a loss or damage. Should you need to make a claim under your insurance policy you should contact your insurance intermediary or call us on **0333 456 7004** during business hours or, outside of normal business hours **0330 303 1830**.

Assistance is available no matter what time of day or night, 365 days of the year.

When calling to report a loss or damage, please provide: your name and address, contact telephone numbers, personal details to enable us to confirm your identity, your policy number (or information to enable us to identify this if not immediately to hand), the date of the incident that you are reporting, the cause of the loss or damage and details of the property which has been lost or damaged.

We aim to respond to you within 2 working days and where appropriate arrange for the damage to be inspected within 5 working days, explain what should happen and when including how your policy will operate and any action you may have to take, tell you how your claim is progressing, where possible correspond with you by a medium of your choice (telephone, email or letter post), reply to your letters, faxes and emails by close of business on the working day following receipt.

MAKING A CLAIM – HOME EMERGENCY SERVICE

If you have a home emergency and wish to claim for assistance, you must call the Home Emergency Service within 48 hours of becoming aware of the problem. Please call the helpline on **0330 303 1832** and give your name, address and full details of the emergency. ARAG will tell you what to do next.

Assistance is available no matter what time of day or night, 365 days of the year.

MAKING A CLAIM – LEGAL PROTECTION

To make a claim under this cover please telephone ARAG on **0117 917 1698**. They will ask you about your legal dispute and, if necessary, give you legal advice. If your dispute needs to be dealt with as a claim, ARAG will provide you with a claim reference number. At this point, they will not be able to confirm that you are covered but they will pass the information you have given them to their specialist claims handling teams, and explain what to do next.

Alternatively you can find further details at www.arag.co.uk/newclaims.

If you have a legal issue, please contact ARAG before contacting a solicitor or accountant. Under no circumstances should you instruct your own solicitor or accountant as we will not pay their costs and it could stop your claim from being covered.

COMPLAINTS

We, at Oak Underwriting, are proud of our commitment to a first class service and will provide assistance to ensure your needs are handled as smoothly as possible. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

If your complaint relates to your policy or a claim being made under the policy, which your insurance intermediary has not been able to resolve for you, please contact us at the address shown below.

We aim to resolve your concerns by the close of the next business day. In the event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Manager who will arrange for an investigation on behalf of our Managing Director. The contact details are as follows:

Post:

The Customer Relations Manager

Oak Underwriting plc

Cromwell Park

Chipping Norton

Oxfordshire

OX7 5DF

E: customerservices@oak-underwriting.com

Once we have reviewed your complaint we will aim to issue our final decision, in writing, within 10 working days of the date we received your complaint. If we are unable to fully respond within this time we will update you, in writing, within 8 weeks of the date we received your complaint. If you are still unhappy after our review, or you have not received our offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London
E14 9SR

T: **0800 023 4567** – free from standard landlines, mobiles may be charged
0300 123 9123 – same rate as 01 or 02 numbers, on mobile phone tariffs
E: **complaint.info@financial-ombudsman.org.uk**
W: **www.financial-ombudsman.org.uk**

If you have cause for complaint under the Home Emergency Service or Legal Protection, please contact our Customer Relations Manager as shown above or, alternatively, contact ARAG plc in one of the following ways:

Customer Relations Department

ARAG plc
9 Whiteladies Road
Clifton
Bristol
BS8 1NN

T: **0117 917 1561**

Should you remain dissatisfied following a complaint regarding the Home Emergency Service or Legal Protection sections of the policy, you can pursue your complaint further with Lloyd's. They can be contacted in the following ways:

Complaints

Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN

T: **0207 327 5693**
E: **complaints@lloyds.com**

If you are still unhappy after Lloyd's review, or you have not received Lloyd's offer of resolution within 8 weeks of the date of the complaint, you may be eligible to refer your case to the Financial Ombudsman Service.

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event that we are unable to meet our obligations to you following a claim, you may be entitled to compensation. Further information is available from the FSCS at **www.fscs.org.uk** or on **0800 678 1100**.

PREMIUMS AND PAYMENTS

Premiums are shown with and without Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by a credit agreement (no service charge) by direct debit or in full by cheque to your insurance intermediary.

RENEWING YOUR POLICY

At least 21 days prior to each policy renewal date we will tell you, via your insurance intermediary, the premium and terms and conditions that will apply for the following period of insurance. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For payment by cheque, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Cancellation by You'.

CANCELLATION BY YOU

If you find that your insurance policy does not meet your requirements, please return it to us or your insurance intermediary within 14 days of receiving it. On receipt, we will refund your premium in full provided you have not had a claim.

If you wish to cancel your policy after the first 14 days please write to us at the address or call the number shown on your schedule. You may be entitled to a return of premium provided that no claim has been made during the period of insurance.

CANCELLATION BY US

We may cancel the policy where we have identified grounds including but not limited to:

- i. changes in the information on which the insurance was based
- ii. failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim
- iii. the use or threat of violence or aggressive behaviour against our staff, contractors or property
- iv. the use of foul or abusive language.

We will write to you at your last known address, by recorded delivery, providing 14 days notice that your policy will cancel.

This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, provided no claim has been made during the current period of insurance.

THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Unless some other law is agreed in writing, this policy is governed by English law or the law of where your home is within the United Kingdom. If there is a dispute, it will be dealt with in the courts of England or of the country within the United Kingdom in which your home is situated.

The language used in this policy and any communications relating to it will be English.

FINANCIAL SANCTIONS

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under a policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the period of insurance we shall cancel a policy immediately by giving you written notice at your last known address.

COMPANY REGISTRATION AND REGULATION

Oak Underwriting plc, a member of the Royal & Sun Alliance Group of Companies, is registered in England and Wales under company number 03899586 at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Royal & Sun Alliance Insurance plc is registered in England and Wales under company number 93792 at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

ARAG plc is registered in England and Wales under company number 02585818 at 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

Brit Syndicate 2987 at Lloyd's is registered in England and Wales under company number 0824611 at 55 Bishopsgate, London, EC2N 3AS.

All of the companies listed above are authorised and regulated by the Financial Conduct Authority and this can be checked by visiting the FCA website at www.fca.org.uk/firms/financial-services-register.



OAK UNDERWRITING PLC

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