

Customer Information

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Data Protection Act 1998

All personal information supplied by you will be treated in confidence by the Royal & Sun Alliance Insurance Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the Royal & Sun Alliance Insurance Group of companies or our agents or subcontractors

The Royal & Sun Alliance Insurance Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries that may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your insurer, or at www.miic.org.uk.

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to (see below).

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI).

The aim is to help us to check information provided and also to prevent fraudulent claims.

Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

How to contact us

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to

Data Protection Liaison Officer
Customer Relations Office,
Royal & SunAlliance,
Bowling Mill,
Dean Clough Industrial Park,
Halifax
HX3 5WA

What you should do in the event of an accident or theft

Naturally, we hope you don't have an accident, but if you do, you may find the following advice useful:

- 1) People are more important than property and your first priority should be to check whether anybody is injured and attend to them, seeking medical help if necessary.
- 2) Always stop if you are involved in an accident and exchange the following information:
 - Names and addresses (including those of any eye witnesses)
 - Insurance companies and addresses (including policy numbers if known)
 - Vehicle registration numbers.
- 3) Do not admit you are to blame or offer any payment.
- 4) Draw a diagram of the accident scene. This should include the position of the vehicles before, and after the accident, the road layout, any obstructions to your or other road users' vision, the position of any witnesses and anything else which could be relevant to the cause of the accident e.g. speeds and distances involved, or the weather conditions.
- 5) IF ANYONE IS INJURED you must produce your Motor Insurance Certificate to the police or to anyone who has reasonable grounds for requiring it. If you can't do this at the scene of the accident you must produce it and report the accident to the police within 24 hours.
- 6) Phone your Broker/Insurance Adviser as soon as possible after an accident. Print a claim form from the Compucar Web Site and fax this direct to Royal & SunAlliance on 01245 274100
- 7) If you receive any letters or documents about the accident, please send them unanswered to us.
- 8) In the event of theft of your vehicle, you must report the incident to the Police and obtain a crime reference number as soon as possible and phone your Broker or usual Insurance Adviser.

How to use the Royal & SunAlliance windscreen repair/replacement service

A shattered windscreen can be both inconvenient and expensive to replace. Therefore we have negotiated a priority service with a glass replacement provider for customers who have chosen COMPREHENSIVE cover. A glass replacement provider will repair or replace your windscreen anywhere in the country, 24 hours a day, 365 days a year.

In the event of an emergency simply call them on the FREEPHONE number 0800 783 4695.

Payment is made on the spot to the repairer. Print a claim form from the Compucar Web Site and fax this direct to Royal and SunAlliance on 01245 274100 along with the invoice.

Any payment will deduct any excess shown in the schedule.

If you have THIRD PARTY FIRE & THEFT or THIRD PARTY cover, you can still use the glass replacement service and as a Royal & SunAlliance customer you will be entitled to discounted prices. Simply show your Royal & SunAlliance Certificate to obtain your discount.

IMPORTANT

This Policy (and the Policy Schedule which forms an integral part of the Policy) is a legal contract Please examine it thoroughly to ensure it meets your requirements If it does not please advise your insurance adviser immediately

We would remind you that you are required to inform us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance Failure to do so may invalidate your Policy or result in certain covers not operating fully If you are in any doubt as to whether a fact is material or not please contact your insurance adviser

Royal & Sun Alliance Insurance plc (herein called the Insurer) and the Insured agree that

This Policy the Policy Schedule (including any Policy Schedule issued in substitution) the Certificate of Motor Insurance the Statement of Fact and any Endorsement shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears

Any information supplied by the Insured shall be incorporated in the contract

The Insurer will provide the insurance described in this Policy within the Territorial Limits subject to the terms and conditions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept the premium

Underwritten by

Royal & Sun Alliance Insurance plc

Arranged by

Compucar Ltd

Law Applicable

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales

Definitions

The words listed below carry the same meaning wherever they appear in the Policy if they commence with a capital letter and their meaning is not varied by a Definition in a particular Section

Accessories

means audio visual recording or reproduction equipment and communications or navigation equipment permanently fitted to the Insured Vehicle wagon sheets and tarpaulins safety equipment for use solely in connection with the Insured Vehicle and manufacturer's tool kit

Agricultural Vehicle

means any tractor or self-propelled motor vehicle implement used solely for agricultural or forestry purposes

Certificate of Motor Insurance

means the document which provides evidence that an insurance contract is in force which satisfies the requirements of the current road traffic legislation

The Certificate of Motor Insurance

- a) has the same number as the Policy
- b) shows who may drive the Insured Vehicle
- c) shows the uses to which the Insured Vehicle can be put
- d) shows the uses to which the Insured Vehicle cannot be put

Endorsement

means an amendment to the Policy

Insured Vehicle

means any motor or Agricultural vehicle shown

- a) against Description of Vehicles or Registration Mark in your Certificate of Motor Insurance
- or
- b) in your Policy Schedule

and in respect of which details have been notified to and accepted by the Insurers and including its spare parts and Accessories

Insurers

means Royal & Sun Alliance Insurance plc

Period of Insurance

means

- a) the duration of the Policy as shown on the Certificate of Motor Insurance and
- b) any subsequent period for which the Insurers may accept payment for the renewal of this Policy

Policy

means the documents consisting of

- a) the Statement of Fact
- b) this policy wording
- c) the Policy Schedule
- d) the Certificate of Motor Insurance and
- e) any Endorsements

Policy Schedule

means the document which describes any details specific to the Policyholder

Policyholder

means whoever is named in the Policy Schedule under the heading Policyholder/Insured

Statement of Fact

The document setting out information provided by the Policyholder or representative as being relevant to the cover applied for and assumptions the Insurer has made about factual circumstances relevant to the cover and which are confirmed by the Policyholder as true and correct

Territorial Limits

means

- a) Great Britain Northern Ireland the Isle of Man or the Channel Islands
- b) Republic of Ireland
- c) any other country in respect of which the Insurers agree to provide cover following a request by the Policyholder but only for the period agreed by the Insurers

and in the course of transit (including processes of loading and unloading) by sea between any ports therein provided that such transit shall be by any recognised sea passage of not longer duration under normal conditions than 65 hours

Terrorism

Terrorism shall mean acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of HM Government in the United Kingdom or any government de jure or de facto

Trailer

means any trailer or agricultural or forestry implement or machine which is properly constructed to be towed by a motor vehicle

Vehicle Keys

means any device used for starting the Insured Vehicle or using its locks or immobiliser

Insurance Provided

The cover provided and the classes of vehicle insured by this Policy are as stated in the Policy Schedule

The Sections of the Policy applicable to each type of cover are as follows

Comprehensive

Sections 1 to 6 inclusive

Third Party Fire and Theft

Section 1 but only in respect of loss or damage caused by fire lightning explosion theft attempted theft or the taking away of the Insured Vehicle without the consent of the Policyholder

Sections 2 to 6 inclusive

Third Party Only

Sections 2 to 6 inclusive

Section 1 - Loss of or Damage to the Insured Vehicle

A Comprehensive Cover

If the Insured Vehicle (or its accessories or spare parts on it) is lost or damaged the Insurers will indemnify the Policyholder by at their own option repairing or replacing the Insured Vehicle or paying the amount of the loss or damage

The Insurers' liability in respect of the Insured Vehicle including Accessories or spare parts on it but excluding any Trailer attached to it shall not exceed the amount shown in the Policy Schedule for that vehicle

B Extension of Cover – Motor Trade

While the Insured Vehicle is in the custody of a member of the Motor Trade or an Agricultural Engineer for maintenance or repair General Exceptions A a and c of Section 6 shall not apply

C Recovery and Redelivery

Following loss or damage insured by this Policy the Insurers will pay the reasonable cost of

- a) protection and removal of the Insured Vehicle (if disabled) to the nearest competent repairers
- b) delivery after repair or after recovery of the Insured Vehicle to the Policyholder's address in Great Britain Northern Ireland the Isle of Man or the Channel Islands

D Hiring or other Agreements

If the Insurers know that the Insured Vehicle is hired leased or loaned to the Policyholder under a hire purchase agreement vehicle leasing agreement or other agreement any payment shall be made to the owner whose receipt shall be a discharge of any claim under this Section

E Authority to Repair the Insured Vehicle

Following damage insured by this Policy to the Insured Vehicle the Policyholder may authorise the repair of the Insured Vehicle provided that the Insurers are notified immediately

Exceptions to Section 1

The Insurers **shall not be liable** for

- 1 loss or damage due to the theft or attempted theft of the Insured Vehicle while it is left unattended and unlocked with the Vehicle Keys in or on the vehicle
- 2 diminution in value following repair
- 3 loss of use depreciation wear & tear mechanical electrical electronic or computer breakdowns breakages or failures
- 4 loss resulting from deception by a purported purchaser or his agent
- 5 damage to tyres by application of brakes or by punctures cuts or bursts
- 6 loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds

Section 2 - Liability to Third Parties

Sub Section 1 - Indemnity to Policyholder

The Insurers will indemnify the Policyholder in respect of legal liability incurred for damages and claimant's costs and expenses in respect of accidental

- a) death of or bodily injury to any person
- b) loss of or damage to material property provided that the Insurers' liability shall not exceed the amount shown in the Policy Schedule or such greater sum as may be compulsorily insurable in the country in which the insured event occurs in respect of any one claim or number of claims arising out of one cause
- c) stoppage of or interference with pedestrian vehicular rail air or water-borne traffic or escape or discharge of any substance or gas up to a limit of £1,000,000 any one claim or number of claims arising out of one cause

in connection with the use of the Insured Vehicle including loading and unloading

The Insurers will in addition pay in respect of any event which may be the subject of indemnity under this Sub-Section

- i) solicitors' fees for representation at any coroner's inquest or fatal inquiry or court of summary jurisdiction
- ii) costs and expenses incurred with their written consent
- iii) the costs of defence against a charge of manslaughter or causing death by dangerous driving

Sub Section 2 - Indemnity to other Persons

The Insurers will also indemnify in the terms of Sub-Section 1

- a) any person permitted to drive the Insured Vehicle under the terms of the Certificate of Motor Insurance
- b) any person using but not driving the Insured Vehicle for social domestic and pleasure purposes with the Policyholder's permission
- c) any passenger in the Insured Vehicle other than the driver
- d)
 - i) any principal with whom the Policyholder has an agreement
 - ii) any hirer of the Insured Vehicle other than under a hire purchase agreement provided that the Insurers shall not be liable in respect of liability arising from the act default or neglect of the principal/hirer his servant or agent
- e) the legal personal representatives of any person entitled to indemnity under this Section in respect of liability incurred by that person

The total amount payable by the Insurers in respect of any of the Sections irrespective of the number of parties insured by this Policy having a claim under this Policy in respect of such Sections shall not exceed in the whole any stated Limits of Liability

For the purposes of any stated Limits of Liability all of the parties insured under this Policy shall be treated as one party or legal entity so that there will be only two parties to the contract of insurance namely the Insurers and the Policyholder

Sub Section 3 – Cover in Europe

The Insurers will indemnify the Policyholder to satisfy the legal minimum insurance requirements of the following countries including legal fees costs and expenses incurred with their written consent while the Insured Vehicle or an attached Trailer is in any of these countries

- a) any country which is a member of the European Union
- b) any country
 - i) which agrees to meet European Commission Directives on motor insurance and
 - ii) of which the European Commission is satisfied that arrangements have been made to meet the requirements of these Directives

Sub Section 4 - Contingency Cover

The Insurers will indemnify the Policyholder and no other person in the terms of Sub-Section 1 while any motor vehicle not the property of or provided by the Policyholder is being used in connection with the Policyholder's business by any person in the Policyholder's employ but the Insurers shall not be liable

- a) if there is any other insurance covering the same liability
- b) for loss or damage to such motor vehicle

Sub Section 5 – Towing Disabled Vehicles

The Insurers will provide indemnity in the terms of this Section while the Insured Vehicle is being used for the purpose of towing one disabled mechanically-propelled vehicle provided that

- a) the vehicle is not towed for reward
- b) the Insurers shall not be liable in respect of loss or damage to the towed vehicle or property being conveyed by such vehicle

Exceptions to Section 2

The Insurers **shall not be liable**

- a) for liability arising from the loading or unloading beyond the limits of any carriageway or thoroughfare by any person other than the driver or attendant of the Insured Vehicle
- b) for death of or bodily injury arising out of and in the course of the injured person's employment by the person claiming indemnity under this Section except as is required by any road traffic legislation
- c) to indemnify any person driving unless that person holds a licence to drive the Insured Vehicle or has held and is not disqualified for holding or obtaining such a licence
- d) to indemnify any person not driving but claiming indemnity if to his knowledge the person driving does not hold a licence to drive the Insured Vehicle unless he has held and is not disqualified for holding or obtaining such a licence
- e) to indemnify any person other than the Policyholder if that person is entitled to indemnity under any other policy
- f) for damage to property owned by or in the custody or control of
 - i) the Policyholder or any person claiming indemnity or
 - ii) any person in the service of the Policyholder or any person claiming indemnity where the property is in the custody or control of that person by virtue of that service
- g) for damage to property being conveyed by the Insured Vehicle
- h) for any legal liability of whatsoever nature directly caused by or contributed to by or arising from the Insured Vehicle while in or on that part of any commercial or military airport or airfield provided for
 - i) the take-off or landing of aircraft or the movement of aircraft on the ground
 - ii) aircraft parking including any associated service roads refuelling areas ground equipment parking areas aprons maintenance areas and hangarsexcept as is required by any road traffic legislation
- i) for injury loss or damage directly or indirectly caused by pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the Period of Insurance

For the purposes of this exception pollution or contamination shall mean actual alleged or threatened release discharge escape or dispersal of any solid liquid gaseous or thermal irritant or contaminant including smoke vapour soot fumes acids alkalis chemical or waste (including materials to be recycled reconditioned or reclaimed)

but Exceptions c) and d) shall not apply when a licence is not required by law

Section 3 - Trailers

A Cover

A Trailer shall be insured in the terms of this Policy as though it were an Insured Vehicle if either

- a) it is shown on the Policy Schedule

or

- b) it is connected by any means whatsoever to the Insured Vehicle for the purpose of being operated or drawn

B Conditions

Provided that

- i) while any such Trailer is attached to a towing vehicle they shall together be regarded as one vehicle
- ii) any plant permanently attached to a Trailer shall be regarded as part of that Trailer
- iii) the Insurer's liability under Section 1 of this Policy - Loss or Damage to the Insured Vehicle - in respect of any Trailer shall not exceed
 - a) the amount shown on the Policy Schedule in respect of any Trailer so specified
 - b) £5,000 in respect of any Trailer not so specified
- iv) the Insurers shall not be liable under this Section if the Insured Vehicle to which an insured Trailer is attached is drawing a greater number of Trailers than is permitted by law

Section 4 - Other Clauses

A Emergency Treatment

The Insurers will indemnify any person using the Insured Vehicle in respect of liability under any road traffic legislation to pay for Emergency Treatment fees

B Indemnity to Hirer

The Insurers will indemnify as though he were the Policyholder any person hiring the Insured Vehicle other than under a hire purchase agreement provided that the person is not entitled to indemnity under any other policy

C Cross Liabilities

If the Policyholder comprises more than one party (which in the case of a partnership includes each individual partner) the Insurers will indemnify each in the terms of this Policy against liability incurred to the other as if such other was not included as a Policyholder

Section 5 - Conditions

Condition A - Compliance with Policy Terms

The liability of the Insurers will be conditional on the Policyholder complying and as appropriate any other person entitled to indemnity complying as though he were the Policyholder with the terms of this Policy

Condition B – Reasonable Precautions

The Policyholder shall take and cause to be taken all reasonable precautions to prevent injury loss or damage and shall maintain the Insured Vehicle in a roadworthy condition

The Insurers shall have free access to examine the Insured Vehicle at all reasonable times

Condition C - Claims Procedure and Requirements

- a) The Policyholder must report all accidents claims and civil or criminal proceedings to the Insurers in writing as soon as possible
- b) Every letter claim writ or other document relating to any accident claim or civil proceedings must be sent to the Insurers immediately and unacknowledged
- c) No admission of liability or promise of payment may be made without the Insurers' written consent
- d) The Policyholder will give all information and assistance as required

Condition D - Insurers' Rights

- a) The Insurers are entitled to take over and conduct the defence or settlement of any claim at their discretion
- b) The Insurers may at any time pay the limit of liability referred to in Sub-Section 1 of Section 2 after deduction of any sum or sums already paid or any less amount for which any claim or claims can be settled and shall then relinquish the conduct and control thereof and be under no further liability in respect thereof except for the payment of costs and expenses incurred prior to the date of such payment

Condition E - Non Contribution

If the damage or liability which is the subject of a claim under this Policy is or would but for the existence of this Policy be insured under any other insurance the Insurers shall not be liable under this Policy except to the extent of any excess beyond the amount payable under such other insurance had this Policy not been effected

Condition F – Right of Recovery

The Policyholder shall repay to the Insurers all sums paid by them under this Section because of the requirements of any law if the Insurers would not have been liable for those payments by the terms of this Policy

Condition G – Application of Limits of Indemnity

In the event of any accident involving indemnity to more than one person any limitation in this Policy of the amount of that indemnity shall apply to the aggregate amount and such indemnity shall apply in priority to the Policyholder

Condition H - Cancellation

This Policy may be cancelled

- a) by the Insurers sending thirty days notice by letter to the last known address of the Policyholder (and in the case of Northern Ireland to the Department of the Environment for Northern Ireland) The Policyholder shall be entitled to a pro rata return of premium calculated from the date of cancellation or if a Certificate of Motor Insurance has been issued from the date of return to the Insurers of such Certificate
- b) by the Policyholder who shall be entitled to a return of premium after deduction of premium at the Insurers' short period rates for the period the Policy has been in force calculated from the date of receipt by the Insurers of notice of cancellation or if a Certificate of Motor Insurance has been issued from the date of receipt by the Insurers of such Certificate

Condition I - Non - payment/Consumer Credit Termination Clause

The Insurers reserve the right to terminate the Policy in the event that there is a default in instalment payments due under a linked loan agreement. The Policyholder must return to the Insurers the current Certificate of Motor Insurance if the Insurers cancel the Policy.

Section 6 - General Exceptions

The Insurers **shall not be liable** in respect of

Exception A - Use and Driving

death injury loss or damage occurring or liability arising while the Insured Vehicle is being

- a) used with the consent of the Policyholder or his representative otherwise than in accordance with the limitations as to use in the Certificate of Motor Insurance
- b) driven by the Policyholder unless he holds a licence to drive the vehicle or has held and is not disqualified for holding or obtaining such a licence
- c) driven with the consent of the Policyholder or his representative by any person
 - i) who is not specified in the Certificate of Motor Insurance
 - ii) who the Policyholder or his representative knows does not hold a licence to drive the vehicle unless he has held and is not disqualified for holding or obtaining such a licence

but b) and c) shall not apply when a licence is not required by law

Exception B – Contractual Liability

any liability which attaches because of an agreement but which would not have attached in the absence of that agreement

Exception C – Radioactive Contamination

loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- a) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

Exception D - War

any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power except so far as is necessary to meet the requirements of any road traffic legislation

Exception E - Riot and Civil Commotion

any consequence of riot or civil commotion occurring in Northern Ireland

This Exception does not apply to Section 2 - Liability to Third Parties

Exception F - Terrorism

any consequence of Terrorism except so far as is necessary to meet the requirements of any road traffic legislation

If the Insurers are required to indemnify the Policyholder in respect of legal liability incurred for damages and claimants costs and expenses in respect of Terrorism within the terms of any road traffic legislation for loss or damage to material property the Insurers' liability shall not exceed

- a) the amount shown in the Policy Schedule or
- b) such greater sum as may be required by any road traffic legislation in the country in which the insured event occurs

in respect of any one claim or number of claims arising out of one cause in connection with the use of the Insured Vehicle

This exception does not apply to Section 1 Loss of or Damage to the Insured Vehicle

Complaints Procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

- Initially, please raise your concerns with your usual business contact.
- If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office.
- A separate investigation will then be carried out in an attempt to resolve your complaint and a final response issued. However, if resolution is not possible they will issue a response within 8 weeks of your original complaint.

Customer Relations Contact Details

Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Telephone: 0800 1076160
Fax: 01422 325146
Email: halifax.customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

If you are still not satisfied Royal & SunAlliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 0801800
Website: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

