

IMPORTANT INFORMATION ABOUT YOUR INSURER

The/An insurer under this policy is Liberty Mutual Insurance Europe SE (**LMIE**).

On 1 March 2019, LMIE transferred its corporate seat from the UK to Luxembourg.

LMIE's corporate information with effect from 1 March 2019 is as follows:

Name	Liberty Mutual Insurance Europe SE
Company Number	B232280 (Registre de Commerce et des Sociétés)
Registered office	5-7 rue Léon Laval, L-3372 Leudelange, Grand Duchy of Luxembourg
Supervisory authority	Commissariat aux Assurances, 7, boulevard Joseph II, L-1840 Luxembourg, Grand Duchy of Luxembourg

Any communication concerning this policy, including for claims or complaints, may be directed to:

- (i) your broker (all policyholders);
- (ii) LMIE's new Luxembourg registered office (all policyholders);
- (iii) the LMIE branch that issued your policy (if your policy was issued through one of LMIE's branches in the EEA or Switzerland); and
- (iv) LMIE's UK branch at its current UK registered office address (if your policy was issued by LMIE in the UK).

LMIE is authorised and regulated by the Luxembourg Commissariat aux Assurances. LMIE will initially passport into the UK on an establishment basis and its UK branch will then be subject to limited regulation by the Financial Conduct Authority (**FCA**) and the Prudential Regulation Authority (**PRA**). If, as a result of Brexit, the UK leaves the EEA single market for insurance on 29 March 2019 or at the end of an implementation period agreed between the UK and the EU, LMIE's UK branch will be authorised by the PRA and the FCA as a third country branch.

Please note that complaints with respect to LMIE's UK branch may continue to be referred to the UK Financial Ombudsman Service, assuming there is no change in the law. Complaints with respect to LMIE's activities may also be referred to the following bodies:

- the Commissariat aux Assurances;
- the National Consumer Ombudsman Service (Service national du Médiateur de la consommation); and
- the Médiateur en assurance.

Please note that if you are a policyholder located outside Luxembourg or the UK, if permitted by the laws in your country, you may also refer complaints to the competent complaint body in your jurisdiction.

Neither the insurer nor the insured will have any right to terminate the policy, or take any other action, and nor will any party's rights or obligations in any way be changed, on the basis of the foregoing having occurred.