SPORTS CLUB BOAT INSURANCE

GUIDANCE NOTE

The following University of Sheffield sports clubs have separate, pre-arranged insurance cover for damage to boats and liabilities to third parties:

- Sub Aqua
- Rowing
- Canoe
- Sailing
- Windsurfing

Cover is for the vessels and its equipment declared through a club’s inventory which is undertaken by a club each year and provided to the University’s insurance office.

It is essential that sports clubs closely monitor, maintain and update their inventories, reporting any additions/removals throughout the insurance year directly to: insurance@sheffield.ac.uk

Failure to do so, will result in a breach of our code of conduct and may invalidate any insurance claims or support.

Accidental Damage

Please note that vessels & equipment MUST be stored in a locked building or compound when not in use. Failure to do so risks invalidating insurance.

As custodians of Club equipment, it is the responsibility of the club to ensure this guidance is followed.

There is a £100 policy excess, this means that insurers will deduct £100 from any claims settlement. Please bear this in mind when considering a claim.

Small Craft Policy Benefits

Through the University of Sheffield, You are covered for:

Loss or damage to the craft whilst it is

- Ashore
- In transit by road, rail or transit on a ‘roll-on, roll-off’ vehicle ferry within the limits of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man including any loading but excluding scratching, bruising, denting and any claims for repainting
- Afloat on inland and coastal waters, up to 12 nautical miles offshore, of the UK and Europe

Information on what isn’t covered is detailed in the full policy wording under page 8.

Key details are listed below:

There is no cover for

- Loss of use of the craft
- Wear, tear, depreciation or gradual deterioration
- Breakage of oars whilst in use unless caused by direct collision with vessel, pier or jetty
Replacing, repairing or renewing a faulty part, faulty design, faulty construction or defective materials

Theft of outboard motors attached to the craft or her tenders unless it is securely locked with a purpose manufactured anti-theft device which prevents retaining bolts/clamps being undone in addition to its normal method of attachment

Theft of outboard motors unless you have safely recorded the serial number

Theft of the entire vessel or any trailer whilst left unattended unless the trailer is fitted with and securely locked with a purpose manufactured wheel clamp

Key points

There is no automatic insurance cover for boats taken overseas nor for boats loaned to us from other organisations/institutions. Please contact insurance@sheffield.ac.uk to arrange cover for these. Any additional premium will be recharged to the club.

Likewise if any University owned boats or equipment are loaned to another institution or organisation these must be insured by the loaning institution or organisation whilst in their possession. There will be no cover on our policy for these whilst not in our custody.

Please speak to the Club Sport Manager before making any arrangement to loan or share boats with other Universities or organisations and request approval.

If any members of the club are travelling overseas on University business, please complete a Sport Sheffield Trip form at least 8 weeks in advance and ensure that travel insurance is arranged for the duration. Please complete the travel form on the travel insurance page https://www.sheffield.ac.uk/finance/staff-information/help/insurance/travel

Liability

Cover will be provided for our legal liability up to £3m to compensate other people if someone dies or is injured, or property is lost or damaged as a result of our use of the craft.

Please view the policy wording for details on what is not covered.

Conditions of the policy

Please familiarise yourselves with the conditions section of the policy on pages 14 & 15. In particular, the sections on what could be paid for total loss, outboard motors and sails/protective covers.

In summary

- Everyone covered by this policy must follow the terms and conditions
- You must at all times exercise due care and diligence and do all you reasonably can to prevent loss or damage to your craft.

If you are unsure about any of the information and how this affects your club activity, please contact:
Jo Rollitt, Insurance Officer: 0114 2221510, Insurance@sheffield.ac.uk
Greg Unwin, Club Sport Manager: 0114 2228526 G.Unwin@sheffield.ac.uk
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Thank you for choosing Navigators and General for your small craft insurance

We have been at the forefront of pleasure craft insurance for over 90 years. As such, we understand that offering the right insurance to our customers is about more than comparing premiums and cover; it’s also about choosing a company that appreciates the differing needs of boat owners. With our wealth of experience, you can be assured of a personal and professional service.

Governing Law
Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

If you would like to request a policy document, please call us or write and we will arrange for this to be sent out to you, alternatively a copy can be downloaded from our website: www.navandgen.co.uk

Relevant to the entire policy
This policy is an agreement between you and us but is only valid if you pay the premiums. It is based on the information you gave us and confirmed to us during the application process or subsequently.

Your policy provides the cover for the period of insurance shown in your schedule. You must read these terms and conditions together with your schedule and any specifications or endorsements as one contract.

Information you should provide
It is important you check the information shown in your policy documentation, as your policy and cover is based on the information you have given us (either direct or via your insurance adviser) during the application process or subsequently, as confirmed in your most recent documents. Although we may undertake checks to verify your details, you must take reasonable care to ensure all information provided by you or on your behalf is, to the best of your knowledge and belief, accurate and complete.

You must tell us immediately if at any time any of the information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid. If in doubt about any information please contact us soon as possible.
Changes in information we need to be informed of include, but are not limited to, the following examples and apply equally to all persons covered under the policy:

- accidents (fault or non-fault) whether or not resulting in a claim;
- thefts (of or from the Craft);
- convictions or pending prosecutions for any criminal offence;
- change of your address or where your Craft is moored;
- make and/or model of Craft;
- use of Craft;
- modifications to your Craft;
- any health matters affecting ability to operate the Craft;

Your insurance may not be valid until we have agreed to accept your changes and we will be entitled to vary the premium and terms for the rest of the period of insurance.

You should keep a record of all information supplied to us in connection with this insurance.

The Schedule, Certificate of Insurance, Operative Endorsements and Policy are to be read together as one contract and are based on the information you have provided.

If you fail to pay your premium we will refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you.

This may mean that we fulfil our obligations to any claim against your policy by a third party but seek full recovery of any sum made under your policy directly from you. This may include the instruction of solicitors or other recovery agents.

**How we use your information**

Zurich Insurance plc holds your personal information in accordance with the Data Protection Act 1998. The information supplied to us by you may be held on computer and passed to other insurers and re-insurers for underwriting and claims purposes. You should show this notice to anyone whose personal information may be processed to administer this policy, including handling any claims.

We use a variety of security technologies and procedures to help protect your information from inappropriate use, and we will continue to revise procedures and implement additional security features as new technology becomes available.

We may use your information for underwriting purposes, statistical analysis, management information, market research, testing to ensure the integrity of our systems, and risk management. We will only share your information as described in this notice, or where we are required or allowed to do so by law.
Policy Administration
In order to administer your insurance policy and any claims made against the policy, Zurich Insurance plc may share personal information provided to us with other companies within the Zurich Insurance Group and with business partners, including companies inside and outside the European Economic Area. If we do transfer your personal information, including where we propose a change of underwriter, we make sure that it is appropriately protected.

Claims History
Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud Prevention and Detection
In order to prevent and detect fraud we may at any time:

a) share information about you with other organisations including the police

b) conduct searches using publicly available databases

c) undertake credit searches

d) check and share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

a) checking details on applications for credit and credit related or other facilities

b) managing credit and credit related accounts or facilities

c) recovering debt and tracing beneficiaries

d) checking details on proposals and claims for all types of insurance

e) checking details of job applicants and employees.

Please contact us if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
Cancellation rights
If you decide you do not want to accept the policy (or any future renewal of the policy by us), please surrender the Certificate of Insurance to us or your insurance advisor using the contact details provided on the covering letter, within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date). We will charge you on a pro rata basis for the time you have been on cover subject to a minimum premium of £25 (plus insurance premium tax) and the balance of the premium will be returned to you. There will be no return of premium if you are cancelling the policy within 14 days following a claim where your Craft is a total loss.

If you cancel at any other time, we will charge you for the time you have been on cover. If this within the first year, we will deduct a £25 (plus insurance premium tax) administration charge from any refund. We will not refund any premium if we have paid a claim or one is outstanding when you cancel your policy.

Our Right of Renewal
Our right to renew this policy does not affect your cancellation rights detailed on your copy of the policy. If you pay the premium to us using our Direct Debit instalment scheme we will have the right (which we may choose not to exercise) to renew the policy each year and continue to collect premiums using this method.

We may vary the terms of the policy (including the premium) at renewal. If you decide you do not want us to renew the policy, provided you tell us before the next renewal date, we will not renew it.

Please note that no cancellation refund will be allowed if a Total Loss claim settlement has been paid or is in negotiation.

Sanctions
Notwithstanding any other terms under this agreement, we shall not be deemed to provide coverage and will not make any payments or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of you would violate any applicable trade or economic sanctions law or regulation.
Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold.

In this policy the words ‘you’, ‘your’, and ‘yours’ refer to the person or persons showing in the schedule as the insured. The words ‘we’, ‘us’, and ‘our’ mean Zurich Insurance plc.

**Agreed Value:** this is the amount shown in the schedule, which represents the value of your Craft as declared by you and agreed by us.

**Commencement and End:** cover will commence at 0001 hours and end at 0000, unless otherwise agreed, on the dates shown in the schedule or renewal notice.

**Craft:** the Craft described in the schedule including trolleys and trailers; outboard motors; gear and equipment that would normally be sold with the Craft. If the Craft is 18’ (5.5m) or longer, we automatically provide cover for tenders up to £500 in value.

**Europe:** European Union member states as well as Norway and Switzerland.

**Excess:** an amount to be deducted or collected in respect of any claim.

**Loss or Damage:** accidental damage caused by forcible, violent or external means.

**Policy Documentation:** policy, schedule, endorsements, renewal notice and certificate of insurance (where issued).

**Seaworthy:** the Craft is seaworthy if it is maintained and crewed in such a way as to be able to operate safely in the conditions which can reasonably be expected.

**Terrorism:** the use or threat of violence or force, designed to influence the government or to intimidate the public, for the purpose of advancing a political, religious or ideological cause.

**Total Loss:** the Craft is irretrievably lost or destroyed. A constructive total loss is where the cost of replacement or repair exceeds the sum insured.

**United Kingdom:** England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.
Section A – Accidental damage cover

1 What is covered:
We will pay you for loss or damage to your Craft whilst it is:

- ashore.
- in transit by road.
- afloat on inland and coastal waters, up to 12 nautical miles offshore, of the United Kingdom and Europe.

In accordance with the limits and requirements shown within the policy documentation.

What you are not covered for:
- the Excess shown within the schedule, except in the event of a Total Loss.
- loss of use of the Craft.
- wear, tear, depreciation or gradual deterioration.
- loss or damage to consumable stores or moorings.
- the cost of making good any defect in repair or maintenance, resulting from work carried out by any person employed by you.
- the cost of making good any fault or damage arising from any fault or error in design or construction.
- replacing, repairing or renewing a faulty part, faulty design, faulty construction or defective materials.
- loss or damage to tender(s) unless permanently marked with the name of the parent Craft.
- theft of outboard motors attached to the Craft or her tenders unless it is securely locked by an anti-theft device which prevents retaining bolts/clamps being undone, in addition to its normal method of attachment.
- theft of outboard motors unless you have safely recorded the serial number.
- theft of sailboard unless the theft involves forcible and violent entry or removal.
- theft of sailboard from an unattended vehicle unless it is attached to a locked car roof rack and is fitted with and secured by an anti-theft device, in addition to its normal method of attachment.
- theft of fixed gear and equipment from the exterior of Craft unless violence or force are used.
- a reduction in the Craft’s market value following repair, or loss of value, warranty coverage or rating.
- mechanical, electrical or electronic breakdowns, failures, faults or breakages.
- loss or damage resulting from electrolysis, osmosis, or like conditions.
• scratching, denting, bruising and chafing whilst in transit by road, rail, air or ferry.

• damage sustained in consequence of insufficient packing of items dispatched to or by repairers or suppliers.

2 Additional Exclusions to apply to Craft with a Maximum Design Speed in excess of 20 m.p.h or 17 knots
No claim will be allowed in respect of:

• loss, damage or liability whilst the Craft is participating in racing, speed tests or connected trials.

• loss damage or liability in respect of fire and explosion, where the Craft is fitted with inboard machinery unless it is equipped with automatic or remote controlled fire extinguishing apparatus in the engine compartment.

• theft of Craft whilst stored unless the theft involves forcible and violent entry or removal.

• theft of the trailer, and any insured items attached to it, whilst unattended unless the trailer has been securely fastened by a wheel clamp or hitchlock.

3 Preventing or Minimising a Loss
We will pay reasonable costs incurred, including salvage, in preventing or minimising a loss covered by this insurance.

4 Removal of Wreck
We will pay the reasonable costs of attempted or actual raising, removal or destruction of the wreck of the Craft or any failure to do so, resulting from loss or damage covered by this insurance.

5 Loss or Damage to Personal Effects
What is covered:
Loss or damage to personal items that do not form part of the Craft’s inventory, while used in connection with the Craft and whilst in transit between your home and the Craft. Up to an amount of 2% of the sum insured of the Craft, minimum £500, maximum £2,500 unless otherwise stated in the schedule.

We will provide this cover for:
• you, your husband, wife or partner and children who permanently live in your normal home.

What you are not covered for:
• the Excess shown within the schedule.

• loss or damage unless the Craft has lockable cabin accommodation.
• theft from an unattended motor vehicle unless the vehicle was securely locked and the personal items hidden from view.

• damp, mould, mildew, vermin and moth.

• mechanical or electrical failure or breakdown.

• **loss or damage** to computer equipment or computer software, mobile phones, jewellery, furs, works of art and spectacles.

• breakage of items of a fragile nature.

• loss of money, travellers cheques, credit or debit cards.

• **loss or damage** to water skis, water toys, fishing, diving and sports equipment whilst in use.

• wear, tear, depreciation or gradual deterioration.

• any one item in excess of £200 unless agreed in writing by us.
Definitions
Loss of limb means physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight means a complete, irrecoverable and irremediable loss of sight of one or both eyes.

Permanent total disablement means disablement that prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement.

What is covered
Personal accidents that, occur onboard your Craft within 12 months of the event, are the sole and independent cause of subsequent disability. The excess will not apply to this cover.

<table>
<thead>
<tr>
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<tr>
<td>Loss of limb</td>
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<td>Loss of sight</td>
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<td>Permanent total disablement</td>
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<tr>
<td>Death</td>
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For persons aged under 16 or over 70 years at the time of the accident, the permanent total disablement benefit and the death benefit are both limited to £2,500.

We will provide this cover for: you and persons aboard your Craft (including whilst embarking or disembarking) with your permission.

What you are not covered for:
- a disease, physical defect, illness or injury which existed prior to the accident.
- being under the influence of drink, drugs or solvent abuse.
- you are not covered for any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in this Policy.
- disablement to any person employed by you in any capacity whatsoever.
- disablement to any person whilst your Craft is being used for purposes other than private pleasure.
- pregnancy.
- suicide, deliberate self-injury or wilful exposure to needless risk.

The overall limit is £60,000 for any one accident or event. If any one accident or event involves 4 or more persons, the individual sums insured will be proportionally reduced, until the overall total does not exceed £60,000.
Conditions
In the event of a claim, no payment will be made without appropriate medical certification which you must submit together with any information, evidence or receipts that we ask for. These must be obtained at your expense.

Where necessary, the claimant must agree to a medical examination. We will pay the cost.

No claim will be payable under more than one benefit in respect of any one accident.

In the event of an accident causing permanent total disablement followed by death from any one cause within 12 calendar months of the accident, we will only pay the death compensation.
Section B – Liability to others

**What is covered:**
we will cover your legal liability, up to the limit stated within the policy schedule, to compensate other people if someone dies or is injured, or property is lost or damaged, as result of your interest in the Craft.

The excess will not apply to this cover.

**We will provide this cover for:**
you and those in control of the Craft with your permission.

**What you are not insured for:**
- liabilities whilst the Craft is in transit by road.
- liabilities assumed under contract, incurred solely by an agreement entered into by you.
- accidents or illness to persons contracted by you, in any capacity whatsoever, in connection with the Craft.
- liabilities resulting from any accident whilst the Craft is in the care, custody or control of any business, trade, profession or organisation.
- liability to passengers or crew engaged in any underwater sport or activity, from the time of leaving the Craft until safely within the Craft.
- any activity, other than water skiing or wakeboarding, involving persons being pulled by the Craft and/or tender(s) unless you have written agreement from us.
Conditions which apply to the whole of this policy

1 Everyone covered by this policy must follow the policy terms and conditions.

2 This policy is non-transferable.

3 Should the Craft be sold or transferred to new ownership or there is a change in interest, this policy will be cancelled from the relevant date.

4 Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

5 You must tell us if any of the information on which this insurance is based changes. Failure to do so may result in your insurance no longer being valid and claims not met. If in doubt about any change you should disclose it. If your policy is amended as a result of any change we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

6 You must at all times exercise due care and diligence and do all you reasonably can to prevent loss or damage to your Craft.

7 We will pay the reasonable cost of repair for loss or damage. In the event of a Total Loss or a constructive Total Loss, we will either pay the Agreed Value of the Craft or provide a replacement Craft of a similar age, size and type. Reasonable replacement or repair to be considered sufficient, even if the appearance and condition of the Craft is not the same as prior to the claim.

8 If any claim is covered by another insurance, we will not pay the claim.

9 In no case will we, under any section, pay more than the sum insured shown against that item in the schedule.

10 In no case will we pay for unrepaid damage in the event of a subsequent Total Loss.

11 If your claim is fraudulent or false in any way, we will not make any payment and the policy will be void. There will no refund of premium.
12 In the event of loss or damage to the outboard motors, we will pay the current replacement price less 10% per annum, up to a maximum deduction of 50%.

13 If sails or protective covers are more than three years old when loss or damage occurs, we will only pay for two-thirds of the replacement cost.

14 In the event of loss or damage to unspecified trailers or trolleys we will pay the current replacement price less 10% per annum, up to a maximum deduction of 50%.

15 In the event of a claim under more than one section of the policy, the highest Excess will apply.

16 No person who is not party to this policy, or to whom cover is not expressly extended, may enforce any term of this policy.

17 If you pay the premium to us using our Direct Debit instalment scheme, we will have the right (which we may not use) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, as long as you tell us before the next renewal date, we will not renew it.

18 This insurance may be cancelled by us at any time subject to 30 days notice to you or by mutual agreement, when a pro rata return of premium shall be made calculated on the annual premium charged, subject to a minimum premium of £25 (plus insurance premium tax).

Our right to renew this policy does not affect your cancellation rights detailed on page 6 and condition 18 on page 15 of the policy.

19 If you have elected to pay your policy annually, but failed to pay your premium:

we may refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you. This may mean that we fulfil our obligations to any claim against your policy by a third party, but seek full recovery of any sum made under your policy, directly from you. This may include the instruction of solicitors or other recovery agents; and we may cancel your policy by sending you seven days’ written notice to your last known address. This does not affect our right to collect any outstanding premium from you.
If you have elected to pay your policy monthly, but you have defaulted on a monthly payment, we further reserve the right to cancel your policy in the event that there is a default in instalment payments due under any associated Consumer Credit Agreement. However, we will send a letter to your last known address and give you 14 days’ notice to pay the premium. If you fail to pay or choose to cancel your policy, your refund will be used to pay any sums due under any associated Consumer Credit Agreement.
Exclusions which apply to all sections of this policy

We will not pay for any claims arising from:

1 war, invasion, civil war, conflict or commotion.

2 terrorism.

3 any chemical, biological, bio-chemical or electromagnetic weapon.

4 ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment.

5 wilful misconduct or acts of recklessness by you or other persons in control of the Craft including, not limited to, conduct when under the influence of alcohol or drugs.

6 any accident or incident that occurs outside the period of insurance.

7 hire, charter, reward or any other commercial activity.

8 your failure to maintain the Craft in a seaworthy condition or in the case of a trailer, roadworthy condition.

9 the Craft being left unattended afloat on moorings, unless otherwise agreed. However, Craft 18’ (5.5m) in length or longer are permitted to be moored on a recognised marina berth at any time and temporarily on a mooring or anchorage recognised within a nautical chart or almanac during the period 1st April to 30th September for a period not exceeding 28 days.

10 the Craft crossing the English Channel, Irish or North Seas.

11 the Craft being more than 12 miles offshore.
Conditions relating to accidents and claims

1 When you contact us about a claim on 01273 863450, you will need to tell us:
   • your name and address.
   • the place where the loss or damage occurred.
   • what caused the loss or damage.
   • telephone numbers and/or address including witnesses and third parties, where known.

2 You must tell us immediately about any accidents, claims or legal proceedings in connection with this policy, and give us all the information and help we may need, including contact details of all witnesses, likely claimants and persons against whom any recovery might be made. You must send any writ or summons or comparable foreign documentation to us immediately it is received. We will decide how to settle or defend a claim, and may bring or defend proceedings in the name of any person covered by the policy, including proceedings for recovering any claim.

3 You must report any loss, theft, attempted theft or malicious damage to the police immediately.

4 We will pay reasonable costs incurred by you in respect of Official Inquiries and/or Coroners’ Inquests. We will also pay reasonable costs incurred by you, subject to our prior approval, for settling or defending any claim.

5 We retain the option to decide where the repairs are carried out and may require a number of quotations.

Our complaints procedure

Our commitment to customer service
We value the opportunity to look into any concerns you may have with the service we have provided and we are committed to handling all complaints fairly, consistently and promptly.

In the first instance, if you have a complaint about your policy or claim, you should contact the insurance advisor acting for you, or you can contact us directly.

If your complaint is about:
   • your policy, please call us on 01273 863400
   • a claim, please call us on 01273 863450

Or if you prefer, you may write to us.

The address to use is:
PO Box 3707
Swindon
SN4 4AX
If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within four weeks of receipt.

**The Financial Ombudsman Service (ombudsman)**

If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you may be able to ask the ombudsman to formally review your case. You must contact the ombudsman within six months of our final response.

The ombudsman contact details are as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

You can telephone for free on:  
**08000 234 567** for people phoning from a “fixed line” (for example a landline at home)  
**0300 123 9 123** for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint.

The ombudsman can help with most complaints if you are:

- a consumer
- a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million
- a charity with an annual turnover of less than £1 million
- a trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the ombudsman will consider your complaint or for more information please contact the ombudsman directly, or visit www.financial-ombudsman.org.uk