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**THIS POLICY (AND THE 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.**

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RSA Insurance Group plc (herein called the Company) and the Policyholder agree that

This Policy the Schedule (including any Schedule issued in substitution) and any Memoranda 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

The Proposal or any information supplied by the Policyholder shall be incorporated in the contract

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

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## **SCHEDULE**

### **Policy No. RTT12094**

<b>Branch</b>	RSA Insurance Group plc, Emerald House, 15 Lansdowne Road, Croydon, CRO 2BX
<b>Agency</b>	Hencilla Canworth Limited trading as First Act Insurance
<b>Policyholder</b>	Any Member of Equity who is In Benefit at the time of the incident which gives rise to a claim and is resident in Great Britain Northern Ireland Channel Islands or Isle of Man
<b>Business</b>	Activities of the Policyholder as an Artist and no other professional business employment or activity for the purpose of this insurance
<b>Period of Insurance</b>	
<b>From:</b>	01 October 2011
<b>To:</b>	30 <sup>th</sup> September 2012
<b>Renewal Date:</b>	1 <sup>st</sup> October
<b>Renewal Premium:</b>	As agreed and paid to the Company

**Liability Insurance**

**Section 1 – Public/Products Liability Insurance**

	<b>Limit of Indemnity</b>
<b>A)</b>	
Any One Event in respect of fire performers	£ 2,000,000
Any One Event in respect of students	£ 2,000,000
Any One Event in respect of all other Artists	£10,000,000
<b>B)</b>	
All Events happening during any Period of Insurance in respect of products supplied	
Any One Event in respect of fire performers	£ 2,000,000
Any One Event in respect of students	£ 2,000,000
Any One Event in respect of all other Artists	£10,000,000
<b>C)</b>	
All incidents considered to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures of or water or land or of the atmosphere	
Any One Event in respect of fire performers	£ 2,000,000
Any One Event in respect of students	£ 2,000,000
Any One Event in respect of all other Artists	£10,000,000

**Section 2**

<b>Legal Defence Costs</b>	<b>Limit of Indemnity</b>
The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000

## **GENERAL CONDITIONS/CLAIMS CONDITIONS**

### **1 Observance**

Observance of the terms of this Policy relating to anything to be done or complied with by the Policyholder is a condition precedent to any liability of the Company except in so far as is necessary to comply with the requirements of any legislation enacted in Great Britain Northern Ireland the Channel Islands or the Isle of Man relating to compulsory insurance of legal liability to employees

### **2 Reasonable Precautions**

The Policyholder at his own expense shall

- (A) take reasonable precautions to prevent any circumstances or to cease any activity which may give rise to liability under this Policy and to maintain all buildings furnishings ways works machinery plant and vehicles in a sound condition
- (B) as soon as possible after discovery cause any defect or damage to be made good or remedied and in the meantime shall cause such additional precautions to be taken as the circumstances may require

### **3 Adjustment**

If any part of the Premium or Renewal Premium is based on estimates provided by the Policyholder the Policyholder shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record The Policyholder shall within one month after the expiry of each Period of Insurance provide such information as the Company may require The Premium or Renewal Premium shall then be adjusted and the difference paid by or allowed to the Policyholder

### **4 Law Applicable**

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

### **5 Action by the Policyholder**

The Policyholder shall give to the Company immediate written notice with full particulars of any claim or circumstances which may give rise to a claim (regardless of the Policyholder's Contribution)

Every letter claim writ summons and process in connection with such circumstances shall be forwarded to the Company immediately on receipt

Written notice shall also be given by the Policyholder to the Company immediately the Policyholder shall have knowledge of any prosecution inquest or injury in connection with any circumstances which may give rise to liability under this Policy

No admission offer promise payment or indemnity shall be made or given by or on behalf of the Policyholder without the written consent of the Company which shall be entitled to take over and conduct in the name of the Policyholder the defence or settlement of any claim or to prosecute any claim in the name of the Policyholder for its own benefit and shall have full discretion in the conduct of any proceedings and in the settlement of any claim

The Policyholder shall give all such assistance as the Company may require

### **6 Contribution**

If at the time of any claim there is or but for the existence of this Policy there would be any other insurance covering the same legal liability the indemnity will not apply except in respect of any amount beyond that which would have been payable under such other insurance had this Policy not been effected

## **FIRE PERFORMERS – SPECIAL CONDITION**

### **SPECIAL CONDITION APPLICABLE TO SECTION 1 PUBLIC/PRODUCTS LIABILITY WHERE THE POLICYHOLDER IS A FIRE PERFORMER**

In respect of Section 1 it is warranted that the following precautions are complied with on each occasion a performance of activity involves the use of fire or explosives or any special effect involving fire or explosion away from the Policyholder's premises

- A)** The area of the performance/activity will be cleared of combustible material for a distance of 3 metres in all directions. Where the performance/activity involves the use of a flame the cleared area shall extend not less than 3 metres from the furthest point of the flame. Where such precautions are impracticable such material will be covered with non-combustible blankets or screens. Combustible parts of premises will be similarly protected.
- B)** At least one water (with a capacity of more than 8.2 litres) or dry powder (with a weight of more than 1.2 kilograms) or other fire extinguisher of an equivalent rating of a type suitable for the combustible material and the premises will be kept immediately adjacent to the area of the performance/activity, in full working order and available for immediate use. Extinguishers shall comply with BS EN 3.
- C)** A fire blanket complying with BS EN 1869 will be kept immediately available adjacent to the area of the performance/activity and available for immediate use.
- D)** The performer shall be competent in the use of extinguishers and fire blankets.
- E)** Fire or explosives will be lit as short time as possible before use and extinguished immediately after use.
- F)** Explosives and flammable liquids or substances will not be left unattended.
- G)** A thorough examination for any signs of combustion will be made of the area of the performance/activity at the end of the performance/activity and again before vacating the premises.
- H)** Torches and other fire equipment must be stored and extinguished in an airtight metal container.
- I)** The amount of fuel taken to a performance must be restricted to the amount required for that performance. Containers shall be made of metal or plastic and shall not exceed 2.5 litre capacity.
- J)** All flash products must be stored in water in a sealed plastic bag and locked in a fireproof box when not in use.

**LIABILITY INSURANCE**

**Definitions**

**1 Person Entitled to Indemnity**

Person Entitled to indemnity shall mean

- (A) the Policyholder
- (B) the personal representatives of the Policyholder in respect of legal liability incurred by the Policyholder
- (C) at the request of the Policyholder any principal against legal liability in respect of which the Policyholder would have been entitled to indemnity under this Policy if the claim had been made against the Policyholder and whom shall as though the Policyholder be subject to the terms of this Policy so far as they can apply

**2 Person Employed**

Person Employed shall mean any

- A) Employee
  - B) labour master and individuals supplied by him
  - C) individual employed by labour only sub-contractors
  - D) self employed individual (not being in partnership with the Policyholder
  - E) individual hired to or borrowed by the Policyholder
  - F) individual undertaking study or work experience while under the supervision of the Policyholder
- } While under the direct control and supervision of the Policyholder

**3 Employee**

Employee shall mean any individual under a contract of service or apprenticeship with the Policyholder

**4 Injury**

Injury shall mean bodily injury mental injury death disease illness wrongful arrest or false imprisonment

**5 Property**

Property shall mean material property but shall not include Data

**6 Data**

Data shall mean information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware

**7 Business**

Business shall mean that which is specified in the Schedule and conducted solely from premises in Great Britain Northern Ireland the Channel Islands or the Isle of Man and shall include

- (A) ownership repair and maintenance of the Policyholder’s own property
- (B) visits by any fire performer or student outside Great Britain Northern Ireland the Channel Islands or the Isle of Man where the Policyholder is temporarily engaged in the business excluding visits to United States of America or Canada
- (C) the supply of products but only costumes and theatrical properties lighting set and scenery sound equipment food and drink consumed or items given away in a performance or the application of make-up

- 8 Asbestos**  
shall mean crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those minerals
- 9 Asbestos Dust**  
shall mean fibres or particles of Asbestos
- 10 Asbestos Containing Materials**  
shall mean any material containing Asbestos or Asbestos Dust
- 11 Event**  
Event shall mean one occurrence or all occurrences of a series consequent on or attributable to one source or original cause
- 12 Policyholder's Contribution**  
Policyholder's Contribution shall mean the amount or amounts specified in the Schedule which the Policyholder agrees to pay
- 13 Artist**  
Artist shall mean
- (A) individual person who exercises professional skill in the provision of entertainment in the theatre music hall films radio television and like media
  - (B) individual person who exercises professional skill in carrying out their duty of stage manager choreographer theatre designer or theatre director in the provision of entertainment in the theatre music hall film radio television and the like media
  - (C) individual teacher or voice coach engaged in the teaching of performing arts
  - (D) individual Equity student members participating in self produced productions rehearsals profit share performances and occasional professional performances whilst in full time performing arts education
  - (E) individual fire performers involved in Fire Performing Activities who have registered on the Equity Fire Performers register paid the relevant premium and have received a certificate
  - (F) Individual person who exercises professional skill in modelling
- 14 In Benefit**  
In Benefit shall mean not more than 13 weeks in arrears with their subscription levies dues loans or fines

**15 Member**

Anyone who has applied for membership provided satisfactory evidence as to their eligibility completed an application form for membership paid the entrance fee and subscription and for whom acceptance into membership from the Council is pending at the time of the incident which gives rise to a claim and is resident in Great Britain Northern Ireland Channel Islands or Isle of Man

Or

Any overseas Artist visiting Great Britain Northern Ireland Channel Islands or Isle of Man to whom Equity have granted temporary membership

**16 Fire Performing Activities**

Fire Performing Activities shall mean body burning fire clubs fire eating fire poi fire staff fire swinging fire breathing fire devil sticks angle grinding fire fakir dove pan fire fingers fire fan fire sword and poles fire skipping ropes fire hula hoop fire whip fire sculpture fire diablo fire rope banner burning firework staff fire batons fire umbrella fire spinning fire book fire knives fire nipple tassles

**17 Hypnotherapy**

Hypnotherapy shall mean any technique involving hypnotism or similar practice

## SECTION 1 PUBLIC/PRODUCTS LIABILITY INSURANCE

The Company will provide indemnity to any Person Entitled to Indemnity

**1** up to the Limit of Indemnity against legal liability for damages in respect of

- (A) accidental Injury of any person
- (B) accidental loss of or damage to Property
- (C) nuisance trespass to land trespass to goods or interference with any easement right of air light water or way other than legal liability for damages which result from a deliberate act or omission of the Policyholder or which is a natural consequence of the ordinary conduct of the Business and which could reasonably have been expected by the Policyholder having regard to the nature and circumstances of such act or omission

happening during any Period of Insurance in connection with the Business

Legal liability for damages in respect of **1(C)** shall not apply in respect of visits to the United States of America and Canada

**2** against legal liability for claimant's costs and expenses in connection with **1** above

**3** in respect of

- (A) costs of legal representation at
  - (1) any coroner's inquest or inquiry in respect of any death
  - (2) proceedings in any court arising out of any alleged breach of statutory duty resulting in any occurrence specified in **1** above

which may be the subject of indemnity under this Section

- (B) all other costs and expenses in relation to any matter which may form the subject of a claim for indemnity under **1** above

incurred with the Company's written consent

### General Provisions

Provided that in respect of

- (A) any one Event
- (B) all Events happening during any Period of Insurance in respect of products supplied
- (C) all incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere

the following shall apply

- 1** the total amount payable by the Company in respect of **1** above and all Extensions and Memoranda shall not exceed the Limit of Indemnity
- 2** the Policyholder's Contribution in respect of damages and claimant's costs and expenses will be payable before the Company shall be liable to make any payment

- 3 the Company may at any time pay the Limit of Indemnity (less any sums already paid as damages) or any less amount for which at the absolute discretion of the Company the claims arising out of such Event can be settled. The Company will then relinquish control of such claims and be under no further liability in respect thereof except for costs and expenses for which the Company may be responsible prior to the date of such payment.
- 4 where the Company is liable to indemnify more than one person the total amount of indemnity in respect of damages shall not exceed the Limit of Indemnity.
- 5 the total amount payable by the Company in respect of all damages arising out of all claims during any Period of Insurance consequent on or attributable to one source or original cause irrespective of the number of Persons Entitled to Indemnity having a claim under this Policy consequent on or attributable to that one source or original cause shall not exceed the appropriate Limit of Indemnity stated in the Schedule.

the total amount payable by the Company in respect of all damages arising out of all claims during any Period of Insurance irrespective of the number of sources or original causes of such claims and irrespective of the number of Persons Entitled to Indemnity having claims under this Policy in respect of those sources or original causes shall not exceed the appropriate Limit of Indemnity stated in the Schedule.

for the purposes of the Limit of Indemnity all of the Persons Entitled to Indemnity 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 Company and the Policyholder both as defined herein.

**EXCLUSIONS TO SECTION 1**

The indemnity will not apply to legal liability

**1 Mechanical Vehicles**

arising from or out of the ownership possession or use by or on behalf of the Policyholder or any Person Entitled to Indemnity of any

- (A) mechanically propelled vehicle other than legal liability arising out of
  - (1) the use of plant as a tool of trade on site
  - (2) the use of plant at the premises of the Policyholder
  - (3) the loading or unloading of any vehicle

except where indemnity is provided by any motor insurance contract or where insurance or security is required by law

- (B) aircraft or other aerial device
- (C) aerospace device
- (D) hovercraft
- (E) water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)

**2 Property in the Policyholder’s Custody or Control**

for or arising from loss of or damage to any Property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Policyholder other than

- (A) visitors’ personal effects including vehicles and their contents
- (B) premises and their contents not owned by or leased or rented to the Policyholder at which the Policyholder is undertaking work in connection with the Business
- (C) premises and their fixtures and fittings leased or rented to the Policyholder unless such legal liability
  - (1) has been accepted by agreement in which case the indemnity will only be provided to the extent that such liability would have attached in the absence of such agreement
  - (2) arises from an agreement to maintain in force insurance in respect of loss of or damage to such premises and their fixtures and fittings

**3 Pollution or Contamination**

caused by or arising out of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless the pollution or contamination is caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during any Period of Insurance

Provided that all pollution or contamination which arises out of one incident shall be considered by the Company for the purposes of this Policy to have occurred at the time such incident takes place

**4 Product Defects and Recall**

- (A) in respect of loss of or damage to any
  - (1) product supplied
  - (2) contract work executed
 } by the Policyholder
 

caused by any defect therein or the unsuitability thereof for its intended purpose
- (B) for the costs of recall removal repair alteration replacement or reinstatement of any
  - (1) product supplied
  - (2) contract work executed
 } by the Policyholder
 

necessitated by any defect therein or the unsuitability thereof for its intended purpose

## 5 Professional Risks

arising from or in connection with

- (A) advice
  - (B) design
  - (C) specification
- } provided for a fee

## 6 Contractual Liability

arising from or in connection with any

- (1) product supplied
  - (2) contract work executed
- } by the Policyholder

where such legal liability has been accepted by agreement except to the extent that such liability would have attached in the absence of such agreement

## 7 Disposed Premises

for the costs of remedying

- (A) any defect or alleged defect
- (B) the presence of Asbestos Asbestos Dust or Asbestos containing materials in premises disposed of by the Policyholder

## 8 Fear of Asbestos

for mental injury or fear of suffering bodily injury death disease or illness arising out of actual or suspected exposure to Asbestos Asbestos Dust or Asbestos Containing Materials

## 9 Asbestos Removal Costs

for the costs of management (including those of any persons under any statutory duty to manage) removal repair alteration recall replacement or reinstatement of any property or part thereof arising out of the presence of Asbestos Asbestos Dust or Asbestos Containing Materials

## 10 Fines or Penalties

for

- (A) fines or penalties
- (B) compensation ordered or awarded by a Court of Criminal Jurisdiction
- (C) aggravated exemplary or punitive damages awarded by any court outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

## 11 Radioactive Contamination

of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- (A) ionising radiations 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

## 12 War and Allied Risks

arising from 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

**13 Pyrotechnics Explosives and Any Other Special Effect**

arising from or in connection with use of pyrotechnics explosives or any special effect involving fire or explosion other than the use of flash cotton flash string or flash paper  
This Exclusion does not apply to fire performers

**14 Diving Involving Breathing Activities**

arising from or in connection with diving involving breathing apparatus

**15 Productions**

arising from or in connection with any production with the Policyholder being involved in a production which is produced or directed by a person or organisation other than the Policyholder

**16 Fire and Heat Detectors**

arising from the activation of fire or heat detectors or devices

**17 Policyholders Contribution**

for the Policyholders Contribution of £500 each event in respect of loss of or damage to Property arising from the activities of fire performers

**18 Bodily Injury**

in respect of  
(A) bodily injury to or death disease or illness  
(B) loss of or damage to Property belonging to any other Artist who is performing with the Policyholder

**19 Hypnotherapy**

for accidental Injury caused by or contributed to by or arising from hypnotism or Hypnotherapy

**20 Employers' Liability**

for bodily injury or mental injury to or death disease or illness of any Person Employed arising out of and in the course of employment by the Policyholder in the Business

**EXTENSIONS TO SECTION 1** (each of which is subject otherwise to the terms of this Policy)

**1 Cross Liabilities**

If the Policyholder comprises more than one party the Company will provide indemnity to each in the same manner and to the same extent as if a separate Policy had been issued to each Provided that the total amount payable in respect of damages shall not exceed the Limit of Indemnity

**2 Data Protection Act 1998**

The Business shall include the provision of any reciprocal arrangement for the storage or processing of computer data or for use of computer facilities

Provided that the indemnity will not apply to legal liability in respect of any loss or damage sustained by any party to such an arrangement

The Company will also provide an indemnity to the Policyholder against legal liability to pay damages and claimant's costs an expenses for damage or distress as described in Section 13 of the Data Protection Act 1998

Provided that the Policyholder is registered in accordance with the terms of the Act or has applied for such registration which has not been refused or withdrawn and has taken all reasonable care to comply with the requirements of the Data Protection Act 1998

This Extension shall not apply in respect of

- (A) the payments of fines or penalties
- (B) the costs of replacing reinstating rectifying or erasing any personal data
- (C) liability arising from or caused by a deliberate or intentional act by or omission of any person eligible for indemnity by this Extension if the result thereof could reasonably have been expected by the Policyholder or any other person having regard to the nature and circumstances of such act or omission
- (D) claims which arise out of circumstances notified to previous insurers or known to the Policyholder at inception of this Extension
- (E) legal liability where indemnity is provided by any other insurance

## **SECTION 2 LEGAL DEFENCE COSTS**

The Company will provide indemnity to the Policyholder

up to the Limit of Indemnity in respect of

- A) legal costs and other expenses incurred with the Company's written consent
- B) costs awarded against the Policyholder

in connection with the defence of criminal proceedings brought or in appeal against a conviction arising from such proceedings relating to an offence alleged to have been committed during any Period of Insurance in the course of the Business but only in respect of proceedings brought as stated below

In respect of a breach of

- 1 the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 where the proceedings relate to the health safety and welfare of any person other than a Person Employed director or partner of the Policyholder
- 2 Part II of the Consumer Protection Act 1987

### **General Provisions**

Provided that

- 1 the indemnity will not apply
  - A) to fines or penalties of any kind
  - B) to compensation ordered or awarded by a Court of Criminal Jurisdiction
  - C) where injury of any person or loss of or damage to Property has occurred
  - D) where indemnity is provided by any other insurance
  - E) to proceedings consequent upon any deliberate act or omission by the Policyholder which could reasonably have been expected to constitute a breach of the legislation specified in this Section
  - F) to any costs or expenses incurred arising out of or in connection with criminal proceedings relating in any way to Asbestos Asbestos Dust or Asbestos Containing Materials
- 2 the Company may at any time pay the Limit of Indemnity (less any sums already paid) or any less amount for which at the absolute discretion of the Company the claims arising can be settled but including any amount for which the Company may be responsible prior to the date of such payment  
The Company will then relinquish control of such claims and be under no further liability in respect thereof
- 3 where the Company is liable to indemnify more than one person the total amount of indemnity shall not exceed the Limit of Indemnity

## **Special Provision**

The Company shall pass notification to an independent third party service provider with whom the company has an agreement which shall thereafter administer claims settlement on the Company's behalf

## **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 with 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  
Tel: 0800 1076160  
Fax: 01422 325146  
e-mail: [halifax.customerrelationsoffice@uk.royalsun.com](mailto: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  
Tel: 0845 0801800  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Your rights**

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

## Guidance when making a claim

### Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in your policy booklet. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair.

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

### Preferred Suppliers

We take pride in the claims service we offer to our customers. Our philosophy is to repair or replace lost or damaged property, where we consider it appropriate, and we have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where we can offer repair or replacement through a preferred supplier but we agree to pay our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier.

### Making a claim

Should you wish to make a claim under your Policy please contact us as soon as possible:

**First Act Insurance (Hencilla Canworth)**  
**Simpson House**  
**2-6 Cherry Orchard Road**  
**Croydon**  
**Surrey**  
**CR0**  
**Tel : 020 8686 5050**

