

KBIS LTD HORSE INSURANCE POLICY SUMMARY

This policy summary does not contain the full Terms and Conditions of the policy. You may have additional cover listed on your **Certificate** of Insurance, full details can be found in your Terms and Conditions.

What type of Insurance is this?

This policy provides horse insurance.

How long does the policy run for?

The policy is a 12-month contract from the day the insurance starts and renewal may be invited each year.

Who is the Insurer?

The policy is underwritten by QIC Europe Limited, The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St. Julian's, STJ1062, Malta

Significant features and benefits of this policy

Please note that most sections are optional, and if they are not shown on your **Certificate** of Insurance you do not have the cover. Death, Permanent Loss of Use and **Veterinary Fees** can be limited to Accidental, External Injury Only (AEIO); therefore it is very important you check your **Certificate** of Insurance and/or any attached endorsements to find out if your policy is limited in this way.

1. **Death, Theft & Straying:** (Terms & Conditions Section 1: Death, Theft & Straying)

- **Death** - The **Insurer** will pay the **Market Value** of the **Insured Horse**, not exceeding the **Sum Insured** stated on the **Certificate** of Insurance, following death or **Euthanasia** (by a **Veterinary Surgeon**), due to an **Incident** or accident, or an illness or disease manifesting itself, during the **Period of Insurance**.
- **Mortality cover for accidental, external and violent injury only** – The **Insurer** will pay the **Market Value** of the **Insured**, not exceeding the **Sum Insured** stated on the **Certificate** of Insurance, following death or **Euthanasia** (by a **Veterinary Surgeon**), as a direct result of an Accidental, External Injury Only.
- **Disposal Costs** - The **Insurer** will pay up to £200 for **Carcass Disposal** incurred by the **Policyholder**.
- **Theft** - The **Insurer** will pay the **Insured Horse's Market Value**, not exceeding the **Sum Insured** stated on the **Certificate** of Insurance, if it is lost or stolen and cannot be found, or dies as a result of the theft or straying. This section also pays £200 towards the cost of advertising and the payment of a reward and up to £600 to hire a replacement horse following the proven theft of the **Insured Horse**.

2. **(a) Permanent Loss of Use:** (Terms & Conditions Section 2: Permanent Loss of Use)

Coverage is only available under Competition Horse Insurance and B&W Equine Plan.

In the event of the **Insured Horse** manifesting a condition that renders it permanently incapable of fulfilling the functions or duties for which it is kept, the **Insurer** will pay the percentage, stated on the **Certificate** of Insurance, of the horse's **Market Value** (not exceeding the percentage of the **Sum Insured**).

(b) Permanent Loss of Use for Accidental External and Injury only:

Coverage is only available under Competition Horse Insurance and B&W Equine Plan.

In the event the **Insured Horse** suffers from an Accidental, External Injury that renders it permanently incapable of fulfilling the functions or duties for which it is kept, the **Insurer** will pay the percentage, stated on the **Certificate** of Insurance, of the **Insured Horse's Market Value** (not exceeding the percentage of the **Sum Insured**)

3. **Veterinary Fees:** (Terms & Conditions Section 3: **Veterinary Fees**)

The **Insurer** will pay, for each **Incident**, **Veterinary Fees** incurred up to the amount stated in the **Certificate** of Insurance in the event that the **Insured Horse** manifests a condition that requires veterinary treatment during the **Period of Insurance**. There are a number of **Veterinary Fees** options available and the details of the option you have chosen are shown on the **Certificate** of Insurance.

Veterinary Fees for Accidental, External Injury only:

The **Insurer** will pay, for each **Incident**, **Veterinary Fees** incurred, up to the amount stated in the **Certificate** of Insurance, in the event that the **Insured Horse** suffers from an accidental, external and violent injury during the **Period of Insurance**. There are a number of **Veterinary Fees** options available and the details of the option you have are shown on the **Certificate** of Insurance.

The table below shows the different types of veterinary fee cover for Leisure Horse Insurance Policyholders.

Class 1 & 2 Veterinary fee cover options or as detailed on the Certificate.

LEISURE HORSE POLICY VETERINARY FEES.	
Scale	Benefit
A	<p>Pays 100% of Veterinary Fees after the excess has been deducted for Accidental External & Violent Injuries only up to a maximum of £3,000 per Incident.</p> <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1 and class 2 - £140 or as stated on the Certificate of Insurance. The excess applies to each Incident.</p> <p>Age Limit: 90 days to 30 years.</p> <p>Scale A does not include cover for Complementary Treatment or Hospitalisation costs.</p>
B	<p>Pays 100% of Veterinary Fees for:</p> <ul style="list-style-type: none"> • Accidental External & Violent Injuries • Colic Surgery <p>after the excess has been deducted, up to a maximum of £3,000 per Incident.</p> <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1 and class 2 - £140 or as stated on the Certificate of Insurance. The excess applies to each Incident.</p> <p>Age Limit: 90 days to 20 years.</p> <p>Scale B does not include cover for Complementary Treatment or Hospitalisation costs.</p>
C	<p>Pays:</p> <ul style="list-style-type: none"> • 75% of the Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery <p>after the excess has been deducted, up to a maximum of £3,000 per Incident.</p> <p>The Insured Horse is covered for 15 months from the onset date of the Incident</p> <p>Excess: Class 1 and class 2 - £155 (90 days to 15 years) or as stated on the Certificate of Insurance, Class 1 and Class 2 – £175 (16-20 Years) or as stated on the Certificate of Insurance.</p> <p>Age Limit: 90 days to 20 years.</p> <p>Scale C does not include cover for Complementary Treatment or Hospitalisation costs.</p>
C (Horses 21-25 Years)	<p>Pays 75% of Veterinary Fees after the excess has been deducted up to maximum of £1,250 for all Incidents in the Policy Period.</p> <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1 and class 2 - £175 or as stated on the Certificate of Insurance. The excess applies to each Incident.</p> <p>Age Limit: 21 years to 25 years.</p> <p>Scale C does not include cover for Complementary Treatment or Hospitalisation costs.</p>
D	<p>Pays 100% of the Veterinary Fees after the excess has been deducted, up to a maximum of £3,000 per Incident.</p> <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1 and class 2 - £275 or as stated on the Certificate of Insurance. The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p> <p>Scale D does not include cover for Complementary Treatment or Hospitalisation costs.</p>
E	<p>Pays 100% of the Veterinary Fees, after the excess has been deducted, up to a maximum of £3,000 per Incident.</p> <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1 and class 2 - £155 or as stated on the Certificate of Insurance. The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p> <p>Scale E does not include cover for Complementary Treatment or Hospitalisation costs.</p>
F	<p>Pays 100% of the Veterinary Fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £5,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only <p>Includes cover for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1 and class 2 - £155 or as stated on the Certificate of Insurance. The excess applies to each</p>

	Incident.
G (Horses 16 – 20 Years Only)	<p>Pays 100% of Veterinary Fees after the excess has been deducted, up to a maximum of £3,500 per Incident. Includes cover for:</p> <ul style="list-style-type: none"> • Complementary Treatment - up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. <p>The Insured Horse is covered for 15 months from the onset date of the Incident. Excess: Class 1 and class 2 - £175 (16 years to 17 years) or as stated on the Certificate of Insurance Excess: Class 1A and class 2 - £175 (18 years to 20 years) or as stated on the Certificate of Insurance The excess applies to each Incident.</p>

The table below shows the different types of veterinary fee cover for Competition Horse Insurance and B&W Equine Plan Policyholders.

Class 1A, 1B & 2 Veterinary fee cover options or as detailed on the Certificate.

COMPETITION HORSE AND B&W EQUINE PLAN VETERINARY FEES	
Bronze	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted, up to a maximum of £5,000 per Incident. The Insured Horse is covered for 15 months from the onset date of the Incident. Excess: Class 1A, class 1B and class 2 - £155 (or as stated on the Certificate of Insurance) + 15% of Veterinary Fees up to a maximum of £500, including excess. The excess applies to each Incident. Bronze cover does not include cover for Complementary Treatment or Hospitalisation costs.</p>
Silver	<p>Pays 100% of Veterinary Fees after the excess has been deducted, up to a maximum of £3,500 per Incident. Includes cover for:</p> <ul style="list-style-type: none"> • Complementary Treatment - up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. <p>The Insured Horse is covered for 15 months from the onset date of the Incident. Excess: Class 1A, class 1B and class 2 - £155 (90 days to 15 years) or as stated on the Certificate of Insurance Excess: Class 1A, class 1B and class 2 - £175 (16 years to 17 years) or as stated on the Certificate of Insurance Excess: Class 1A, class 1B and class 2 - £175 (18 years to 20 years) or as stated on the Certificate of Insurance The excess applies to each Incident.</p>
Gold	<p>Pays 100% of the Veterinary Fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £5,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only <p>Includes cover for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. <p>The Insured Horse is covered for 15 months from the onset date of the Incident. Excess: Class 1A, class 1B and class 2 - £155 (or as stated on the Certificate of Insurance). The excess applies to each Incident.</p>
Platinum	<p>Pays 100% of the Veterinary Fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £5,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only <p>Includes cover for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. <p>The Insured Horse is covered for 15 months from the onset date of the Incident. Excess: Class 1A, class 1B and class 2 - £350. The excess applies to each Incident.</p>

Class 3 Veterinary Fee Options or as detailed on the Certificate

COMPETITION HORSE AND B&W EQUINE PLAN VETERINARY FEES	
Bronze	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of the Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted, up to a maximum of £5,000 per Incident. The Insured Horse is covered for 15 months from the onset date of the Incident. Excess: £155 (or as stated on the Certificate of Insurance) + 15% of Veterinary Fees up to a maximum of £750, including excess. The excess applies to each Incident. Bronze cover does not include cover for Complementary Treatment or Hospitalisation costs.</p>
Silver	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of the Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted, up to a maximum of £3,500 per Incident. Includes cover for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. <p>The Insured Horse is covered for 15 months from the onset date of the Incident. Excess: £155 (or as stated on the Certificate of Insurance) + 15% of Veterinary Fees up to a maximum of £750, including excess. The excess applies to each Incident.</p>
Gold	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of the Veterinary Fees, or

	<ul style="list-style-type: none"> • 100% of Veterinary Fees for Colic Surgery, after the excess has been deducted • up to a maximum of £5,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only Includes cover for: <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. The Insured Horse is covered for 15 months from the onset date of the Incident . Excess: £155 (or as stated on the Certificate of Insurance) + 15% of Veterinary Fees up to a maximum of £750, including excess. The excess applies to each Incident .
Platinum	Pays: <ul style="list-style-type: none"> • 85% of the Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, after the excess has been deducted • up to a maximum of £5,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only Includes cover for: <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance. The Insured Horse is covered for 15 months from the onset date of the Incident . Excess: £350 + 15% of Veterinary Fees up to a maximum of £750, including excess. The excess applies to each Incident .

4. Harness, Tack and Saddlery: (Terms & Conditions Section 4: Harness, Tack & Saddlery)

The **Insurer** will pay the **Market Value** of the items at the time of loss for all losses of Harness, Saddlery and/or Tack for all risks of physical loss or damage, including theft but excluding fair wear and tear, occurring during the **Period of Insurance**.

5. Horse Trailers/Horse-Drawn Vehicles: (Terms & Conditions Section 5: Horse Trailers/Horse-Drawn Vehicles)

This section covers the horse trailer(s) or horse-drawn vehicle(s) shown on the **Certificate** of Insurance against physical loss or damage which occurs during the **Period of Insurance**.

6. Personal Accident Insurance: (Terms & Conditions Section 6: Personal Accident Insurance)

If a person handling, riding, driving, mounting or dismounting the **Insured Horse** with the **Policyholder's** permission sustains any bodily injury, the **Insurer** will pay the person or to the person's Executors or Administrators, according to the Benefit Scale.

Benefit Scale	Scale 1	Scale 2
Death (from the age of 5 years old up to the 16 th birthday)	£5,000	£10,000
Death (from date of 16 th birthday to 75 years old), loss of limb, loss of sight in one or both eyes, deafness in both ears or permanent total disablement.	£10,000	£20,000
Dental work	£1,000	£2,000

7. Legal Liability to Third Parties: (Terms & Conditions Section 7: Legal Liability to Third Parties)

This section covers against legal liability for claims made against the **Policyholder** involving the **Insured Horse**, up to the amount stated on the **Certificate** of Insurance for each **Incident**, for:

- Accidental bodily injury or disease to a person other than the rider of the **Insured Horse**, and
- Accidental loss or damage to material property,

Caused by, through or arising in connection with, the **Insured Horse**, where such injury, disease, loss or damage occurs during the **Period of Insurance**.

Significant exclusions and limitations of this policy

This section covers the significant exclusions and limitations of all the benefits available to the policy. Please note that your policy may not include all of the benefits below:

- The **Insured Horse** must be covered in the correct class of use for the activities that it is taking part in. Failure to insure in the correct class may result in a claim being denied. The classes of use are shown in the table below and in your Terms and Conditions. (General Policy Condition 3(b)).

The table below sets out the classes of use for Leisure Horse Insurance **Policyholders**.

LEISURE HORSE POLICY CLASSES OF USE	
Class 1	Hacking, Rearing, Breeding, Breaking, Gymkhanas, Showing in-hand or under saddle, Dressage up to Elementary level, Showjumping up to Foxhunter level, Riding Club and Pony Club Events including Novice Hunter Trials, Western Riding, Non-competitive Driving, Jump Cross and Eventing (BE80, BE90)
Class 2	As class 1, plus: Hunting

The table below sets out the classes of use for Competition Horse Insurance and B&W Equine Plan **Policyholders**.

COMPETITION HORSE AND B&W EQUINE PLAN CLASSES OF USE	
Class 1A	Hacking, Rearing, Breeding, Breaking, Gymkhanas, Showing in-hand or under saddle, Dressage up to Elementary level, Showjumping up to Foxhunter level, Riding Club and Pony Club Events including Novice Hunter Trials, Western Riding, Non-competitive Driving, Jump Cross and Eventing (BE80, BE90). The maximum Sum Insured for this class is £7,500.
Class 1B	As class 1A, plus: Dressage above Elementary level, Showjumping above Foxhunter level, Eventing (BE100), Le-Trec, Competitive Long Distance Riding (under 40km).
Class 2	As class 1A and class 1B, plus: Novice and Intermediate Eventing, Hunting, Open Hunter Trials, Polo Cross, Horseball, Competitive Long Distance riding (over 40km) and Competitive Driving not including trotting.
Class 3	As class 1A, class 1B and class 2 plus: Advanced Eventing, Team Chasing, Polo* and Arab Racing*. <i>* These activities are only covered in the 'Basic Cover' sections.</i>

- In the event of the death of the **Insured Horse** the **Policyholder** must, as soon as possible and at their own expense, arrange for a post-mortem and autopsy examination to be made by a qualified **Veterinary Surgeon**. Failure to do so may mean that **Insurer** will not pay a claim (General Policy Condition 4(c)).
- If the policy is limited to Accidental, External and violent Injury Only (AEIO) on the **Certificate** of Insurance or holding cover letter, the **Insurer** will only pay in the event of the **Insured Horse** being injured as a result of an accidental, external and violent injury with a clearly visible external wound or abrasion during the **Period of Insurance**. **The Mortality, Permanent Loss of Use & Veterinary Fee sections of the policy can be limited in this way but your Certificate, temporary cover letter or endorsement will detail the exact limitations.** (Section 1A, Condition 2, Section 1B, Condition 4, Section 1C, Condition 2).
- Losses caused by any **Incident**, illness, injury or disease that manifested, was present or had been previously diagnosed in the **Insured Horse** at the start of the policy will not be covered (General Policy Exclusions, Exclusion 1).
- The maximum age of any **Insured Horse** is 30 years, unless otherwise agreed. (Terms & Conditions, Important Information 2)
- All policies may be subject to additional special conditions or exclusions made by the **Insurer**, if applicable; these will be added to the **Certificate** of Insurance. (Terms & Conditions, Important Information 3).
- This policy does not cover death due to poison or any surgical operation, other than surgery covered under General Policy Exclusions 1(d), unless the **Policyholder** has cover under Section 3 – **Veterinary Fees**. (General Policy Exclusion 1d, 2a & 2c).
- Any costs relating to veterinary reports or the completion of claim forms are not covered by this policy. (Section 3: **Veterinary Fees**, Exclusion 10).
- A claim for Equine Gastric Ulcer Syndrome will only be paid when the **Insured Horse** is exhibiting clinical symptoms of Equine Gastric Ulcer Syndrome (Section 3, Conditions applicable to Veterinary Fee Claims for Equine Gastric Ulcer Syndrome, Condition 1)
- If the **Insured Horse** is exhibiting symptoms of Equine Gastric Ulcer Syndrome the **Insurer** will pay for 2 weeks treatment using Omeprazole as part of an investigation to ascertain whether the **Insured Horse** is suffering from Equine Gastric Ulcer Syndrome. Further claims will not be paid unless a gastroscopic examination confirms the **Insured Horse** is in fact suffering with gastric ulceration (Section 3, Conditions applicable to Veterinary Fee Claims for Equine Gastric Ulcer Syndrome, Condition 2).
- The cost of treatment for Equine Gastric Ulcer Syndrome, unless diagnosed by gastroscopy (other than as detailed in Veterinary Fee Condition 2) and the **Insured Horse** must be reassessed by gastroscopic examination at three-month intervals for the claim to continue. If, at any reassessment, the ulceration is found to have resolved, the cover for treatment will cease. (Section 3, Exclusions applicable to Veterinary Fee Claims for Equine Gastric Ulcer Syndrome, Exclusion 1)
- The cost of treatment for Equine Gastric Ulcer Syndrome if diagnosed as Grade 1 or Grade 2 severity (Section 3, Exclusions applicable to Veterinary Fee Claims for Equine Gastric Ulcer Syndrome, Exclusion 2).
- For Permanent Loss of Use claims:

- The **Insurer** will pay the percentage, stated on the **Certificate** of Insurance, of the **Market Value** (not exceeding the percentage of the **Sum Insured**), less the residual value. The residual value is negotiable but subject to a minimum of 10% of the **Sum Insured**. Stallions kept in retirement for breeding will also be subject to a negotiated settlement based on their residual value for stud duties and the **Insurer** will only pay the difference between the residual value of the stallion and the **Sum Insured**. (Sections 2(a) & 2(b) Permanent Loss of Use, Conditions 2 & 3)
- If Permanent Loss of Use is limited to Accidental External Injury Only, there is no cover in respect of tendon and ligament strains. (2(b) Permanent Loss of Use, Exclusion 5)
- Your tack and saddlery must be kept in:
 - a totally enclosed and secure building, the door(s) of which are secured by deadlocks and the windows securely locked. (Section 4: Harness, Tack & Saddlery, Exclusion 7); or
 - large metal containers, which cannot be removed and are deadlocked or secured with a closed shackle padlock (Section 4: Harness, Tack & Saddlery, Exclusion 7); and
 - i) the room in which the Tack is kept must be alarmed
- The policy does not cover theft of tack and saddlery if:
 - More than 10 horses are kept at the same premises, unless the tack room is alarmed (Section 4: Harness, Tack & Saddlery, Exclusion 8);
 - If the **Sum Insured** is £7,500 or more (Section 4: Harness, Tack & Saddlery, Exclusion 8);. (Section 4: Harness, Tack & Saddlery, Exclusion 8); or
 - A motor vehicle, except when there has been violent and forcible entry to the vehicle. (Section 4: Harness, Tack & Saddlery, Exclusion 10)
- The horse trailer or horse-drawn vehicle must be immobilised with a hitch-lock and/or wheel clamp when not in use, unless the horse trailer or horse-drawn vehicle is in a totally enclosed and secure building, with all windows securely locked and all doors locked with deadlocks. (Section 4: Horse Trailers/Horse-Drawn Vehicles, Condition 2).

Your right to cancel (Terms & Conditions: 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 if the **Policyholder** decides not to continue with the policy within 14 days of receiving the **Certificate** of Insurance and Terms and Conditions, the policy will be cancelled and a full refund provided. Full cancellation details can be found in the Terms and Conditions.

How do I claim? (Terms & Conditions: How do I 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 01635 247474 or emailing ask@kbis.co.uk.

How do I make a complaint? (Terms & Conditions: How do I make a complaint?)

Sales Complaints – If you would like to complain about the way your insurance was sold to you please contact KBIS Ltd, Cullimore House, Peasemore Newbury, Berkshire, RG20 7JN United Kingdom. Tel: 01635 247474 or email ask@kbis.co.uk

Non-Sales Complaints – Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will do our best to resolve the problem within four weeks. If we cannot you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with our final response, or if we have not issued our final response within eight weeks from you first raising the complaint. You can contact the Financial Ombudsman Service using the contact details below, however they will only consider your complaint once you have tried to resolve it with us.

Telephone: 0300 123 9 123 or 0800 023 4567

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

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

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme (Financial Services Compensation Scheme, page 14 - Terms & Conditions)

If QIC Europe Limited 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.