

Group Personal Accident and Business Travel Insurance

Policy Summary

This is a summary of our Group Personal Accident and Business Travel Insurance

It is not tailored to your individual policy terms and conditions. For full details of your specific cover, please refer to your Policy Wording and Policy Schedule.

What is Group Personal Accident and Business Travel Insurance?

This is a Group Personal Accident and Business Travel Insurance, providing cover for the 'Business Description' as shown in the Policy Schedule. You can choose to include optional sections and covers stated below.

Important note

The Sections below shall only apply to your policy where they are shown as 'Covered' in the Policy Schedule.

You can select the cover that suits your needs from a selection of optional covers:

1. Personal Accident
2. Personal Belongings
3. (a) Unplanned Alteration of Travel Arrangements
(b) Evacuation
4. Hijack, Kidnap, Ransom and Detention
5. Legal Expenses
6. Medical Expenses, Repatriation and Emergency Travel Expenses
7. Personal Money
8. Personal Liability
9. Personal Security Specialist Expenses
10. Rental Vehicle Excess
11. Travel Documents
12. Crisis Management Costs
13. Temporary Life Insurance

1. Personal Accident

What is covered

- ✔ Bodily injury caused by an accident which within two years is the sole and independent cause of death or a disablement.
- ✔ Accident Medical Expenses – up to £30,000.
- ✔ Bereavement Counselling – up to £250 per week with a maximum of £7,500 per insured person and £20,000 per accident.
- ✔ Burns with limits dependent on the extent of the burns.
- ✔ Catastrophic Fatal Accident.
- ✔ Coma Benefit.
- ✔ Commuting Expenses – up to £250 per week with a maximum of £10,000 for an insured person in a policy year.
- ✔ Cosmetic Surgery – up to £10,000 for cosmetic reconstructive treatment.
- ✔ Counselling – up to £250 per week with a maximum of £13,000 for an insured person in a policy year.
- ✔ Damage to Clothing and Personal Belongings – up to £2,000 per insured person.
- ✔ Dental Expenses – up to a maximum of £5,000.
- ✔ Optical or Auditory Expenses – up to a maximum of £2,500.
- ✔ Dependent Adult Benefit – additional benefit of £10,000 per Dependent Adult following a valid claim for death to an insured person.
- ✔ Child Benefit – additional benefit for children following a valid claim for death to an insured person.
- ✔ Domestic Assistance – up to £100 per week to a maximum of £10,000 for any insured person.
- ✔ Executor Expenses – up to a maximum of £2,000 for any one insured person.
- ✔ Facial Disfigurement – up to £10,000 per insured person.
- ✔ Fracture – up to a maximum of £5,000 will be payable for all fractures.
- ✔ Funeral Expenses – up to a maximum of £10,000 for any insured person.
- ✔ Home and Workplace Alteration Expenses – up to a maximum of £25,000.
- ✔ Hospital Admission – £100 per full 24 hours up to a maximum of 104 weeks for any insured person.

What is not covered

Any claim arising from:

- ✘ An insured person taking, or attempting to take their own life, or because of self-inflicted injury.
- ✘ Illness or disease (not resulting from bodily injury caused by an accident).
- ✘ Any naturally occurring condition or degenerative process.
- ✘ Any gradually operating process.
- ✘ Post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury caused by an accident).
- ✘ An insured person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces on active service.

- ✔ Hospital Outpatient Expenses – up to £100 per day and a maximum of £5,000 in total.
- ✔ Hospital Transfer Expenses – up to £5,000 where the hospital stay is expected to last more than 72 hours.
- ✔ Hospital Visiting Expenses – up to £100 for each full 24 hours with a maximum of £5,000.
- ✔ Independent Financial Advice – up to £2,500.
- ✔ Lifesaver – up to £25,000 per non-insured person with a maximum of £100,000 for all non-insured persons involved.
- ✔ Permanent Paralysis.
- ✔ Post-Traumatic Stress Disorder.
- ✔ Prosthesis – up to an additional £25,000 for an insured persons prosthesis.
- ✔ Recruitment Expenses – up to £20,000 for recruiting a replacement director or employee.
- ✔ Rehabilitation Expenses – up to £10,000.
- ✔ Relocation Expenses – up to £30,000 for any insured person.
- ✔ Retraining – up to £25,000.
- ✔ Retraining (Spouse) – up to £15,000 following death or permanent total disablement of a director or employee valid claim.
- ✔ Return Home Expenses – up to £1,000.
- ✔ Spouse or Dependent Paraplegia or Quadriplegia – up to £25,000 for Paraplegia or £100,000 for Quadriplegia.
- ✔ Trauma Counselling – up to £5,000.
- ✔ Workplace Assault Accident Medical Expenses – up to £10,000.

2. Personal Belongings

What is covered

- ✓ During an insured journey, the insured persons personal belongings are lost, stolen, damaged or destroyed.
- ✓ Business Equipment – up to £3,000.
- ✓ Delayed Personal Belongings (Business Travel) – up to £2,500 to purchase emergency replacement clothing, toiletries and similar items when lost during an outward or onward insured journey.
- ✓ Delayed Personal Belongings (Holiday Travel) – up to £2,500 to purchase emergency replacement clothing, toiletries and similar items when lost for more than 12 hours during an insured journey.
- ✓ Loss or Delay of Keys – up to £1,500 to either:
 - courier keys or spare keys;
 - travel to collect or deliver spare keys;
 - locksmith costs to gain access or replace lock.
- ✓ When keys to external doors, safes, or alarms of an insured persons home or vehicle being lost, damaged, stolen or destroyed or delayed in luggage for more than 4 hours.
- ✓ Wheelchair cover – the sum insured is increased by £3,500 for claims including an insured person's wheelchair.

What is not covered

- ✗ Amounts recoverable from any transport, storage, or accommodation provider.
- ✗ Any item covered under another insurance policy.
- ✗ More than £4,000 or the sum insured, whichever is less, unless the claim is for a wheelchair worth more than £3,500 where you must bear the first 25% of any amount in excess of £3,500 up to the replacement value or sum insured if less.
- ✗ Loss of data from any electronic device.
- ✗ More than £100 for any drone and its ancillary equipment.
- ✗ Money, cryptocurrency, payment cards, bonds, negotiable instruments, or securities of any kind.
- ✗ Any claim caused by:
 - atmospheric or climatic conditions or any other gradually operating cause;
 - any process of cleaning, dyeing, repairing, or restoring;
 - delay, confiscation, or detention by order of any government or public authority;
 - mechanical, software or electrical failure or breakdown;
 - while being shipped as freight or under a bill of lading or transported by air under an airway bill of lading;
 - business equipment, valuables, watch, tablet, laptop, mobile phone, or any other similar personal electronic device (other than medical equipment prescribed by a medical professional for sole use by an insured person) whilst left:
 - in an unattended vehicle;
 - unattended in a locker, storage or left luggage facility.

3(a). Unplanned Alteration of Travel Arrangements

What is covered

- ✔ You or an insured person is forced to cancel, curtail, replace an insured person, rearrange to resume, or change the itinerary of a pre booked insured journey as a direct and necessary result of any cause outside your or an insured person's control.
- ✔ Event Ticket Cancellation – costs in excess of any amount claimable from the vendor up to £1,000 per insured person within the annual aggregate limit of £250,000.
- ✔ Fumigation – up to £500 for a qualified pest control contractor to exterminate insects or spiders brought back by accident from an insured journey.
- ✔ Quarantine – up to £2,500 per insured person that must quarantine upon return to their country of residence.
- ✔ Travel Delay – up to £300 after the first 4 hours and an additional £75 for each hour after this up to a maximum £1,200 for any one insured person.

What is not covered

- ✘ An insured person voluntarily choosing not to travel or continue a journey.
- ✘ An insured journey booked when an insured person, director or employee resigns, suffers redundancy or termination of contract of employment within 31 days of the departure date or once travel has started.
- ✘ An insured person fails to check-in according to the itinerary supplied unless due to strike or industrial action.
- ✘ Alteration due to your financial circumstances.
- ✘ Any transport or accommodation provider or their agents failing to fulfil their contractual obligations.
- ✘ Due to permanent or temporary regulations made by a government or public authority that exist on or before the date the insured journey is booked.
- ✘ Permanent or temporary withdrawal of transport services on the orders or recommendations of the Port Authority, Civil Aviation Authority, any similar bodies in any countries or of the manufacturer.
- ✘ Strike or industrial action where there was warning or that existed when the insured journey was booked.
- ✘ Mechanical breakdown or failure of transport unless the delay is at least 2 hours.
- ✘ Circumstances involving an insured person travelling or intending to travel against the advice of a medical professional or for travelling to get treatment.
- ✘ Anything specifically insured by the Evacuation cover in this policy.
- ✘ Due to mandatory regulations in place at booking which require the insured person to quarantine at their destination or upon their return.
- ✘ Claims where the insured person reaches the age of 85 and the business journey is more than 30 days or holiday travel more than 15 days.

3(b). Evacuation

What is covered

- ✔ When evacuation is required (on the advice of the FCDO or the equivalent agency or authority outside of the United Kingdom) from the country or area of the country during an external business journey or holiday.
- ✔ Evacuation expenses.
- ✔ Curtailment costs.
- ✔ Rearrangement or replacement costs to resume an insured journey.
- ✔ Changing the itinerary of a pre-booked insured journey.
- ✔ Trauma Risk Management Counselling – up to £5,000 and starting within 12 months of returning to the country of residence.
- ✔ Additional Travel and Accommodation Expenses – up to £150 per day for a maximum of 30 days where evacuation is not possible.
- ✔ Alternative Transport Charter – up to £10,000 for vehicle rental and/or chartering a non-scheduled ship and/or aircraft. Subject to a 50% excess for the first £500 per insured person.

What is not covered

- ✘ Due to you or an insured person violating the laws or regulations of the destination country.
- ✘ Failure to produce or maintain immigration, work, residence, or similar visa permits or other relevant documents for the destination country.
- ✘ Any insured person resident in the country involved.
- ✘ An insured person choosing not to continue an insured journey.
- ✘ Due to permanent or temporary regulations made by a government or public authority that exist on or before the date the insured journey is booked.
- ✘ Evacuation without the agreement of our security service provider.
- ✘ Claims insured under Unplanned Alteration of Travel Arrangements cover.
- ✘ Costs for non-insured persons.
- ✘ Any insured journey taken where there were warnings issued by our security service provider or appropriate authority not to travel to the destination country or region, unless agreed by us in writing.
- ✘ When evacuation advice by our security service provider or the appropriate authority is not complied with.

4. Hijack, Kidnap, Ransom and Detention

What is covered

- ✔ An insured person being unlawfully seized or detained during an insured journey.
- ✔ £500 for each full or part day.
- ✔ Additional costs of travel and accommodation as a direct result of an insured persons unlawful seizure.
- ✔ Costs for engaging our security service provider.
- ✔ Up to £100,000 per insured person and up to £250,000 in the aggregate for any one period of insurance.
- ✔ If the unlawful seizure or detention continues after the period of insurance ends, this cover will continue for 12 months or until the insured person is able to return to their country of residence, whichever comes sooner.
- ✔ £250,000 any one insured event for Ransom provided appropriate law enforcement agency is notified.

What is not covered

- ✘ Fraudulent, dishonest, or criminal act committed by you or an insured person.
- ✘ Additional costs of travel and accommodation incurred prior to any agreement from us and our security service provider.
- ✘ Costs for non-insured persons.
- ✘ Medical treatment, engagement with public relations, legal and/or medical advisers covered under Medical Expenses, Repatriation and Emergency Travel Expenses section of the policy.
- ✘ Costs that contradict the Counter Terrorism and Security Act 2015 or equivalent legislation.
- ✘ Any claim where payment of Ransom Monies would contradict the Counter Terrorism and Security Act 2015 or any equivalent legislation, or violate any applicable trade and/or economic sanctions, laws or regulations.
- ✘ Any Ransom when the Insured Person was Kidnapped or Hijacked whilst on an Insured Journey in any of the following countries; Afghanistan, Algeria, Burkina Faso, Colombia, Democratic Republic of Congo, Ecuador, Iraq, Libya, Mali, Mauritania, Mexico, Nigeria, Pakistan, Papua New Guinea, Sudan, Somalia, Syria, Venezuela or Yemen.

5. Legal Expenses

What is covered

- ✓ Legal expenses incurred by the insured person or legal representatives pursuing compensation from a third party for injuries suffered.
- ✓ Up to £50,000 for any one claim and any one insured person.
- ✓ Compensation for Court Attendance – up to £1,000 to attend court as a witness.

What is not covered

- ✗ Claims not notified to us as soon as you become aware of them.
- ✗ Where there is not a 51% or greater prospect of a successful claim.
- ✗ Where the prospect of obtaining a reasonable outcome is not relative to the cost of proceedings.
- ✗ The estimate of the legal expenses must not be more than the amount of money in dispute.
- ✗ Costs incurred prior to written consent.
- ✗ Legal expenses that are more than the limit of indemnity.
- ✗ Any illness or bodily injury that develops gradually and not caused by a specific and sudden accident.
- ✗ More than £100,000 in aggregate where the same incident and claim involves more than two insured persons.
- ✗ Claims between insured persons or against you.
- ✗ Claims or counterclaims against an insured person by any other party.
- ✗ Fines, damages, or penalties.
- ✗ Claims against us, our representatives or any person or business acting on our behalf.
- ✗ Wilful, deliberate, reckless or intentional action by an insured person.
- ✗ Legal proceedings in more than one country.
- ✗ Legal proceedings which are covered by any other policy.
- ✗ Pursuit or defence of actions alleging defamation or malicious falsehood.
- ✗ Legal proceedings in constitutional international or supranational courts or tribunals except for the European Court of Justice and the Commission and Court of Human Rights.
- ✗ Any consequence of war.
- ✗ Terrorism caused by nuclear, chemical, or biological cause.

6. Medical Expenses, Repatriation and Emergency Travel Expenses

What is covered

- ✔ Costs incurred as a result of an insured person sustaining bodily injury from an accident or illness.
- ✔ Domestic Assistance – up to £100 per week to a maximum of £10,000 for any insured person subject to this Extension not being included in any claim under the Personal Accident Insurance Section.
- ✔ Executor Expenses – up to a maximum of £2,000 for any one insured person subject to this Extension not being included in any claim under the Personal Accident Insurance Section.
- ✔ Foreign Coma Benefit – up to £100 per full 24 hours for a maximum of 104 weeks for any one insured person.
- ✔ Funeral Expenses – up to £10,000.
- ✔ Hospitalisation – up to £100 per full 24 hours for a maximum of 104 weeks.
- ✔ Communicable Disease Extension to Hospitalisation – additional £75 per full 24 hours for a maximum of 3 weeks.
- ✔ Hotel Convalescence – up to £75 per full 24 hours for a maximum of 60 days if the hospitalisation claim does not result in repatriation.
- ✔ Petcare – up to £750 for registered pet boarding/sitter's fees where the insured person is hospitalised.
- ✔ Repatriation of Household Goods – up to £2,000 to repatriate household goods following the death of an insured person on an external journey six months or longer.
- ✔ Search and Rescue Costs – up to £50,000 where it is known or believed an insured person has sustained bodily injury following an accident or illness.
- ✔ Service Dogs – up to £10,000 for emergency veterinary treatment fees for an insured person's service dog, where no other cover applies.
- ✔ United Kingdom Emergency Dental Expenses – up to £750 for pain relief treatment whilst on a domestic business journey within the United Kingdom.

What is not covered

- ✘ Medical expenses incurred within the insured person's country of residence.
- ✘ Where an insured person is travelling against the advice of a medical professional or to get treatment.
- ✘ Claims where the insured person reaches the age of 85 and the business journey is more than 30 days or holiday.
- ✘ Costs for non-insured persons.
- ✘ War or terrorism occasioned by any nuclear, chemical, or biological cause.

7. Personal Money

What is covered

- ✔ Physical accidental loss or theft of personal money.
- ✔ Financial loss from the accidental loss or theft and use of a prepaid, credit, debit, charge, cheque or banker's card or cash dispenser card.
- ✔ Automatic Reinstatement of Sum Insured After a Claim – for any claim by one insured person during one insured journey the sum insured will not be reduced and no additional premium will be payable.
- ✔ Coerced Theft – up to £500.
- ✔ Currency Purchased for use on an Insured Journey – physical accidental loss or theft of foreign currency, travellers' cheques or mobile phone pre-payment cards.
- ✔ Fraudulent Use of a Stolen Mobile Phone – up to £100 for monetary loss solely due to fraudulent use of a stolen mobile phone.

What is not covered

- ✘ Up to £3,000 or the sum insured, whichever is the lower amount, for coin, bank, and currency notes unless you pay the first 25% of any amount above this figure up to the value of the loss or the sum insured if less.
- ✘ Shortage or loss due to error, omissions, depreciation in value, confiscation or detention by customs or other lawful officials or authorities.
- ✘ Payment cards unless you or an insured person has complied with all card issuer terms and conditions.
- ✘ Cloned payment card claims exceeding £500 in total for all cloned cards.
- ✘ Cryptocurrency.

8. Personal Liability

What is covered

- ✔ Damages arising from accidental injury to any person or loss of or damage to material property.
- ✔ Up to £5,000,000.
- ✔ Claimant costs and expenses that an insured person is legally liable to pay.
- ✔ Other costs and expenses incurred with our written consent.
- ✔ Compensation for Court Attendance – up to £1,000 for necessary travel and accommodation costs to attend court as a witness.

What is not covered

- ✘ Legal liability arising out of an insured persons profession, trade, or business.
- ✘ Ownership, possession or use of any e-scooter, electric bicycle, bicycle, caravan, vehicle, aircraft or other aerial device, hovercraft, or water-borne craft by an insured person or on your behalf.
- ✘ War.
- ✘ Loss of or damage to any property owned, held in trust or under the custody and control of an insured person.

9. Personal Security Specialist Expense

What is covered

- ✔ Our security services provider to extricate an insured person from a life-threatening situation.
- ✔ Up to the sum insured subject to the incident limit in the Policy Schedule.

What is not covered

- ✘ Life-threatening situations due to circumstances within your or an insured person's control.
- ✘ Any fraudulent, dishonest, or criminal act committed by you or an insured person.
- ✘ Claims covered under the Hijack, Kidnap, Ransom and Detention section.
- ✘ Claims for non-insured persons.
- ✘ Claims arising from or attributable to debt, insolvency, commercial failure, repossession, or any other financial cause.
- ✘ Where you or your representatives have failed to honour any contractual obligation, bond, or specific performance condition in a licence.
- ✘ Where the insured person has permanently resided or stayed more than 180 days outside their country of residence.
- ✘ Money you are legally liable for due to legal action for damages, including defence costs, which is the result of alleged negligence or incompetence.
- ✘ Because of the insured person being a full-time member of the armed forces or national or international authority or if they are a member of reserve forces called for active service.
- ✘ Due to you or the insured person's financial circumstances.
- ✘ An insured person being a national of the country involved or country in which they are travelling.

10. Rental Vehicle Excess

What is covered

- ✔ Any excess or deductible in rental vehicle agreements that an insured person becomes legally liable to pay due to theft, collision, or damage to a rental vehicle.
- ✔ Up to £25,000 any one claim and up to £100,000 for all losses and in respect of all insured persons in the aggregate during one period of insurance.

What is not covered

- ✘ An insured person failing to comply with the rental vehicle agreement.
- ✘ Not taking insurance cover for loss or damage to a rental vehicle under the rental vehicle agreement.
- ✘ Loss or damage caused deliberately by an insured person.
- ✘ Loss or damage to the rental vehicle due to wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage and damage at the commencement of the rental.
- ✘ Rental vehicles not rented from a licensed rental vehicle company.
- ✘ Loss or damage not proven to have occurred when an insured person held the rental vehicle agreement.
- ✘ Failure of an insured person to inspect and note any existing damage before assuming responsibility.
- ✘ Damage to tyres.

11. Travel Documents

What is covered

- ✔ Loss or damage of an insured person's essential travel documents during or 120 hours immediately before an insured journey.
- ✔ Up to £2,500 for any one insured person.
- ✔ Costs of travel, accommodation, and other costs necessary for an insured person to obtain replacement documents for an insured journey.

What is not covered

- ✘ Any loss not reported to the consular representative of the relevant issuing country within 48 hours of discovering the loss.

12. Crisis Management Costs

What is covered

- ✔ If a crisis occurs in the course of business, any insured person will be reimbursed in respect of crisis management costs.
- ✔ Up to £100,000 for any one claim and in the aggregate.

What is not covered

- ✘ Fraudulent acts committed by senior executives.
- ✘ Damages in respect of any claim.
- ✘ Any costs and expenses of proceedings before any court, tribunal, ombudsman, or governmental body.
- ✘ Intentional violation committed by senior executives of any law, regulation, sanction, or industry guidance.
- ✘ Government regulations (permanent or temporary) or action affecting a country or industry in which insured business is conducted.
- ✘ Circumstances affecting the industry of insured business.
- ✘ Where indemnity is provided by any other insurance.
- ✘ Crisis during or after an insured journey where at the time of booking such insured journey the FCDO were advising against travel to that country or area of a country.

13. Temporary Life Insurance

What is covered

- ✔ The death of a director or employee, between the age of 16 and 64, from natural causes during an external business journey.
- ✔ Up to £50,000 for any one director or employee.

What is not covered

- ✘ Director or employee is 65 years or over.
- ✘ The insured person taking or attempting to take their own life or any self-inflicted injury.
- ✘ This policy does not cover any claim caused by or resulting from:
 - Coronavirus disease (COVID-19);
 - severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - any mutation or variation of SARS-CoV-2.
- ✘ Death of a director or employee from a pre-existing condition.
- ✘ Whilst a director or employee is travelling;
 - against medical advice, or;
 - against the advice of the Foreign, Commonwealth and Development Office or the equivalent agency or authority outside of the United Kingdom, or;
 - for medical advice or treatment.

Significant General Exclusions

These exclusions apply to all sections. Please refer to your Policy Wording for the full list of exclusions applicable to this policy.

We will not pay any claim:

- ⊗ As a result of an insured person actively participating in War or Terrorism.
- ⊗ Due to radioactive contamination other than because of:
 - Bodily injury caused by an accident which within two years is the sole and independent cause of death or a disablement.
 - Exposure from any nuclear cause as a result of terrorism or war while an insured person is on an external business journey.
- ⊗ Due to an insured person being a combatant or member of armed forces participating in a war.

Your Obligations

Failure to comply with these obligations could invalidate the policy or result in a claim being rejected.

- You must provide true and complete information in any proposal and declaration for this insurance product.
- You must tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim.
- You must not admit, deny, negotiate, or settle a claim without our written consent.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the Policy Schedule. We reserve the right to terminate the policy if there is a default in instalment payments due under any linked loan agreement or payment schedule. If you have trouble paying your premium, please get in touch to discuss your options.

How long does my RSA Group Personal Accident and Business Travel Insurance last for?

This Insurance cover is in force from the start date to the end date of the cover which is specified in your Policy Schedule.

Making a claim

Details of how to make a claim are set out in your Policy Wording under '**Claims Handling Process**'.

Any conditions applicable to the reporting of claims and ongoing obligations are set out in the '**General Claims Settlement Conditions**'.

Are there any other restrictions on cover?

- In addition to those listed under '**What is not Covered**' other restrictions may apply, and cover may need to be individually assessed. Please see your Policy Wording and any accompanying schedule, endorsements or certificates for details.
- Any excess applicable to your policy is detailed in your Policy Wording.
- Section limits and sub-limits may apply across this policy.
- The basis of claims settlement will vary across different sections, please consult your Policy Wording for clarification.

Where am I covered?

- We will provide insurance within the geographical limits as stated in the schedule.

When and how do I pay?

Your broker will advise you of the full details of when your premium should be paid and the options by which you can pay.

How do I cancel the contract?

You can cancel this insurance at any time by giving us notice in writing.

If at the time you cancel this policy you have not made a claim and there are no notifiable incidents or claims in the current period of insurance, you will be entitled to a pro-rata refund of any annual premium paid.

How do I make a complaint?

Details on how to make a complaint are set out in the '**Complaints**' section of your Policy Wording.

Cover is arranged by: Howden UK Brokers Ltd. Registered in England and Wales No: 02831010.
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