

**EVIDENCE OF PUBLIC AND PRODUCTS LIABILITY INSURANCE
EFFECTED WITH
CERTAIN UNDERWRITERS AT LLOYD'S, LONDON
BY
HORSE SPORT IRELAND
ON BEHALF OF
REPUBLIC OF IRELAND OR UNITED KINGDOM DOMICILED
HORSE SPORT IRELAND REGISTERED FREELANCE RIDING COACHES.**

Horse Sport Ireland (the "Master Policy Holder") has arranged Master Policy No. B1161D1664738 with certain Underwriters at Lloyd's, London (the "Underwriters") covering the legal liability as defined in the Master Policy of such Freelance Riding Coaches as are maintained on the Register of Coaches held by Horse Sport Ireland.

This Evidence of Insurance is issued as a notice of Insurance for information only, it does not constitute a legal contract of insurance and is subject to all terms, Conditions, Limitations and Exclusions of the Master Policy which has been issued to the Master Policy Holder, a copy of which is available for inspection on application to Horse Sport Ireland, 1st Floor, Beech House, Millennium Park, Osberstown, Naas, Co. Kildare, Ireland.

Coverage under the Master Policy is deemed to apply separately in respect of each Freelance Riding Coach granted cover thereunder.

Brief details of cover are given below.

Period of Coverage: Such period between the 1st January 2016 at 00.01 GMT and 1st January 2017 00.01 GMT that the Freelance Riding Coach's name is maintained on the Register of Coaches held by Horse Sport Ireland.

DEFINITIONS

In the Master Policy:

- 1) "Assured" shall mean each Freelance Riding Coach normally resident in the Republic of Ireland or United Kingdom who has completed the requirements for registration and whose name is maintained on the Register of Coaches held by Horse Sport Ireland during the Period of the Master Policy.
"Assured" shall include:-
 - (a) in the event of the death of the Assured the personal representatives of the Assured in respect of liability incurred by the Assured
 - (b) any Employee of the Assured whilst acting on behalf of or in the course of his employment or engagement by the Assured but only in respect of liability for which the Assured would have been entitled to indemnity under the Master Policy if the claim against any such Employee had been made against the Assured
 - (c) any customer of the Assured whilst using the facilities of or under the instruction of the Assured in respect of liability arising out of the said use of the facilities or the receiving of the said coaching only provided that such person shall as though he were the Assured observe, fulfil and be subject to the terms, Conditions, Limitations and Exclusions of the Master Policy as far as they can apply.
- 2) "Business" shall mean:-
 - (a) Freelance Coaching
 - (b) organising and participating in riding clinics, seminars and demonstrations
 - (c) the provision of first aid in connection with equestrian related activities
 - (d) the ownership and/or occupation (including maintenance) of premises used in connection therewith and no other for the purpose of the Master Policy.
- 3) "Bodily Injury" shall mean death, injury, illness, disease or nervous shock.
- 4) "Property" shall mean material property.
- 5) "Employee" shall mean:-
 - (a) any person under a contract of service or apprenticeship with the Assured or any person paid "in-kind"
 - (b) any labour master or labour only sub-contractor or person supplied by any of them
 - (c) any self-employed person
 - (d) any person under a contract of service or apprenticeship with another employer and who is hired to or borrowed by the Assured
 - (e) any person participating in any Government or otherwise authorised work experience, training, study, exchange or similar scheme
 - (f) any casual labourer
 whilst engaged in working for the Assured in connection with the Business.
- 6) "Products" shall mean any goods or products (including containers, labelling, instructions or advice provided in connection therewith) sold, supplied, erected, repaired, altered, treated, transported, serviced or installed by the Assured in the course of the Business.
- 7) "Pollution" shall mean:-
 - (a) pollution or contamination of any description of buildings or other man-made or natural structures or of water or land (including anything growing in or on or contained in or on the land) or of the atmosphere including that within buildings or other man-made or natural structures
 and
 - (b) all loss or damage or Bodily Injury directly or indirectly caused by such pollution or contamination.
- 8) "Terrorism" shall mean an act - whether involving violence or the use of force or not - or the threat or the preparation thereof, of any person or group(s) of persons - whether acting alone or on behalf of or in connection with any organisation(s) or government(s) - which:-
 - (a) is designed to or does:-
 - (i) intimidate or influence a de jure or de facto government or the public or a section of the public, or
 - (ii) disrupt any segment of the economy
 and
 - (b) from its nature or context is done in connection with political, social, religious, ideological or similar causes or objectives.
- 9) "Closely Related" shall mean husband, wife, father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister.

10) "Freelance Coaching" shall mean the provision of horse riding instruction:

(a) not using a horse belonging to the Assured or any person Closely Related to the Assured

or

(b) using a horse belonging to the Assured or any person Closely Related to the Assured other than a "Schoolmaster" or Insured's own horse on a one to one basis for the specific purpose of tuition where a client's horse is not suitable

and shall not include other types of instruction or circumstances which constitute the operation of a riding establishment.

INSURING CLAUSES

The Underwriters agree under the Master Policy, subject to the terms, Conditions, Limitations and Exclusions set forth therein to indemnify the Assured against:-

1) all sums which the Assured shall become legally liable to pay as damages up to but not exceeding the Limit(s) of Indemnity set forth therein and, in addition to the aforementioned Limit(s) of Indemnity, claimants' costs and expenses in respect of Bodily Injury or loss of or damage to Property as defined in the Sections thereof.

2) all costs and expenses incurred with the written consent of the Underwriters in respect of any claim against the Assured which may be the subject of indemnity under the Master Policy.

3) the payment of the solicitor's fees incurred with the written consent of the Underwriters for representation of the Assured at:-

(a) any Coroner's Inquest or Fatal Accident Inquiry in respect of any death

(b) proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty resulting in Bodily Injury or loss of or damage to Property

which may be the subject of indemnity under the Master Policy.

4) under any Section thereof:

(a) costs and expenses incurred with the written consent of the Underwriters

(b) costs and expenses awarded against the Assured or any director or Employee of the Assured

in connection with a prosecution (including an appeal against any conviction resulting from a prosecution) as a result of an alleged offence under Part II of the Consumer Protection Act 1987 which occurs during the Period of Coverage set forth herein and where the circumstances of the alleged offence may be the subject of indemnity under the Master Policy.

Provided always that the Underwriters shall not be liable:-

(i) for the payment of any fine or penalty.

(ii) where the prosecution results from a deliberate Management decision, act or omission.

The indemnity provided by the Master Policy shall apply only to judgements of first instance against the Assured in the Courts of Law within the European Union and not to judgements obtained elsewhere nor to judgements or orders obtained in the said Courts for the enforcement of judgements obtained elsewhere whether by way of reciprocal agreements or otherwise.

PUBLIC LIABILITY SECTION

The Assured is indemnified by the Public Liability Section in accordance with the Insuring Clauses for:-

1) Accidental Bodily Injury to any person

2) Accidental loss of or damage to Property

3) Accidental obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water

happening during the Period of Coverage set forth herein and arising in connection with the Business only:-

a) in the Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

b) elsewhere in Europe but only in connection with the Business carried on by the Assured at or from any premises situated in any of the countries specified in (a) above.

c) elsewhere in the World arising out of temporary Business visits by the Assured or non-manual employees ordinarily resident in any of the countries specified in (a) above.

EXCLUSIONS

The Underwriters shall not indemnify the Assured under the Public Liability Section against liability:-

1) for loss of or damage to Property belonging to the Assured or in the custody or control of the Assured or of any Employee of the Assured other than:-

(a) Employees' or visitors' Property.

(b) any premises including contents not being premises leased or rented to the Assured which are temporarily occupied by the Assured for the purpose of carrying out the Business.

2) arising from the ownership, possession or use under the control of the Assured or of any Employee of the Assured of:-

(a) any mechanically propelled vehicle but this Exclusion shall not apply in respect of Bodily Injury or loss of or damage to Property arising in circumstances where compulsory insurance or security in respect of any such vehicle is not required by any road traffic legislation and the Assured is not entitled to indemnity under any other Policy.

(b) any aircraft or other aerial devices, hovercraft or watercraft (other than hand propelled watercraft or sailing craft not exceeding six metres in length).

3) caused by any Products after they have ceased to be in the custody or control of the Assured other than food or drink for consumption on the Assured's premises.

4) arising out of Pollution.

LIMIT OF INDEMNITY

The liability of the Underwriters for all damages payable by the Assured under the Public Liability Section to any claimant or number of claimants in respect of any one accident or all accidents of a series arising out of one original cause shall not exceed EUR 6,500,000.-

EXTENSIONS (subject otherwise to all the terms, Conditions, Limitations and Exclusions of the Public Liability Section).

1) Defective Premises.

The Public Liability Section extends to indemnify the Assured against liability in respect of Bodily Injury or loss of or damage to Property arising in respect of any premises disposed of by the Assured.

Provided that the indemnity shall not apply in respect of loss of or damage to or any costs or expenses incurred in repairing, replacing or making any refund in respect of such premises.

2) Leased or Rented Premises.

Notwithstanding anything contained in Exclusion (1) to the contrary the Public Liability Section extends to indemnify the Assured against liability for loss of or damage to premises (or fixtures or fittings thereof) leased or rented to the Assured.

Provided always that the Underwriters shall not be liable for :-

- (a) loss or damage if the liability is assumed by the Assured under a tenancy or other agreement and would not have attached in the absence of such agreement.
- (b) the first EUR1,500.- of such loss or damage caused otherwise than by fire or explosion.
- 3) Contingent Liability (Non-owned vehicles).
Notwithstanding anything contained in Exclusion 2(a) to the contrary the Public Liability Section extends to indemnify the Assured against liability for loss of or damage to Property or Bodily Injury arising out of the use of any motor vehicle not the property of or provided by the Assured being used in connection with the Business.
Provided always that the Underwriters shall not be liable for:-
- (a) loss of or damage to any such vehicle.
- (b) Bodily Injury or loss of or damage to Property resulting while such vehicle is being:-
- (i) driven by the Assured.
 - (ii) driven with the general consent of the Assured or of the Assured's representatives by any person who, to the knowledge of the Assured or of such representatives, does not hold a licence to drive such vehicle unless such person has held and is not disqualified from holding or obtaining such a licence.
 - (iii) used in circumstances in which it is compulsory for the Assured to insure or provide security as a requirement of any road traffic legislation.
 - (iv) used elsewhere than in the Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- For the purposes of this Extension "Assured" shall mean the Freelance Riding Coach whose name is maintained on the Register of Coaches held by Horse Sport Ireland.
- 4) Coillte Teorante and/or Ministry of Defence.
Notwithstanding anything contained in General Exclusion 3 to the contrary the Public Liability Section extends to indemnify the Assured to the extent required under any agreement between the Assured and Coillte Teorante and/or The Ministry of Defence in respect of liability assumed by the Assured under the terms of the said agreement.
- 5) Landowners Indemnity.
The Public Liability Section extends to indemnify in like manner to the Assured any landowner on whose land events or activities organised by the Assured are held or over whose land such events or activities pass or are accessed by and arising out of such events or activities only.
Provided always that such person shall as though he were the Assured observe, fulfil and be subject to the terms, Conditions, Limitations and Exclusions of the Master Policy.
- 6) Care, Custody or Control.
Notwithstanding anything contained in Exclusion (1) to the contrary the Public Liability Section extends to indemnify the Assured in respect of liability for accidents sustained by or sickness or disease of horses or ponies or loss of or damage to saddlery and tack whilst thereon in the care, custody or control of the Assured or any Employee of the Assured.
The liability of the Underwriters under this extension for all damages payable by the Assured in respect of all claims made against the Assured during the Period of Coverage set forth herein shall not exceed EUR 125,000.- in respect of horses and ponies or EUR 6,500.- in respect of saddlery and tack.
This Extension shall not apply in respect of accident sustained by or sickness or disease of any horse or pony owned by the Assured or any person Closely Related to the Assured or by any Employee of the Assured or any Employee of any person Closely Related to the Assured or in respect of loss of or damage to saddlery and tack whilst thereon.

PRODUCTS LIABILITY SECTION

The Assured is indemnified by the Products Liability Section in accordance with the Insuring Clauses for:-

- 1) Accidental Bodily Injury to any person
 - 2) Accidental loss of or damage to Property
- happening anywhere in the World during the Period of Coverage set forth herein and caused by any Products.

EXCLUSIONS

The Underwriters shall not indemnify the Assured under the Products Liability Section against liability:-

- 1) caused by any Products in the custody or control of the Assured.
- 2) for loss of or damage to or any costs or expenses incurred in repairing, replacing, recalling or making any refund in respect of the Products.
- 3) for loss or damage arising from the failure of any Product to fulfil its intended function.
- 4) arising out of Pollution.

LIMIT OF INDEMNITY

The liability of the Underwriters for all damages payable by the Assured under the Products Liability Section in respect of all claims made against the Assured arising out of accidents happening during the Period of Coverage set forth herein shall not exceed EUR 6,500,000.-.

GENERAL EXTENSIONS (Subject otherwise to all the terms, Conditions, Limitations and Exclusions of the Master Policy).

- 1) Contractual Liability and Indemnity to Principal.
The Underwriters will, in accordance with the Insuring Clauses and to the extent that any contract or agreement entered into by the Assured with any third party (hereinafter termed the "Principal") so requires:-

 - (a) indemnify the Assured against liability assumed by the Assured
 - (b) indemnify the Principal in like manner to the Assured in respect of the liability of the Principal arising out of the performance by the Assured of such contract or agreement.

Provided that:-

 - (i) the conduct and control of claims is vested in the Underwriters.
 - (ii) the Principal shall observe, fulfil and be subject to the terms, Conditions, Limitations and Exclusions of the Master Policy so far as they can apply.
 - (iii) the indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause.

Where any indemnity is provided to any Principal the Underwriters will treat each Principal and the Assured as though a separate Insurance had been issued to each of them provided that nothing in this Extension shall increase the liability of the Underwriters to pay any amount in respect of any one accident or during the Period of Coverage set forth herein in excess of any amount stated in the Section under which the claim is made as the Limit of Indemnity.

- 2) Health and Safety at Work Legislation Defence Costs.

The Underwriters will indemnify the Assured against:-

(a) costs and expenses incurred with the written consent of the Underwriters
 (b) costs and expenses awarded against the Assured or any Director or Employee of the Assured in connection with a prosecution (including an appeal against any conviction resulting from a prosecution) as a result of an alleged offence occurring during the Period of Coverage set forth herein any Health and Safety at Work legislation of the Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man the circumstances of which may be the subject of indemnity under the Master Policy.

Provided always that the Underwriters shall not be liable:-

(i) for the payment of any fine or penalty.
 (ii) where the prosecution results from a deliberate Management decision, act or omission.

3) Sudden and Accidental Pollution.

The Underwriters will indemnify the Assured against liability for Bodily Injury or loss of or damage to Property caused by Pollution resulting from a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and identified place during the Period of Coverage set forth herein.

Provided that:-

(a) all Pollution arising out of such incident will be deemed to be one occurrence irrespective of the length of time or number of Periods of Coverage over which such Pollution occurs.
 (b) the Underwriters shall not indemnify the Assured under this Extension against any liability in respect of Pollution happening anywhere in the United States of America or Canada.
 (c) nothing in this Extension shall increase the liability of the Underwriters to pay any amount in respect of any one claim or during the Period of Coverage set forth herein in excess of any amount stated in the Section under which the claim is made as the Limit of Indemnity.

GENERAL EXCLUSIONS

The Underwriters shall not be liable under the Master Policy for:-

- 1) Bodily Injury or loss of or damage to Property directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition.
- 2) Bodily Injury or loss of or damage to Property 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.
- 3) any liability which is assumed by the Assured by agreement (other than liability arising out of a condition or warranty of goods implied by law) unless such liability would have attached in the absence of such agreement.
- 4) punitive or exemplary damages.
- 5) multiplied damages but this exclusion shall not apply in respect of the original award of damages made prior to the application of the multiplier.
- 6) Bodily Injury sustained by an Employee which arises out of and in the course of his employment or engagement by the Assured.
- 7) any claim arising from circumstances known to the Assured prior to the commencement of the Assured's coverage under the Master Policy.
- 8) Bodily Injury sustained by the Assured or any person Closely Related to the Assured.
- 9) Bodily Injury, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of Terrorism.
- 10) Bodily Injury, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.
- 11) (a) damages, direct or consequential, on account of Bodily Injury, property damage, or medical payments arising out of, resulting from, caused by, contributed to, or in any way related to any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens; or
 - (b) any costs or expenses associated, in any way, with the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens; or
 - (c) any obligation or duty to defend any actions on account of Bodily Injury, property damage, or medical payments arising out of, resulting from, or in any way related to any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens
 irrespective of the cause of such fungus, mildew, mould, spore(s) or allergens, and whenever or wherever occurring.
 For purposes of this exclusion, "Bodily Injury" shall include mental anguish, mental injury and/or emotional distress.
- 12) Bodily Injury, loss, damage, cost or expense of whatsoever nature arising from the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in consequence of a loss.
- 13) Bodily Injury or loss of or damage to Property arising out of moveable or non-permanent cross country jumps that are not secured in line with current Eventing Ireland and/or FEI regulations. This exclusion is deemed to apply irrespective of whether the Assured holds competitions under Eventing Ireland and/or FEI rules

The Master Policy shall not indemnify the Assured for the first EUR 1,500.- of each and every claim (or series of claims arising out of one originating cause) made against the Assured for loss of or damage to Property. This Exclusion shall not apply in respect of Extension 2 to the Public Liability Section, except as stated therein.

CONDITIONS PRECEDENT TO LIABILITY

It is a condition precedent to Underwriters' liability under the Master Policy that:-

- 1) hard hats are worn whilst riding.
- 2) each registered Freelance Riding Coach must hold a current Health and Safety at Work or Equine Specific First Aid Certificate.

GENERAL CONDITIONS

1) The Assured shall:-

- (a) give immediate notice to the Underwriters of anything which may give rise to a claim being made against the Assured and for which there may be liability under this Master Policy.
- (b) advise the Underwriters immediately the Assured has knowledge of any impending prosecution, inquest or fatal accident inquiry in connection therewith.

Notice given to the following persons is considered to be notice given to the Underwriters:

Garwyn Ireland Limited,
10B Beckett Way, Parkwest Business Park, Nangor Road, Dublin 12, Ireland.
Tel: 087 959 0479
E-mail: DTW1991claims@garwyn.com
Website: www.garwyn.com

- 2) The Assured shall provide the Underwriters with such particulars and information as the Underwriters may require and shall forward to the Underwriters immediately on receipt every letter, writ, summons and process. The Underwriters shall be entitled at their discretion to take over and conduct in the name of the Assured the defence or settlement of any claim and to prosecute at their own expense and for their own benefit any claim for indemnity or damages against any other persons and the Assured shall give all information and assistance required.

NO ADMISSION OF LIABILITY OR OFFER, PROMISE OR PAYMENT SHALL BE MADE WITHOUT THE WRITTEN CONSENT OF THE UNDERWRITERS.

- 3) The Underwriters may at any time at their sole discretion pay to the Assured the maximum sum payable under the Master Policy or any lesser sums for which any claim or claims can be settled and the Underwriters shall not be under any further liability except for the payment of costs and expenses of litigation incurred prior to such payment. Provided that in the event of a claim or series of claims resulting in a liability of the Assured to pay a sum in excess of the Limit of Indemnity the Underwriters' liability for such costs and expenses shall not exceed an amount being in the same proportion as the Underwriters' payment to the Assured bears to the total payment made by or on behalf of the Assured in settlement of the claim or claims.
- 4) The Assured shall take all reasonable care to prevent accidents and to maintain all buildings, furnishing and vehicles in sound condition and to employ only competent Employees and to act in accordance with all statutory obligations and regulations. The Assured shall forthwith make good or remedy any defect or danger which becomes apparent or take such additional precautions as the circumstances may require.
- 5) If any claim covered by the Master Policy is also covered in whole or in part by any other insurance, the liability of the Underwriters shall apply as excess of, and not as contributory with, such other insurance. This condition shall not apply in respect of Coillte Teorante, The Ministry of Defence or Landowners as provided for under Extension 4 and Extension 5 to the Public Liability Section.
- 6) In the event of the cancellation of the Master Policy by the Master Policy Holder or by or on behalf of Underwriters, the coverage under the Master Policy with respect to each Assured where such Coverage inception prior to the effective date of cancellation shall continue till the natural expiry of such Period of Coverage (unless the Assured's cover is terminated as provided for in Conditions 8 or 9 thereof).
- 7) The Assured shall give the Underwriters immediate notice in writing of any alteration which materially affects the risk insured and shall pay any additional premium that the Underwriters deem necessary.
- 8) The due observance of the terms, provisions and conditions of the Master Policy by the Assured in so far as they relate to anything to be done or complied with by the Assured shall be a condition precedent to any liability of the Underwriters to make any payment under the Master Policy. Any fraud, misstatement or concealment by the Assured in relation to any matter affecting coverage thereunder or in connection with the making of a claim thereunder shall render the Master Policy null and void and all claims thereunder shall be forfeited.
- 9) In the event of the Assured being removed from the Register of Coaches held by Horse Sport Ireland during the Period of the Master Policy for any reason whatsoever the Assured's coverage under the Master Policy shall be cancelled from the time of such removal.
- 10) No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

CLAIMS NOTIFICATION

(See CONDITIONS 1 and 2 above)

In the event of a claim or possible claim under the Master Policy the Assured must immediately notify Garwyn Ireland Limited, 10B Beckett Way, Parkwest Business Park, Nangor Road, Dublin 12, Ireland.

Tel: 087 959 0479

E-mail: DTW1991claims@garwyn.com

Website: www.garwyn.com

THE ASSURED MUST NOT ADMIT LIABILITY OR OFFER OR AGREE TO SETTLE ANY CLAIM WITHOUT THE UNDERWRITERS' WRITTEN PERMISSION.

Failure to comply with all claims notification requirements stipulated in the full Master Policy wording may invalidate the Master Policy.

IRISH COMPLAINTS NOTICE**Complaint handling arrangements**

This Policy is insured 100% by Syndicate DTW1991 at Lloyd's. Any complaint should be addressed to the Insurer at the following address with a copy to your Broker:

The Compliance Officer

R&Q Managing Agency Limited, Lloyd's Syndicate DTW1991, 130 Fenchurch Street, London EC3M 5DJ

Email: complaints@dtw1991.com

Tel +44 (0)20 7 977 0876

The Lloyd's managing agent, R&Q Managing Agency Limited ('RQMA') on behalf of Lloyd's Syndicate DTW1991, will acknowledge receipt of your complaint in writing within five (5) business days giving you a point of contact for your complaint until the complaint is resolved or cannot be progressed any further. Following such acknowledgement, RQMA will aim to provide you with an update on the progress of the investigation of your complaint, in writing, within twenty (20) business days of the complaint being made. RQMA will aim to provide you with its decision on your complaint, in writing, within forty (40) business days of the complaint being made.

Should you remain dissatisfied with the final response from RQMA or if you have not received a final response within forty (40) business days of the complaint being made, you may be eligible to refer your complaint to the Financial Services Ombudsman (FSO). The contact details are as follows:

Financial Services Ombudsman

3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland

Tel: +353 1 6 620 899

Fax: +353 1 6 620 890

E-mail: enquiries@financialombudsman.ie

The complaints handling arrangements above are without prejudice to your rights in law.

01/07/15

LSW1836A (amended) – v1

COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme should the Underwriters be unable to meet their liabilities. You may be entitled to compensation up to GBP 2,000.00 for the first part of any claim and 90% of the remainder. Further details can be obtained from the Financial Services Compensation Scheme website <http://www.fscs.org.uk>

CANCELLATION RIGHTS

Being a group policy effected by the Master Policy Holder this Insurance does not provide the member with the statutory right to cancel an Insurance within 14 days that applies to individual insurance policy contracts.