

Insurance Speciality
Fine Art & Specie

XL Catlin Insurance Company UK Limited
Connoisseur Underwriting

Exhibitions
Insurance Policy
Wording





Exhibition Policy

This policy is a contract between **You** and **Us**.

This policy consists of this document, the **Schedule** and **Endorsements**, if any, all of which are a single document and are to be read as one contract. In this policy, certain words or phrases in **bold** are specially **defined**. In deciding to accept this policy and in setting the terms and premium **We** have relied on the information which **You** have provided to **Us**.

We will, in consideration of the payment of the premium, insure **You**, subject to the terms and conditions of this policy, against the events set out in the Section 1 and 2 during the **Period of Insurance** or any subsequent period for which **We** agree to accept payment of premium.

Please read this policy carefully and make sure that it meets **Your** needs. If any corrections are necessary **You** should contact **Your** broker through whom this policy was arranged.

Please keep this policy in a safe place – **You** may need to refer to it if **You** have to make a claim.

Information You have given to Us

In deciding to accept this policy and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information **We** will have the right to:

- a) treat this policy as if it never existed;
- b) decline all claims; and
- c) retain the premium.

If **We** establish that **You** carelessly provided **Us** with untrue or misleading information **We** will have the right to:

- i) treat this policy as if it never existed, refuse to pay any claim and return the premium **You** have paid, if **We** would not have provided **You** with cover;
- ii) treat this Policy as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms;
- iii) reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

- 1) give **You** thirty (30) days' notice that **We** are terminating this policy; or
- 2) give **You** notice that **We** will treat this policy and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this policy.

If this policy is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.

Accessibility

Upon request Braille, audio or large print versions of the Policy and the associated documentation can be provided. If **You** require an alternative format **You** should contact **Your** broker through whom this policy was arranged.



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Fraud

If **You**, or anyone acting for **You**, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, **We**:

- a) will not be liable to pay the claim; and
- b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c) may by notice to **You** treat this policy as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above:

- i) **We** shall not be liable to **You** in respect of a relevant **Event** occurring after the time of the fraudulent act. A relevant **Event** is whatever gives rise to **Our** liability under this policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- ii) **We** need not return any of the premium paid.

Change in Circumstances

You must tell **Us** as soon as practicably possible of any change in the information **You** have provided to **Us** which happens before or during any **Period of Insurance**.

When **We** are notified of a change **We** will tell **You** if this affects **Your** policy. For example **We** may cancel **Your** policy in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of **Your** policy or require **You** to pay more for **Your** insurance. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

Sanctions

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Cancellation

1 Cancellation and Cooling-off Period for Policies Lasting Less Than Thirty (30) Days.

a) Statutory Cancellation Rights – Cooling-Off Period

There are no statutory cancellation rights under this Policy, as all periods of cover will have ended within a period of one (1) month from the start date of the **Period of Insurance** and will continue for as long as **You** continue to pay **Your** monthly premiums.

b) Your Right to Cancel

You are entitled to cancel this Policy by notifying **Us** through **Your** insurance advisor. There will be no refund of the monthly premium if a claim has been made., The amount of the claim will be off set against any return premium due until the claim has been adjusted. If the claim is less than the return premium any excess premium will be paid to **You**.

c) Our Right to Cancel

We are entitled to cancel this Policy, if there is a valid reason to do so, including for example:

- i) any failure by **You** to pay the premium; or
- ii) a change in risk occurring which means **We** can no longer provide **You** with insurance cover; or



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- iii) non-cooperation or failure to supply any information or documentation **We** request, such as details following an accident;

by giving **You** seven (7) days' notice in writing. Any return of premium due to **You** will be calculated at a proportional rate unless **You** have made a claim in which case the full premium is due.

2 Cancellation and Cooling-off Period for Policies Lasting More Than Thirty (30) Days

a) Your Right to Cancel during the Cooling-Off Period

You can cancel this policy by notifying **Us** in writing or by email within fourteen (14) days of either:

- i) the date **You** receive this policy; or
- ii) the start of **Your** Period of Insurance;

whichever is the later.

A full refund of any premium paid will be made unless **You** have made a Claim in which case the full annual premium is due.

b) Your Right to Cancel after the Cooling-Off Period

You can cancel this policy after the cooling-off period by notifying **Us** in writing or by email. Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long the policy has been in force unless **You** have made a Claim in which case the full annual premium is due. However, should the actual risk be complete before the expiry date, we reserve the right to retain all or a proportionate part of the premium.

c) Our Right to Cancel

We can cancel this policy, if there is a valid reason to do so, including for example:

- i) any failure by **You** to pay the premium; or
- ii) a change in risk which means **We** can no longer provide **You** with insurance cover; or
- iii) non-cooperation or failure to supply any information or documentation **We** request, such as details of a Claim;

by giving **You** fourteen (14) days' notice in writing. Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long the policy has been in force unless **You** have made a Claim in which case the full annual premium is due.

Choice of Law

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary this policy will be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

The language of this policy and all communications relating to it will be in English.

Third Party Rights

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party that exists or is available apart from that Act.



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Fair Processing Notice

This Privacy Notice describes how XL Catlin Insurance Company UK Limited noted in the **Schedule** (for the purpose of this notice "**We**", "**Us**" or the "Insurer") collect and use the personal information of insureds, claimants and other parties (for the purpose of this notice "**You**") when **We** are providing **Our** insurance and reinsurance services.

The information provided to the Insurer, together with medical and any other information obtained from **You** or from other parties about **You** in connection with this policy, will be used by the Insurer for the purposes of determining **Your** application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. **We** may be required by law to collect certain personal information about **You**, or as a consequence of any contractual relationship **We** have with **You**. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the Insurer for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of **Your** personal information. Because **We** operate as part of a global business, **We** may transfer **Your** personal information outside the European Economic Area for these purposes.

You have certain rights regarding **Your** personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of **Your** personal information in a usable electronic format and to transmit it to a third party (right to portability).

If **You** have questions or concerns regarding the way in which **Your** personal information has been used, please contact: compliance@axaxl.com.

We are committed to working with **You** to obtain a fair resolution of any complaint or concern about privacy. If, however, **You** believe that **We** have not been able to assist with **Your** complaint or concern, **You** have the right to make a complaint to the UK Information Commissioner's Office.

For more information about how **We** process **Your** personal information, please see **Our** full privacy notice at: <http://axaxl.com/privacy-and-cookies>.

Brokers, Intermediaries, Partners, Employers and Other Third Parties

If **You** provide **Us** with information about someone else, **We** will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how **We** collect, use, share and secure personal information when **We** provide our services as an insurance and reinsurance business.



Definitions

Act of Terrorism	means an act including for example the use of force or violence and or the threat thereof of any person or group(s) of persons whether acting alone or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and or to put the public or any section of the public in fear.
Collection	means a group of objects or material accumulated in one or more locations.
Damage	means physical loss, Damage , or destruction which is sudden and unforeseen by You , including theft
Employee(s)	shall mean (a) any person under a contract of service or apprenticeship with You (b) any labour master or person supplied by him or any person supplied by a labour only sub-contractor (c) any self employed person (d) any person hired to or borrowed by You (e) any person under a work experience scheme working for You in connection with the business or any of the above in connection with The Exhibition .
Endorsement	shall mean additional terms and conditions, agreed by Us , being applied to the policy document which could amend or restrict cover.
Event	shall mean any one or all occurrences of a series arising out of one original cause. This shall include, but not be restricted to, several occurrences of injury including death, illness or disease or Damage to physical property relating to the same fault in design manufacture instructions for use or labelling or attributable to supply of the same Product or Products showing the same defect or the same action or failure to act and shall be treated as one single occurrence, irrespective of the number of injured parties, actual claimants or eligible claimants.
Period of Insurance	shall mean the Period of Insurance specified in the Schedule .
Product	shall mean any commodity(ies) or good(s) or any thing(s) including packaging, containers and labels so supplied, hired out, constructed, erected, installed ,treated, repaired, serviced, processed, stored, handled, transported or disposed of by or on behalf of You , or any structure(s) constructed, erected or installed, or contract work(s) executed by or on Your behalf, in the course of The Exhibition .
Schedule	means the document entitled ' Schedule ' which contains information about the risk and includes Your details, the limits of liability, the Period of Insurance and notes any Endorsements which apply.
The Exhibition	means the location where the Collection is displayed, as defined in the Schedule .
We/Us/Our	means XL Catlin Insurance Company UK Limited noted in the Schedule .
You/Your	means the person insured whose name appears in the Schedule attached to this certificate or Your executors or administrators as applicable.



Conditions applicable to the whole of this insurance

- 1 In no **Event** shall **We** pay more in total than the greatest sum set out in the **Schedule**.
- 2 The sum insured **You** have selected must be adequate to cover **Your Collection** and any items for which **You** are responsible on the basis set out in Section 1. If it is not then **Your** claim payment shall be reduced proportionally.
- 3 **You** must take all practicable steps and measures to protect **Your** property and to maintain it in a good and proper condition.
- 4 **You** must make sure that **Your Collection** is adequately displayed and that suitable fixings are used to hang any items on or fix them to walls or any other structure.
- 5 **We** are subrogated to the extent of **Our** payment for **Damage** to all **Your** rights and remedies against any party in respect of the **Damage** and **We** shall be entitled at **Our** expense to sue in **Your** name. **You** shall give **Us** all assistance in **Your** power as **We** may require to secure those rights and remedies and at **Our** request shall execute all documents necessary to enable **Us** effectively to bring suit in **Your** name. **We** shall be entitled to all recoveries from any third party up to the amount of **Our** outlay including **Our** costs and expenses.
- 6 **You** shall have the right to purchase from **Us** any property recovered for which the full sum insured has been paid at the greater of either the amount of the settled claim plus interest from the date of settlement at a relevant bank rate plus loss adjustment and recovery expenses or the fair market value at the time of recovery.

Claims Conditions

- 1 if any **Damage** happens **You** shall give written notice to **Your** broker as soon as practicably possible upon its occurrence.
- 2 if **Damage** by malicious persons or theft is suspected **You** shall inform the police as soon as practicably possible and take all practicable steps to recover the loss.
- 3 **You** shall give **Us** at **Your** own expense all reasonable particulars information and assistance.
- 4 **We** shall be entitled in **Your** name to conduct the defence of the settlement of or to prosecute for **Our** own benefit any claim and **We** shall have full discretion in the conduct of any proceedings and in the settlement of any claim.
- 5 **You** shall allow **Us** or **Our** representatives to enter the premises and to take keep possession of or deal with the property insured in any reasonable manner. **You** may not abandon property to **Us**. **Your** property shall remain **Yours** at all times. **We** will not take ownership of, accept liability for, sell or dispose of any of **Your** property unless **We** agree with **You** in writing that **We** shall do so.
- 6 if the property that is the subject of a claim is covered or would be covered except for this provision by any other policy **We** shall share the loss proportionally with any other insurer.



Exclusions applicable to the whole of this insurance

This policy does not cover:

- 1 any **Damage** directly or indirectly resulting from or consequent upon or contributed to by (a) (i) war invasion acts of foreign enemies hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power (ii) **Damage** caused by or resulting from confiscation nationalisation requisition or destruction of or **Damage** to property by or under the order of any government public or local authority (b) (i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof (iii) nuclear reaction nuclear radiation or radioactive contamination.
- 2 **Damage** caused by or resulting from (i) natural ageing, gradual deterioration, inherent or latent defect, rust or oxidation moth or vermin, warping, shrinking, repairing, restoring, retouching, or any similar process - (ii) aridity, humidity, exposure to light or extremes of temperature, unless such **Damage** is caused by storm, flood, escape of water from fixed water tanks apparatus or pipes, or fire - (iii) theft or dishonesty committed by or in collusion with any principal shareholder (beneficial or otherwise), partner, director, or other officer, or any of **Your Employees**, or any person to whom insured property is entrusted or loaned.
- 3 **Damage** directly or indirectly caused by resulting from, or in connection with, any **Act of Terrorism** regardless of any other cause or **Event** contributing concurrently or in any other sequence to this loss. **We** also exclude **Damage**, cost or expense of whatever nature caused by resulting from, or in connection with, any action taken in controlling preventing suppressing, or in any way relating to any **Act of Terrorism**.
- 4 the first £250 of any **Damage** claimed under section 1.
- 5 **Damage** discovered whilst taking inventory or any mysterious disappearance or unexplained loss.
- 6 **Damage** from or caused by electrical or mechanical fault, or breakdown.
- 7 seepage, pollution or contamination, unless caused by a sudden, identifiable, unintended and unforeseen accident occurring and discovered within 30 days of the accident during the **Period of Insurance**;
- 8 Subject to (i) and (ii) below, loss, **Damage**, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

Subject always to all the terms and conditions of the policy to which this clause attaches, this insurance covers physical loss or physical **Damage** to the property insured caused by or contributed to by or arising from the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.

- i) It is understood that this exclusion shall not apply to an otherwise covered physical loss of or physical **Damage** to the property insured caused by a Targeted Cyber Attack. The burden of proving cover under this write-back shall be on the Insured.

For the purpose of this exclusion, Targeted Cyber Attack means the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system where the motive is to inflict harm solely on (or upon) the Insured or the Insured's property.

- ii) Property insured by this policy does not include electronic data, unless and to the extent that this is expressly stated otherwise elsewhere in this policy.

- 9 Notwithstanding any provision to the contrary within this policy, this policy does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.



Exclusions applicable to the whole of this insurance - continued

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- iii) the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

Section 1. The Collection

We shall reimburse **You** for losses arising out of **Damage** to **Your Collection**, or to a **Collection** for which **You** are responsible but which belongs to someone else. This **Damage** must occur during the **Period of Insurance** and at **The Exhibition**. Your claim shall be calculated on the following basis.

We will at **Our** option, repair, replace or pay for any article lost or **Damaged**. Otherwise, the basis of settlement shall be calculated at the Sale Price less 20% or the Selling Price for items that have been sold but not collected.

This section will be subject to the excess of the first GBP 250 of any **Damage** claimed under this section.

Special conditions applying to Section 1

- 1 **We** shall not reimburse **You** for more than the applicable limit of liability set out in the **Schedule**.
- 2 if **Damage** to any item is partial **We** shall reimburse **You** for the cost and expense of restoration plus any resultant depreciation. This amount shall not exceed the full value of the item as calculated above.
- 3 if **We** decide to reimburse **You** for the full amount of any item pair or set **We** shall become the full owners and **We** reserve the right to take possession of the item, pair, or set.



Section 2: Public and Products liability

We will provide cover up to the limit shown in the **Schedule** any one **Event** but limited to the aggregate limit shown in the **Schedule** for all **Events** occurring during the **Period of Insurance** in respect of **Products**

- 1 against legal liability for compensation in respect of
 - i) accidental injury including death, illness and disease to any person;
 - ii) accidental **Damage** to physical property;
 - iii) accidental obstruction nuisance or trespass

occurring during the **Period of Insurance** in the territorial limits stated in the **Schedule** and caused in connection with **The Exhibition**.

In respect of an **Event**, all claims shall be deemed to have occurred at the point in time when the first of the claims occurred, provided that any insurance subsequent to the date of occurrence as above shall exclude cover in respect of any claims arising out of such **Event**.

- 2 against legal liability for claimants' costs and expenses in connection with 1 above.
- 3 in respect of
 - i) the payment of solicitor's fees for representation at any coroner's inquest or fatal inquiry or proceedings in any court arising out of any alleged breach of statutory duty resulting in any occurrence specified in 1 above which may be the subject to cover under this section;
 - ii) all other costs and expenses in relation to any matter which may form the subject for a claim under 1 above;
incurred with **Our** written consent.

Our liability for all sums payable under this section to any one **Event** shall not exceed GBP 1,000,000 any one **Event** but shall be limited to GBP 1,000,000 for all **Events** happening during any **Period of Insurance** in respect of **Products**.

Where **We** are liable to cover more than one party, the total limit of liability shall not exceed GBP 1,000,000 any one **Event** but shall be limited to GBP 1,000,000 for all **Events** happening during the **Period of Insurance** in respect of **Products**.

Specific Exclusions to Section 2: Public and Products Liability in Addition to the General Exclusions to the Policy

We shall not be liable for any claim under this section:

- 1 for injury including death, illness or disease to any **Employee** arising out of and in the course of his employment or engagement by **You** in **Your** business;
- 2 arising out of the ownership possession or use by **You** or on **Your** behalf of any
 - i) mechanically propelled vehicle other than legal liability arising out of:
 - a) the use of such vehicle as a tool of trade;
 - b) the use of plant at **The Exhibition**;
 - c) the loading or unloading of any vehicle;except where cover is provided by any motor insurance contract or where insurance or security is required by law.
 - ii) craft designed to travel on or through water, air or space other than watercraft up to 20 feet in length and pontoons which are not more specifically insured;



Section 2: Public and Products liability - continued

- 3 arising out of or in connection with advice design or specification given for a fee;
- 4 in respect of **Damage** to physical property owned by or in the care, custody or control of **You** or any **Employee** other than
 - i) **Employees'**, directors', partners' or visitors' personal effects including vehicles and their contents;
 - ii) premises and their contents not owned by or leased or rented to **You** at which **You** are undertaking work in connection with **The Exhibition**;
 - iii) premises and their fixtures and fittings leased or rented to **You** unless such legal liability attaches by virtue of agreement and would not have attached in the absence of the agreement;
 - iv) premises and their fixtures and fittings leased or rented to **You** where the tenancy agreement requires that **You** effect insurance;
- 5 in respect of:
 - i) **Damage** to any **Product**;
 - ii) the costs of replacement reinstatement rectification repair recall of any **Product** caused by any defect therein or the unsuitability thereof for its intended purpose;
- 6 for liability assumed by **You** under agreement in connection with any **Product** where such liability would not have attached in the absence of any agreement;
- 7 for pecuniary loss, cost or expense not arising out of injury including death, illness or disease to any person or **Damage** to physical property;
- 8 of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - i) Asbestos, asbestos fibres, asbestos dust, any materials containing asbestos or any refractory ceramic fibres;
 - ii) Dioxins or Furans;
 - iii) Polychlorinated Biphenyls (PCBs)

Provided that this exclusion shall not apply to actual or alleged injury including death, illness or disease or **Damage** to physical property where such injury including death, illness or disease or **Damage** to physical property is not related to the asbestos or refractory ceramic fibres or content of buildings, structures, goods, materials or **Products**;

- 9 in respect of injury including death illness or disease to:
 - i) any person arising out of any:
 - a) refusal to employ that person;
 - b) termination of that person's employment;
 - c) employment related practices, policies, acts or omissions such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person;
 - ii) the spouse, child, parent, brother or sister of that person as a consequence of injury to that person at whom any of the employment related practices described above is directed;

This exclusion applies

- 1) whether **You** may be liable as an employer or in any other capacity ;
- 2) to any obligation to share **Damages** with or repay someone else who must pay **Damages**, because of such injury including death, illness or disease.



Complaints Procedure

We are dedicated to providing a high quality service and We want to ensure that We maintain this at all times.

If You have any questions or concerns about the policy or the handling of a claim please contact Your broker through whom this policy was arranged.

If You wish to make a complaint You can do so at any time by referring the matter to:

Complaints Department

XL Catlin Services SE, UK Branch

20 Gracechurch Street

London

EC3V 0BG

Tel Number: +44 (0)20 7743 8487

Email: axaxlukcomplaints@axaxl.com

XL Catlin Services SE acts on behalf of XL Catlin Insurance Company UK Limited in the administration of complaints.

The complaint will be acknowledged, in writing, within two weeks of it being made.

If You remain dissatisfied after the Complaints Manager has considered Your complaint, or You have not received a final decision within eight (8) weeks, You can refer Your complaint to the Financial Ombudsman Service at:

Exchange Tower

London

E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Tel Number: **From within the United Kingdom**

0800 0234 567 calls to this number are free on mobiles and landlines

0300 1239 123 calls to this number costs no more than calls to 01 and 02 numbers

From outside the United Kingdom

+44 (0)20 7964 0500

Fax Number: +44 (0)20 7964 1001

Text Number: **07860 027 586** Call Back Service

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for XL Catlin Insurance Company UK Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <https://ec.europa.eu/odr>



Insurance Guarantee Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations under this policy. If **You** are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: www.fscs.org.uk.

Regulatory Information

XL Catlin Insurance Company UK Limited

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Registered in England Number 5328622.

XL Catlin Services SE

XL Catlin Services SE acts on behalf of XL Catlin Insurance Company UK Limited in the administration of complaints. XL Catlin Services SE is a registered insurance intermediary authorised and regulated by the Central Bank of Ireland.

Registered office is XL House, 8 St Stephen's Green, Dublin 2 Ireland.

Registered in Ireland No. 659610



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Exhibitions Policy
from XL Catlin Insurance Company UK Limited
in association with:

Connoisseur Underwriting
South House 21 - 37 South Street
Dorking, Surrey RH4 2JZ
Tel: 01306 740 555