

KBIS LTD TRAILER TERMS AND CONDITIONS

The Insurance Contract

In return for payment of the premium shown in the Schedule, **We** agree to insure **You**, subject to the terms and conditions contained in or endorsed on this insurance.

The Policy

The Policy is evidence of the contract of insurance between **You** and **Us**. It is made up of the following elements which should together be regarded as one document.

- the Certificate (which outlines the cover purchased)
- these Terms and Conditions,
- any subsequent endorsements that may be issued.

Please read them carefully and if they require any amendments please return them to KBIS Ltd for correction.

What You Need To Do Now

It is important that **You**:

- check that the cover **You** have requested is included in the Certificate;
- check that the information **You** have given **Us** is accurate;
- notify KBIS Ltd as soon as practicable of any inaccuracies in the information **You** have given **Us**;
- comply with **Your** duties under each section and under the insurance as a whole.

Keep the Policy safe in case **You** need to refer to it.

Who Is Providing This Insurance

The insurance by this contract is underwritten by Convex Insurance UK Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 840616).

Registered Office 52 Lime Street, London, EC3M 7AF.

Registered in England Number 11796392.

You can find this information on the Financial Conduct Authority's ("FCA's") website at www.fca.org.uk which includes a register of all the firms the FCA regulate or by calling the FCA on 0800 111 6768 (Call 0800 111 6768 (freephone) or 0300 500 8082 from the UK), or +44 207 066 1000 from abroad. The FCA are open from Monday to Friday, 8am to 6pm and Saturday 9am to 1pm.

Words With Special Meanings

Wherever words appear in bold in this Policy they will have the meanings shown in the Definitions on pages 7 and 8 unless more specifically defined in a particular Section. Any word or expression to which a specific meaning has been attached in any part of this wording or the Schedule, shall bear such meaning wherever it may appear.

Law Applicable To This Contract

This Policy shall be governed by the laws of England and Wales and is subject to the exclusive jurisdiction of the courts of England and Wales.

Accessibility

Upon request, **We** can provide Braille, audio or large print versions of this **Policy** and the associated documentation including the Insurance Product Information Document (IPID). If **You** require an alternative format **You** should contact **Your Broker** through whom this **Policy** was arranged.

Information you have given us

In deciding to accept this **Policy** and in setting the terms, including premium, **We** have relied on the information which **You** have provided to **Us**.

You have a duty to take reasonable care not to make a misrepresentation to **Us** by ensuring that all information **You** provide in answer to **Our** questions is true, accurate and complete. **You** must also take reasonable care to answer all the questions honestly and to the best of **Your** knowledge. When referring to "**Your Duty**" in this clause, we mean the duty to take reasonable care as fully described in this paragraph.

Your Duty also applies when **Your** policy is varied or renewed. When answering **Our** questions at each variation or renewal, **You** must not only give **Us** new information, but also information **You** have previously provided if it remains relevant to answer **Our** questions, whether or not it is exactly the same or there are changes, and even if the information arose during a previous policy period.

If **We** establish that **You** have broken **Your Duty** deliberately or recklessly, **We** will have the right to:

- a. treat this **Policy** as if it never existed;
- b. decline all claims; and
- c. retain the premium.

If **We** establish that **You** have broken **Your Duty** carelessly, **We** will have the right to:

- i. treat this **Policy** as if it never existed, decline to pay any claim and return the premium **You** have paid, if **We** would not have provided **You** with cover;
- ii. treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms;
- iii. reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

1. give **You** thirty (30) days' notice that **We** are terminating this **Policy**; or
2. give **You** notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your broker** as soon as practicable.

If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.

This summary is provided for illustrative purposes to help **You** understand **Your Duty**. It is not intended to amend or disapply any of **Your** statutory rights and duties under the Consumer Insurance (Disclosure and Representations) Act 2012.

FAIR PROCESSING NOTICE

This Privacy Notice describes how Convex Insurance UK Limited (for the purpose of this notice "**We**", "**Us**" or "Convex Insurance UK Limited") collect and use the personal information of insureds, claimants and other parties (for the purpose of this notice "**You**") when **We** are providing our insurance and reinsurance services.

How We Will Use Your Data

The information provided to Convex Insurance UK Limited, 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 Convex Insurance UK Limited 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 because 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 Convex Insurance UK Limited for these purposes with other group companies and third parties, 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.

Your Rights Regarding Your Personal Information

You have certain rights regarding **Your** personal information, under 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 the Data Protection Officer, Lorraine Mullins, by email or letter at:

Lorraine@convexin.com
Convex Insurance UK Limited
52 Lime Street
London EC3M 7AF. United Kingdom

We are committed to working with you to obtain a fair resolution of any concern about privacy. If, however, you believe that we have not been able to assist with your concern, you have the right to make a complaint to the UK Information Commissioner's Office ("ICO").

For more information about how we process your personal information, please see our full privacy notice at: <https://convexin.com/privacy-policy/> or for a written copy please contact us at:

Convex Insurance UK Limited
52 Lime Street
London EC3M 7AF
United Kingdom

DEFINITIONS applying to all sections of the policy:

Certificate	The printed document titled 'Trailer Insurance Certificate' showing the Policyholder and Insured Trailer details and cover provided.
Cyber Act	An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer equipment.
Cyber Incident	a) Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer equipment; or b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer equipment
Data	Data of any sort, including but not limited to, tangible or intangible data and any programs of software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, website or any information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by computer equipment.
Insured Trailer	The trailer or horse drawn vehicle stated on the Certificate
Market Value	The price at which the Insured Trailer would change ownership between a willing buyer and a willing seller with both parties having reasonable knowledge of the relevant facts.
Period of Insurance	The dates stated in the 'Period to be Insured from' and 'To' sections on the Certificate.
Policyholder/You/Your	The person named on the Certificate
Underwriters/We/Us/Our	Convex Insurance UK Ltd
Terrorism or Act of Terrorism	Terrorism or an Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

What Is Insured

This policy covers the Insured Trailer against physical loss or damage that occurs during the Period of Insurance, up to, but not exceeding the sum insured stated on the Certificate.

1. GENERAL POLICY CONDITIONS

1. At the start of the Period of Insurance the Insured Trailer must be in good working order and free from any defect.
2. At the start of the Period of Insurance the Policyholder must be the sole owner or hirer of the Insured Trailer, unless the Underwriters have agreed this beforehand. This policy will stop if the Policyholder sells the Insured Trailer or parts with any interest in it, whether temporarily or permanently.
3. The Insured Trailer must remain in the geographical limits stated in these Terms and Conditions during the whole Period of Insurance. Any breach of these conditions may render the claim null and void and release the Underwriters from all Liability.
4. The Policyholder must at all times properly maintain the Insured Trailer. Any failure by the Policyholder to comply with this condition may render the Policyholder's claim null and void and release the Underwriters from all liability in connection with the claim.
5. The Policyholder must contact KBIS, as soon as reasonably practical, in the event of an incident or accident, which may later lead to a claim. Failure to do this within the Period of Insurance may result in the claim becoming invalid.
6. If, at the time of loss the Policyholder has any other insurance in force for the Insured Trailer, whether or not that insurance is valid, the Underwriters will not be liable for any claims submitted by the Policyholder, unless the agreement of the Underwriters is noted on the Certificate. If two policies are in effect and the Underwriters have given their agreement, the maximum amount payable under this policy will be the excess the Policyholder has paid for the other insurance policy.
7. If a claim is paid by the Underwriters and a third party may be liable, the Underwriters may seek to recover their losses from that third party. In these cases, the Policyholder must offer all assistance in their power and the Underwriters will be entitled, at their own expense, to sue in the name of the Policyholder.
8. KBIS or the Underwriter can cancel this insurance by giving the Policyholder fourteen (14) days' notice in writing other than in respect of non-payment of premium where the policy will be cancelled ab initio (as if it never existed). This will only be done for a valid reason such as:
 - a change in risk which means that **We** can no longer provide **You** with insurance cover;
 - non-cooperation or failure to supply any information or documentation **We** request; or
 - threatening or abusive behaviour or the use of threatening or abusive language to one of **Our** staff, agents or suppliers.If this insurance is cancelled then, provided **You** have not made a claim, **You** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **You** have been covered. This will be calculated on a proportional basis.
KBIS or the Underwriter will either cancel the insurance by sending the Policyholder a letter to their last known address.
9. If the Policyholder shall make any claim knowing such claim to be false or fraudulent as regards amount or otherwise, the Underwriter will not pay the claim; and
 - a) may recover from the Policyholder any monies already paid by **Us** in respect of the claim; and
 - b) may by notice to the Policyholder treat this Policy as having been terminated from the time of the fraudulent act.If the Underwriter treats this Policy as having been terminated the Policyholder will;
 - i) have no cover under this Policy from the date of termination; and
 - ii) not be entitled to any refund of premium.
10. The sum insured, stated on the Certificate, must accurately reflect the Insured Trailer's Market Value at all times.
11. Regardless of the claims history, at renewal the Underwriters have the right to amend the Terms and Conditions. This includes:
 - (a) Imposing terms such as the application of excesses,
 - (b) Increasing the premium
 - (c) Excluding cover,
 - (d) Amending the Terms and Conditions, and
 - (e) Changing the payment type.The Underwriters also have the right to not invite renewal, if this is the case the Policyholder will be notified in writing of any such action.
12. If the policy is paid for by Direct Debit instalment, when the policy is due for renewal KBIS will renew it automatically. KBIS will write to the Policyholder before the policy expires with full details of the next year's premium and policy conditions. If renewal is not required the Policyholder must contact KBIS, by telephone on 0345 230 2323 or in writing, to cancel. Should the Underwriters decide not to renew the policy; KBIS will notify the Policyholder in writing prior to the renewal date.

13. When a claim is made, the Policyholder agrees to provide KBIS with any information connected with the claim that may be reasonably requested.
14. The Policyholder must take all reasonable precautions to ensure the safety of the property insured and to prevent loss or damage.
15. It is a condition precedent to the liability of the Underwriters in respect of loss or damage by theft or any attempt thereat that the Insured Trailer is fitted with a wheel clamp or other security device approved by the Underwriters or is in a securely locked building, with all windows securely locked and all doors locked with deadlocks, while not in use.
16. There must have been no thefts or attempted thefts of any of the Policyholder's property from the current address during the twelve months prior to the start of this policy.
17. No liability arises under this policy for the loss of the Insured Trailer by theft or unlawful removal until 30 days after the incident is reported to Underwriter and only in the event that the item has not been recovered during the period.
18. The Policyholder must immediately report any theft or disappearance to KBIS and local police and strictly follow their recommendations.
19. In the event of any payment under this policy, the Underwriters reserve the right to take title and possession of the trailer or horse-drawn vehicle if it is subsequently recovered.
20. a) The Policyholder undertakes that premium will be paid in full to the Underwriters within 60 (sixty) days of inception of this Policy (or, in respect of instalment premiums, when due).
- b) If the premium due under this contract has not been so paid to the Underwriters by the 60th (sixtieth) day from the inception of this contract (and, in respect of instalment premiums, by the date they are due) the Underwriters shall have the right to cancel this contract by notifying the Policyholder via the broker in writing. In the event of cancellation, premium is due to Underwriters on a pro rata basis for the period that Underwriters are on risk, but the full contract premium shall be payable to Underwriters in the event of a loss or claim prior to the date of termination which gives rise to a valid claim under this Policy.
- c) It is agreed that the Underwriters shall give not less than 15 (fifteen) days' prior notice of cancellation to the Policyholder via the broker. If premium due is paid in full to Underwriters 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.
- d) If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, this shall not affect the validity and enforceability of the other provisions of this clause which will remain in full force and effect.

2. GENERAL POLICY EXCLUSIONS

The Underwriters will not pay for:

1. loss or damage caused by damp, mildew, oxidation, moth, vermin, any gradually operating cause, wear and tear or mechanical or electrical faults or breakdown.
2. damage or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair or renovation.
3. loss by delay, loss of market or consequential loss of any kind.
4. breakage of articles of a brittle nature (unless such breakage is caused by burglars, thieves or fire) or breakage of glass.
5. loss or damage caused by climatic or atmospheric conditions or extremes of temperature unless such loss or damage would be covered under an ordinary fire insurance.
6. loss of equipment, tack or other items.
7. damage to tyres other than claims arising from malicious damage.
8. any loss or damage occurring whilst the Insured Trailer is being used in connection with any business or used for hire and reward when the trailer is insured for Social, Domestic and Pleasure use only.
9. the amount specified on the Certificate as the Excess which shall be deducted from each and every claim for loss or damage.
10. Radioactive contamination and explosive nuclear assemblies
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 or any death or disablement or injury directly or indirectly caused by or contributed to or arising from:-
 - (a) Ionising radiation or contamination by radioactivity from any 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.

11. War

Loss, damage, death, injury, or liability of whatsoever nature directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riots, civil commotions or confiscation or nationalisation or requisition or destruction of or damage to the Insured Trailer by or under the order of any government or public or local authority. (Insofar as concerns riots or civil commotions, the aforesaid Exclusion shall not apply to the extent that such contingencies are specifically insured elsewhere herein).

12. Agreement

Any liability which is assumed by the Policyholder by agreement (other than liability arising out of a condition or warranty of goods implied by law) unless such liability would have attached in the absence of such agreement.

13. Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This endorsement also excludes, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Policyholder.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

14. Any claim for theft where the Policyholder has not submitted a valid serial number before the date of loss.

15. a) any Cyber Act; or

b) any Cyber Incident

including any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident and

c) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

16. any loss directly or indirectly arising out of, contributed to by, or resulting from:

a) Coronavirus disease (COVID-19);

b) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2); or

c) any mutation or variation of SARS-CoV-2;

or from any fear or threat of a), b) or c) above.

3. GEOGRAPHICAL LIMITS

The policy provides cover:

- In the United Kingdom, Channel Islands, Isle of Man, and
- While temporarily elsewhere in the world for up to 60 days in all during the Period of Insurance.

The Policyholder must be domiciled in the United Kingdom or Isle of Man.

4. USE OF THE INSURED TRAILER

DEFINITIONS applicable to this section of the policy:

Social, Domestic and Pleasure use	Use for social, domestic & pleasure purposes excluding use for travel to and from a place of paid employment excluding use for business purposes, hiring, use for any purpose in connection with the Motor Trade.
Commercial Use	As use for Social, Domestic and Pleasure Use plus, use in connection with the Policyholder's business.

The Insured Trailer(s) must be insured in the correct use group at all times. If the Insured Trailer is not insured in the correct group a claim will not be covered

5. EXCESS

Social, Domestic and Pleasure use	An excess of £100 applies to each and every claim
Commercial Use	An excess of £300 applies to each and every claim

6. HOW TO CLAIM

The Policyholder must complete a claim form for the incident in question. The policyholder can notify KBIS of a claim and obtain a claim form by calling 0345 230 2323 or emailing ask@kbis.co.uk.

CONDITIONS for making a claim

1. The Policyholder must notify KBIS as soon as reasonably practical by telephone or email.
2. If the claim relates to a theft or disappearance of the Insured Trailer, the Policyholder must notify the local police immediately and obtain a crime reference number.
3. If the claim relates to damage of the Insured Trailer, the Policyholder must obtain two quotations for the repair.

When the Underwriters have received a completed claim form for the incident they will assess the claim. If the claim is accepted the basis of settlement will be as follows:

- Claims made following damage to the Insured Trailer (where the trailer is repairable)
Replacement
The Underwriter shall be entitled at their sole option to replace or repair or pay for any item or any part thereof lost or damaged whether wholly or in part.
- Claims made in following total loss of the Insured Trailer (as a result of theft or where the trailer is not repairable)
In the event of the total loss or destruction of the Insured Trailer the Underwriters will pay for the Market Value of the Insured Trailer at the time of loss.

7. YOUR RIGHT TO CANCEL

In the event of a claim the full annual premium must be paid and no return premium will be given if the policy is cancelled. In all other cases:

1. If the Policyholder decides not to continue with the policy in the first 14 days, a full refund will be provided.
2. If there are restrictions on the policy which cannot be mutually resolved, the Policyholder can cancel the policy within 14 days of being advised of the restrictions, but not exceeding 30 days from inception, with no charge.
3. After the time stated in 1 and 2 above, the Policyholder must contact KBIS on 0345 230 2323 to advise and the policy will be cancelled on a pro-rata basis.

8. HOW KBIS WILL USE YOUR DATA

We take the privacy of our clients very seriously and your details will only be stored on our system to administer your policy and will be kept no longer than necessary. KBIS can only discuss your personal details with you. If you would like anyone else to act on your behalf please let KBIS know.

Our full Privacy Policy is issued with any quotation you receive from us and with your certificate of insurance. You can request a duplicate copy by phoning 0345 230 2323 or emailing ask@kbis.co.uk. It is also available on our website www.kbis.co.uk/privacypolicy

9. LANGUAGE AND LAW APPLICABLE TO THE POLICY

The policyholder is free to choose the law to apply to this insurance contract. The Underwriters are also free to choose the law to apply.

Unless there is an agreement between these two parties to use a particular law, English law will apply.

Unless otherwise agreed, the language of the policy and all communications relating to it will be in English.

10. HOW DO I MAKE A COMPLAINT

Our aim is always to provide **You** with the best possible service. If **You** feel that **We** have not provided the best possible service or made an error, then please advise **Us** in the first instance. **We** will take **Your** complaint seriously and do **Our** best to investigate and resolve it as quickly as possible. **We** have established the following complaints handling procedure to ensure that this happens.

If **You** have any questions or concerns about this insurance or the handling of a claim, please contact KBIS details are as follows:

KBIS Ltd.
Cullimore House,
Peasemore
Newbury
Berkshire RG20 7JN
United Kingdom
Tel: 0345 230 2323
Email: ask@kbis.co.uk

How To Make A Complaint

Step 1

Tell **Us** about it. There are different ways **You** can do that.

1. Communicate with **Your** usual contact at Convex being either **Your** Account Manager or Broker. Let them know that **You** are dissatisfied with the service **You** have received and tell them why.

You can contact **Us** by email, telephone, or letter.

2. Contact **Our** complaints team:
complaints@convexin.com
Tel: +44 (0)7919 603210
Convex Insurance UK Limited
52-54 Lime Street, London EC3M 7AG, United Kingdom

We will acknowledge **Your** complaint promptly and **We** will let **You** know who will be handling their complaint and provide **You** with their contact details.

Step 2

We aim to resolve **Your** complaint as soon as possible. If it is complicated or **We** need to investigate the circumstances further, then **We** may not be able to resolve it straight away and it may take longer depending on its complexity. **We** aim to get to **You** a final response within eight (8) weeks of receiving **Your** complaint. If **We** cannot do so, then **We** will tell **You** why it is taking more time and let **You** know what **We** are doing and how long **We** expect it will take to resolve.

Step 3

If **You** are not happy with **Our** response, or actions, and feel that the matter has not been resolved to **Your** satisfaction, then there are two options to take it further:

1. **You** may be eligible to refer the complaint to the Financial Ombudsman Service, the "FOS". Please note that there are time limits within which **You** must contact the FOS (these limits have been mentioned previously in this Policy). Convex Insurance UK Limited needs to give **You** their final response within eight (8) weeks of **Your** complaint, at the most, depending on what **You** have complained about. **You** should get in touch with the FOS within six (6) months of receiving Convex Insurance UK Limited's final response to **Your** complaint.

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.

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

Website: <http://www.financial-ombudsman.org.uk>

2. Alternatively, **You** may contact Lorraine Mullins, the Chief Compliance Officer of Convex Insurance UK Limited.

Email: lorraine@convexin.com or write to the following address:
Convex Insurance UK Limited
52 Lime Street London EC3M 7AF
United Kingdom

Our Commitment

All complaints are reported to, and overseen by, the Chief Compliance Officer. If **We** get a complaint or have done something wrong or failed to do something well, **We** will do our best to put it right and to learn from it by root cause analysis (this is where Convex Insurance UK Limited will sample a selection of complaints and what caused them then to address the causes of the complaints as explained further). **We** will make sure that **We** investigate and establish what went wrong and why. **We** will then work out what **We** need to do to prevent that happening in the future and consider whether any other customers could have been affected. Irrespective of whether **We** have had complaints **We** will report regularly on complaints and root cause analysis and remediation in **Our** management information to the executive management committees and to the Board of Convex Insurance UK Limited.

In all communications the Certificate number should be quoted.

11. FINANCIAL SERVICES COMPENSATION SCHEME

If the Underwriter is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 741 4100

12. SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)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 that (re)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.

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