

NOTICE TO POLICYHOLDERS

IMPORTANT INFORMATION ATTACHING TO THIS QUOTE

Please note that from the effective date of cover stipulated in these quote details, Lorega 10 Insurance cover is included as part of this Policy. This provides you with up to 10 hours of telephone advice from a Loss Adjuster to assist you when you need to make a claim under the property and business interruption sections of this Policy, subject to the terms and conditions.

The information below supersedes the details included in the policy wording with immediate effect. Accordingly, this Notice forms part of the policy wording and should be retained with your documents:

Current Wording	Changes
2. DEFINITIONS	Is now clause 3 with additional language which is set out below.
3. USEFUL INFORMATION	Is now clause 2 with additional language which is set out below and YOUR COVER UNDER THIS SECTION is now clause 4.
8. EXCLUSIONS	Is now clause 5 and there are some changes to language which is set out below.
5. HOW TO MAKE A CLAIM	Is now clause 6.
4. INFORMATION YOU HAVE GIVEN US	Is now clause 8 with additional language which is set out below.
6. COMPLAINTS	Is now clause 9.
9. REGULATORY NOTICES AND INFORMATION	Is now clause 10. The Unique Market Reference has been updated. The Sanctions Limitation Clause is replaced with the Sanctions Suspension Clause, details of which are set out below.
10. LLOYD'S OF LONDON	Is now clause 11 and the name of the syndicate number of the insurer has changed. This is set out below.

Full details of the changes are as follows:

USEFUL INFORMATION

This Section of cover is provided by Lorega. Lorega, a trading name of Geo Underwriting Services Limited, is a coverholder appointed by the Underwriter. If you have any complaints about the way any claim under this Section has been handled, please notify Lorega in accordance with part 9 of this Section. If you have any questions about your cover, please contact your Insurance Broker.

DEFINITIONS

Coverholder: Lorega of 6 Bevis Marks, London, EC3A 7BA.

CONDITIONS OF THIS COVER

(A) CLAIM NOTIFICATION

On the happening of an Insured Event which is likely to give rise to a claim under this Section, you must notify your Insurance Broker or Lorega via the telephone number noted under clause 6 of this Section as soon as reasonably practicable. If you fail to do so, it may prevent us being able to assist with your claim or providing costs of a Loss Adjuster.

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REGULATORY NOTICES AND INFORMATION

Lloyd's underwriters are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Firm Number: 202761. This Section is issued by the Coverholder identified within this policy in accordance with the authorisation granted to the Coverholder under the Binding Authority agreement with the Unique Market Reference B2267LOREGA2025. Lorega, a trading name of Geo Underwriting Services Ltd, is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 308400. Tokio Marine Kiln Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm reference number for Tokio Marine Kiln Syndicates Limited on the Financial Services Register is 204909.

SANCTIONS SUSPENSION CLAUSE

You agree that any cover, the payment of any claim and any benefit provided under your Policy will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose us to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until we are no longer exposed to any sanction, prohibition or restriction.

LLOYD'S OF LONDON

This Section is underwritten by Certain Underwriters at Lloyd's, led by Tokio Marine Kiln, Syndicate 510.