



iansyst



Theft and Accidental Damage Insurance Schedule

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording which follows this summary.

TYPE OF INSURANCE AND COVER

Theft & Accidental Damage insurance for new and used computers and ancillary equipment at the location shown in the schedule and in the case of portable equipment, worldwide.

This insurance provides cover against repair or replacement costs as a result of loss or damage to the property from any sudden and unforeseen cause.

FEATURES AND BENEFITS

You are insured up to the amount shown in the certificate of insurance in respect of any one loss or series of losses arising out of any one occurrence. Following a loss, your sum insured will be automatically reinstated to the previous limit.

Where any item of property is shown in the schedule as “portable” the cover provided in respect of that property shall operate at any location in the world, including whilst in transit between locations.

We will repair, reinstate or replace any lost or damaged property, or pay in money for any loss or damage covered.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS:

See the Conditions and Exclusions section of your policy wording for full details.

- We will pay to return the property to a condition equal to its condition when new.
- If it is damaged beyond economical repair we will replace it with property of equivalent specification or, if that is not available, to the nearest higher specification.
- Where property is not of current manufacturer, or parts are not available, we will pay the cost of any equivalent repair to similar property.
- You must ensure that the property is operated and serviced in accordance with the manufacturer’s recommendations.

Portable equipment:

- The doors of any conveying vehicle must be securely locked and all openings fully closed and fastened. Any property shall be in a locked boot whenever the vehicle is unattended.
- Theft from any motor vehicle is excluded between 22.00hrs and 06.00hrs.
- Theft of equipment which has been left on any motor vehicle is excluded.
- Theft of equipment whilst on hire or loan to any third party other than declared authorised users is not covered.
- Claims in respect of lost or misplaced equipment is not covered.

No liability exists for:

- Wear and tear, gradually developing defects and scratching or chipping.
- Consequential loss of any kind.
- Data carrying materials; computer programs or data information. See the Definitions section of your Policy Wording for full details.

DURATION

The policy duration is variable; your policy schedule will show the length of cover you have chosen. This policy may exceed one year in duration, you may need to review and update this cover periodically to ensure it remains adequate.

CANCELLATION PERIOD

You are free to cancel this policy at anytime within the first 14 days.

CLAIM NOTIFICATION

To make a claim contact 023 8044 4345, or your contact at iansyst on 01223 436670.

MAKING YOURSELF HEARD

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

DEMANDS AND NEEDS STATEMENT

No advice has been provided on this insurance, you should therefore ensure it meets your requirements.

This insurance meets the demands and needs of a person who wishes to ensure that their computer equipment is protected against accidental damage or theft.



iansyst



Theft and Accidental Damage Insurance Schedule

Computer **Theft** and **Accidental Damage** insurance arranged by Burnett & Associates plc with UK Underwriting Ltd on behalf of:

AXA Insurance UK plc Registered in England No: 78950
Registered office 5 Old Broad Street, London, EC2N 1AD.

AXA Insurance UK plc is part of the global AXA Group and is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

This policy is administered by Burnett and Associates plc, 39/41 Victoria Road, Woolston, Southampton, SO19 9DY. Registered No: 1472537 and is authorised and regulated by the Financial Services Authority.

UNDERSTANDING YOUR POLICY

Please read this policy carefully and make sure **You** understand and fully comply with its terms and conditions, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void. Please ensure **You** keep it in a safe place so **You** can read it again if **You** need to.

THE POLICY

We will provide the insurance as stated in this policy. **Your** contract for the finance or purchase of the **Equipment** is the basis of the contract and forms part of the policy.

The policy when read together with the policy schedule contains details of the insurance cover **You** have been provided with, what is excluded from the cover and the conditions of this insurance. This policy together with the policy schedule is evidence of a contract of insurance. This policy will only become effective when the **Equipment** has been delivered to **You**.

You should regularly review the adequacy of the cover provided by this policy to ensure it remains suitable for **Your** needs.

In the event **You** are paying for **Your Equipment** monthly or by regular instalments this insurance will be automatically renewed unless **You** stop making **Your** payments or **We** have given notice of cancellation under the terms of this policy.

This insurance is designed to pay for the **Repair Costs** or, at **Our** option, the **Replacement Costs** incurred as a result of **Theft, Fire, Flood, Accidental** or **Malicious Damage** as defined in this policy.

THE POLICY SCHEDULE

Schedule attaching to and forming part of policy number A01/CA0007855

The Insured: Any purchaser or authorised user of the **Equipment**.

Period of Insurance: The number of years as advised on your invoice/shipping paperwork issued by Iansyst Ltd.

Single Claim Limit: The retail replacement cost of the **Equipment** subject to a maximum of £2,000.00.

Schedule of Insured Equipment: Any Laptop or desktop computer bundle and accessories supplied at the time of purchase, declared hereunder.

Please check that the information contained in the schedule is correct and that it meets **Your** requirements. If it does not, please contact **Your** agent or the **Administrator** who arranged this insurance for **You** and issued **Your** documents.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear with a capital letter and in bold.

1. **Accidental Damage** means any damage to the **Equipment** which was not deliberate or bound to happen.
2. **Administrator** means Burnett and Associates, 39 – 41 Victoria Road, Woolston, Southampton SO19 9DY. Customer Services telephone number 023 8044 2227.
3. **Claims Office** means the office, which deals with claims matters arising from this policy and the address and telephone number are detailed in this document under Claims Procedure.
4. **Component(s)** means any mechanical, electrical or electronic part, which forms part of the **Equipment's** original specification, insured under this policy as defined on the policy schedule.
5. **Computer Virus** is a self-replicating program that spreads by inserting copies of itself into other executable code or documents, that is loaded onto **Your** computer without **Your** knowledge and runs against **Your** wishes.
6. **Equipment** means a computer or electronic equipment plus accessories supplied to **You** and as stated on the policy schedule.
7. **Fire Damage** means any damage caused to the **Equipment** by an ignition of flammable materials which was accidental and unforeseen.
8. **Flood Damage** means permanent or irrecoverable damage to the **Equipment** which stops the **Equipment** functioning as it was designed to, caused by the escape of water from the normal confines of any natural or artificial water course (other than water tanks, apparatus or pipes) or lake, reservoir, canal or dam in addition to inundation from the sea.
9. **Geographical Limits** means Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
10. **Indemnity/Indemnified** means if **We** pay to have **Components** on the **Equipment** replaced or repaired resulting in the **Equipment** being in a better condition than it was before the **Theft, Fire, Flood, Malicious** or **Accidental Damage**, **You** may be required to pay a contribution towards the cost, or **We** may at **Our** option use reconditioned **Components**.
11. **Malicious Damage** means any **Accidental Damage, Fire Damage** or **Flood Damage** to the **Equipment** deliberately caused by any third party without **Your** knowledge.
12. **Period of Insurance** means the dates shown on the policy schedule.

13. **Repairer** means any full-time business providing an **Equipment** repair service authorised by **Us**.
14. **Repair Cost** means the cost of both repair materials and labour (including VAT where appropriate) necessitated in rectifying the **Fire, Flood, Malicious** or **Accidental Damage**.
15. **Replacement Cost** means the cost of replacement **Equipment** or **Components** of similar make and quality as the **Component** that had suffered **Theft, Fire, Flood, Malicious** or **Accidental Damage** including the labour cost of fitting the new **Component**, in line with part manufacturer list prices.
16. **Single Claim Limit** is the maximum amount that can be claimed for any one claim during the **Period of Insurance** for any **Theft, Fire, Flood, Malicious** or **Accidental Damage** and is stated on the policy schedule.
17. **Theft** means the dishonest removal of the **Equipment** from **Your** possession by a third party.
18. **We/Us/Our** means UK Underwriting Ltd on behalf of AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered in England No.78950.
19. **Wear and Tear** means the gradual deterioration associated with normal use and age of the **Equipment** and its **Components**.
20. **You/Your/Yourself** means the policyholder as named in the policy schedule.

WHAT IS COVERED

COVER A. FIRE, FLOOD, MALICIOUS OR ACCIDENTAL DAMAGE COVER

If the **Equipment** suffers **Fire, Flood, Malicious** or **Accidental Damage**, **We** will **Indemnify You** for either the parts and labour cost of repairing the **Equipment** or, at **Our** choice, for the cost of a replacement **Equipment** of the equivalent general specification and for the courier costs, during the **Period of Insurance**, whilst the **Equipment** is within the **Geographical Limits**, subject to the conditions and exclusions set out in this policy.

You are **Indemnified** against **Repair** or **Replacement Costs** up to the **Single Claim Limit**.

[Specific exclusions applying to Fire, Flood, Malicious or Accidental Damage cover](#)

We shall not be liable in respect of:

- **Damage** to **Equipment** that is not suitably stored or packed whilst in transit.
- **Damage** to the **Equipment** whilst on hire or loan to any third party other than any authorised user agreed by **Us**.
- **Wear and Tear**.
- **Damage** occurring from the **Equipment** being left on any motor vehicle.
- Repair or replacement of Bluetooth, wireless modem, LAN or other connectivity devices not supplied as part of the **Equipment**.

COVER B. THEFT COVER

If the **Equipment** is stolen during the **Period of Insurance**, whilst the **Equipment** is within the **Geographical Limits**, **We** will replace the **Equipment** with **Equipment** of the equivalent general specification and for the courier costs subject to the conditions and exclusions set out in this policy.

You are **Indemnified** against **Replacement Costs** up to the **Single Claim Limit**.

Specific conditions applying to Theft cover

You must, as soon as is practicable, after discovering the **Theft**, report the occurrence to the Police or other relevant authority and obtain an incident report number.

Specific exclusions applying to Theft cover

We shall not be liable in respect of:

- **Theft** of the **Equipment** whilst kept in an unattended motor vehicle unless the vehicle is locked, the **Equipment** is placed out of sight and all protections put into operation so that forced entry into the vehicle is required. A copy of the **Repairer's** account for such damage to the vehicle must be submitted with any claim made.
- **Theft** of the **Equipment** from any motor vehicle between 22.00 hours and 06.00 hours.
- **Theft** of the **Equipment** whilst on/in any form of public conveyance or public place unless the **Equipment** is in your immediate possession and under your control.
- **Theft** of the **Equipment** whilst on hire or loan to any third party other than any authorised user as agreed by **Us**.
- Lost or misplaced **Equipment**.

COVER C. WORLDWIDE USE

The **Geographical Limits** shall be extended to include worldwide for a period of up to a maximum 90 days during any one **Period of Insurance**.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS OF COVER

We shall not be liable in respect of:

- Any item not included on the policy schedule.
- **Damage** to any additional equipment or accessories including but not limited to carrying cases, battery chargers (other than those supplied as original equipment with the **Equipment**, and identified from the policy schedule or additional **Equipment** as identified on the policy schedule), hands free mounting kit or external antennae.
- Loss of use of the **Equipment** or consequential loss of any kind.
- **Fire, Flood, Malicious or Accidental Damage or Theft** arising outside of the **Geographical Limits**.
- Costs recoverable from any party under the terms of any guarantee or warranty, or which would be recoverable but for the act or omission of **You**.
- Any reduced performance or efficiency of the **Equipment**.
- Any associated charges levied by any provider to **You**.
- Repairs and maintenance carried out by anyone other than a **Repairer** nominated by the **Administrator** and accepted by **Us**.
- Any costs relating to software or data changes.
- Any costs incurred where it is found that the **Equipment** is functioning normally or where no fault or damage is found and the **Equipment** has not suffered **Fire, Flood, Malicious or Accidental Damage or Theft**.
- **Fire, Flood, Malicious or Accidental Damage or Theft** caused by negligence, abuse or misuse in respect of the **Equipment** including but not limited to:
 - Failure to use or site the **Equipment** in accordance with manufacturer's instructions and failure to follow maintenance recommendations.

- The use of accessories or equipment not approved by the manufacturer or incorrect connections of signal leads or application of incorrect electrical supply.
- Faulty software or programming or electrical power surge or fluctuation.
- The cost of remedying or making good solely due to:
 - **Wear and Tear**, gradual deterioration or oxidisation.
 - Gradually developing defects, cracks, flaws or fractures.
 - Scratching or chipping of any surfaces or cosmetic damage.
- The cost of maintenance, overhaul or modification or damage resulting from maintenance, overhaul or modification.
- This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **Computer Virus** or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- External data carrying materials and any computer program or data information recorded thereon unless stated above.
- The costs of rectifying programming errors or design defects in software.
- The value to **You** of data stored on the **Equipment**.
- **Fire, Flood, Malicious or Accidental Damage or Theft** directly or indirectly caused by or contributed to by or arising from:
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, or acts of terrorism.
 - Ionising radiations or contamination by radioactivity from any nuclear fuel or; from any nuclear waste from the combustion of nuclear fuel, or; the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

You must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them,

We may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

The cost of repair and the cost of replacement **Equipment** shall be on the basis agreed between the supplier and **Us** from time to time.

The observance and fulfilment of the conditions of the certificate by **You** insofar as they relate to anything to be done or observed by **You** shall be a condition precedent to any liability hereunder.

Please note: **We** do not accept responsibility for faults in workmanship or materials, or any consequential loss in repairs paid for by **Us** on **Your** behalf. It is **Your** responsibility to meet any charges in excess of, or rejected as not being **Our** liability.

You must take all reasonable steps to prevent loss, **Theft, Fire, Flood, Malicious or Accidental Damage** to the **Equipment**, including but not limited to:

- Keeping the **Equipment** in a proper state of maintenance and repair.

- Using the **Equipment** in accordance with manufacturer's instructions and maintenance recommendations.
 - Notify any claim to the **Administrator** either by telephone or at the address provided to **You** and submit a completed claim form to the **Administrator** as soon as reasonably possible.
 - Provide at **Your** expense all details that **We** may require concerning the cause and amount of the **Theft, Fire, Flood, Malicious or Accidental Damage**.
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FRAUD

You must not act in a fraudulent manner.

If **You**, or anyone acting for **You**,

- make a claim under the policy knowing the claim to be false, or fraudulently exaggerated, in any respect, or
- make a statement in support of a claim, knowing the statement to be false in any respect, or
- submit a document in support of a claim, knowing the document to be forged or false in any respect, or
- make a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance,

Then **We**:

- will not pay the claim
 - will not pay any other claim which has been made or will be made under the policy
 - will declare the policy void
 - will be entitled to recover from **You** the amount of any claim already paid under the policy
 - will not make any return of premium
 - may inform the Police of the circumstances.
-

CANCELLATION

You may cancel the policy at any time by giving 14 days notice in writing to **Us** by recorded delivery.

If **You** cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, **We** will refund any premium paid.

If **You** cancel this policy after 14 days of receipt of the policy documentation, no premium refund will be given.

If a claim has been submitted, or there has been any incident likely to give rise to a claim during the current **Period of Insurance**, no premium refund will be given.

We may also cancel this policy by sending 30 days notice by recorded delivery to **You** at **Your** last known address. If there has been no claim (or claim pending) during the current **Period of Insurance**, **We** will calculate the premium for the period **You** have been insured and refund any balance. If a claim has been submitted during the current **Period of Insurance**, no refund will be given.

If **You** did not pay for this insurance then no refund of premium will be allowed by **Us** under any circumstances.

DUTY OF DISCLOSURE

The policy has been issued based upon information, which **You** have given to **Us** about **Yourself**, and **Your Equipment**. **You** have a duty to tell **Us** immediately of any changes to this information, in particular any change of address. Failure to do so may invalidate **Your** cover under this policy.

We will then advise **You** of any changes in terms.

THE LAW APPLICABLE TO THIS CONTRACT

You and **We** are free to choose the laws applicable to the policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.

CLAIMS CONDITIONS AND HOW TO MAKE A CLAIM

You must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

If **Fire**, **Flood**, **Malicious** or **Accidental Damage** or **Theft** occurs please help the **Claims Office** by reporting **Your** claim according to the following procedure. All claims **MUST** be made as soon as reasonably possible.

1. PREVENT FURTHER DAMAGE

In the event of **Fire**, **Flood**, **Malicious** or **Accidental Damage** or operation of a warning hazard light or text box, **You** must not operate the insured **Equipment** further if it would cause additional damage to do so.

2. CONTACT THE CLAIMS OFFICE

Before any work is undertaken **You** are responsible for ensuring that **You** contact the **Claims Office** for authorisation.

For accidental damage

iansyst customer services
Fen House
Fen Road
Cambridge
CB4 1UN

Tel: 01223 436670

Any other claim

Or the **Administrators**:

Telephone: 02380 444345

Fax: 02380 442210

Email: claims@burnett.co.uk

For claims authorisation, **You** must confirm:

- **Your** policy number and **Equipment** details;
- The cause of **Fire**, **Flood**, **Malicious** or **Accidental Damage** (if applicable);
- For **Theft**, the crime reference number (if applicable).

If the claim is covered by the policy, authorisation will be given by the **Claims Office** to carry out the repair or replacement. A claims authority number will be issued with an authorised **Repair Cost** or **Replacement Cost**, which is the most **We** will pay for the repair or replacement, subject to **Your Single Claim Limit**.

Authorisation of repairs or replacement will remain valid for 30 days. If no further communication is made during this period the authority will be rescinded and the claim rendered void.

Should **You** decide to give permission to the **Repairer** to commence work, without obtaining an authorisation number from the **Claims Office**, **You** do so in the full knowledge that **We** reserve the right not to meet **Your** claim because **You** have denied **Us Our** right under this policy to agree cover, inspect the **Equipment** and manage costs prior to its repair.

3.SALVAGE

We shall be entitled to take and keep possession of any damaged and replaced **Components** and/or **Equipment** and to deal with the salvage in a reasonable manner. No property may be abandoned to **Us**.

4.CONTRIBUTION AND INDEMNITY

In the event of **Fire, Flood, Malicious** or **Accidental Damage** or **Theft** to the **Equipment** for which a claim is admitted under this policy the basis upon which the amount payable is to be calculated shall be:

- a. The cost of repair or replacement of the lost or damaged part of the **Equipment** to a condition equal to, but not better or more extensive than, its condition when new. When replacement parts are not available from the manufacturers or their agents **Our** liability shall be limited to the cost of an equivalent repair to similar **Equipment** of current manufacture.
- b. Where the **Equipment** is lost or in **Our** opinion damaged beyond repair its replacement by **Equipment** of equivalent specification. Where **Equipment** of equivalent specification is not available **We** will pay for similar replacement **Equipment** with the nearest higher specification.

Replacement should be carried out in this way with reasonable despatch. No payment will be made until the cost is actually incurred.

Our liability in respect of any one loss or series of losses arising out of any one occurrence is limited to the **Single Claim Limit** in the certificate of insurance. Payment of a claim made under this insurance shall not reduce the **Single Claim Limit** provided that **You** take immediate steps to comply with any of **Our** requirements relating to amendments to the protections of the **Equipment**.

5.WHEN THE EQUIPMENT HAS BEEN REPAIRED

If **You** are aware, or believe, that the repair is not satisfactory advise the **Claims Office** immediately.

LEGAL RIGHTS

This insurance is in addition to **Your** legal rights and is not to be substituted for the supplier's liability if the **Equipment** is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

We may take such proceedings as **We** think fit in **Your** name to enforce any rights and remedies against, or obtain relief or indemnity from, other parties to which **We** shall be or may become entitled or subrogated under this certificate and **You** will at **Our** request and expense do and concur in doing and permit to be done such acts as may be reasonably required by **Us** for that purpose.

If, at the time of **Fire, Flood, Malicious** or **Accidental Damage** or **Theft** of or to the **Equipment**, any other insurance covers the same, **We** shall not be liable to pay or contribute more than **Our** proportions of indemnity for such **Fire, Flood, Malicious** or **Accidental Damage** or **Theft**.

Our liability under this certificate for any **Period of Insurance** shall be conditional upon payment in advance of the appropriate premium due for that period.

MAKING YOURSELF HEARD

If **You** have cause for complaint, it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

WHO TO CONTACT

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **You** are talking to the right person, and;
- That **You** are giving them the right information.

When **You** contact **Us**

- Please give **Us Your** name and a contact telephone number
- Please quote **Your** policy and/or claim number and the type of policy **You** hold
- Please explain clearly and concisely the reason for **Your** complaint

So **We** begin by establishing **Your** first point of contact.

STEP ONE – INITIATING YOUR COMPLAINT

Does **Your** complaint relate to:

A: **Your** policy?

B: A claim on **Your** policy?

You need to contact Burnett and Associates, 39 – 41 Victoria Road, Woolston, Southampton SO19 9DY. Customer Services tel. no.

023 8044 2227. Please quote details of this insurance and in particular **Your** policy number to help **Your** enquiry to be dealt with properly.

In either case, if **You** wish to provide written details, the following checklist has been prepared for **You** to use when drafting **Your** letter:

- Head **Your** letter 'COMPLAINT'.
- Give **Your** full name, post code and contact telephone number(s).
- Quote the type of policy and **Your** policy and/or claim number.
- Advise the name of **Your** insurance agent/firm (if applicable).
- Explain clearly and concisely the reason(s) for **Your** complaint.

The letter should be sent to the person dealing with **Your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

STEP TWO – CONTACTING UK UNDERWRITING HEAD OFFICE

If **Your** complaint is one of the few that cannot be resolved by this stage, please contact **Our** Head of Customer Care who will arrange for an investigation on behalf of **Our** Chief Executive:

Claims Manager
UK Underwriting Ltd
2 Gibraltar House
Bowcliffe Road
Leeds
LS10 1RJ

STEP THREE – BEYOND UK UNDERWRITING

If **We** have given **You Our** final response and **You** are still dissatisfied, **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: 0845 080 1800
Fax: 020 7964 1001

Referral to the FOS will not affect **Your** right to take legal action against **Us**.

OUR PROMISE TO YOU

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **You** informed of progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

AXA Insurance UK plc. Registered in England No: 78950.

Registered address: 5 Old Broad Street, London, EC2N 1AD.

A member of the AXA Group of companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

Burnett & Associates plc is authorised and regulated by the Financial Services Authority.