

# Essential Information

## Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd is unable to provide caution or surety in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

## The Law and Language that applies to your bond

The law applicable to the contract between us, unless agreed otherwise between you, us and the appointing court in writing, shall be that of the country in which the appointing court has jurisdiction. The appointing court just means the court which is to appoint you as executor, guardian, intervener or judicial factor. The language used in this bond and any communications relating to it will be English.

## Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies including this bond. You may be able to claim compensation if we cannot meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

## Cancelling your bond

As a consumer you have a statutory right to cancel the bond within 14 days, starting on the day that you or your agent receive the bond.

Please note that if you choose to lodge the bond with or copy the bond to the Court or the Public Guardian or the Accountant of Court within the 14 day period then this right to cancellation is lost.

To cancel under the above right please send the bond to us at the address shown on the covering letter. On receipt of the same we will refund the premium paid and destroy the bond.

## How to annually pay for your bond, if it is an annual payment bond

Some bonds are annually payable.

At least 21 days before the bond annual date we will tell you the premium that will apply for the following year from the annual date. If you do not pay your annual premium then we will tell the Public Guardian or the Accountant of Court or the Court to release us from the caution or surety. At the annual date you will not have a right to cancel unless you are authorised by the Public Guardian or the Accountant of Court or the Court to cancel the bond.

## How to make a claim

You are not entitled to claim against the bond.

**If we are required to make a payment as cautioner or surety then we will seek to recover the payment from you and to recover our costs and expenses from you.**

## Making a complaint

If you think that we have not given you the service you expected then we would like you to let us know so that we can try to put things right. If you are not happy then you should contact the person that set up the bond for you or contact us using the address shown in your documentation. If they are not able to resolve the complaint for you they will contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they cannot resolve your complaint then they will let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you would like to do so. This will not affect your right to take legal action.

Our Customer Relations Team's contact details are as follows:

### Post:

RSA Customer Relations Team

P O Box 255

Wymondham

NR18 8DP

**Email:** [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

### Post:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

### Telephone:

0800 023 4567 (free from mobile phones and land lines)

0300 123 9123 (costs no more than calls to 01 or 02 numbers)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## About us

This product is underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).