



BLACKMORE BORLEY LIMITED

SUMMARY OF COVER/SCOPE OF SERVICE

Who regulates us?

Blackmore Borley Limited, 52 Lime Street, London EC3M 7NP, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 311926.

Our permitted business is to sell and administer general insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.go.uk/register or by contacting the FSA on 0845 606 1234.

Whose products do we offer?

We only offer this product underwritten by a combination of Catlin, Hiscox and Brit Insurance.

Which service will we provide you with?

You will not receive a personal recommendation from us to purchase this insurance product. We will provide you with sufficient information in order that you can make an informed decision.

Statement of Demands and Needs

Your premium and insurance cover will be based on the details you provide on the Proposal Form and any other related information. The product we offer is designed to meet the demands and needs of those who wish to insure their activities as outlined in the Proposal Form.. The information you have provided and on which the premium is based, provides us with a record of the demands and needs particular to your specific circumstances.

What will you have to pay us for our services?

We will not charge any form of fee for our services. We receive commission which is included in the Premium quoted to you. Commission rates are available on request. Payments must only be made to Blackmore Borley Limited. Accounts detailed on the reverse of our debit note. No payments are to be made to any other accounts.

What to do if you have a complaint

Blackmore Borley Ltd strives to provide the highest possible standard of customer service. However should you feel that our service has fallen below the level; expected and you wish to register a complaint, please contact us:

The Compliance Manager
Blackmore Borley Limited
52 Lime Street
London
EC3P 7NP
Tel: 020 7929 4616
Fax: 020 7929 4626
Email: info@blackmoreborley.com

Please quote your policy number in all correspondence. If we are unable to resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance such as Employers Liability insurance, advising and arranging is covered for 100% of the claim, without any upper limit.

Broker at **LLOYD'S**



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Regulatory Insurance Policy

People who should consider this insurance

Any person who is an FSA approved person other than those undertaking life, pension or certain insurance related activities (Control Functions 12B, and previous functions 18, now part of CF29 and functions 24 & 25, now part of CF30).

What does it Cover?

Costs and expenses incurred in respect of an investigation by the FSA or DTI or an internal investigation.

Summary of Benefits

- Up to GBP 1,000,000 limit for legal defence costs and any FSA / DTI costs that the individual may be ordered to pay.
- Covers allegations of **Money Laundering, Market Manipulation and Market Abuse**
- Policy extended to cover legal expenses incurred fighting **Extradition**
- Policy extended to cover costs for **Internal Investigation**.
- The policy is non-cancellable (other than for non-payment of premium).
- The policy remains in force even when the individual changes control functions or employer.
- Legal costs advanced by the insurer are not repayable if the defence is unsuccessful.
- Two years "run-off" cover after the individual ceases performing a control function
- Either the individual or the employer can pay the premium.

Main Exclusions

- Fines or Penalties
- Any costs attributed to an investigation by the Police
- Any investigations relating to acts committed prior to the retroactive date of the policy
- Life, pension and certain insurance related activities (See CF exclusions above)
- Actual or alleged dishonesty, fraud or malicious conduct unless exonerated
- Any existing or potential investigation known to an individual at inception of the policy

How to make a Claim

- It is important to note that as soon as the insured approved person becomes aware of a circumstance that may lead to a claim under this policy, they must contact the insurer.

How to apply

- By completing a proposal form online via our website (www.reginsurance.com), or by posting the completed proposal form to Blackmore Borley Limited at the address above.
- By faxing the completed proposal form to (020) 7929 4626

How to purchase the Policy

Before any policy can be incept a completed signed and dated proposal form, in ink, must be received by Blackmore Borley Limited and deemed satisfactory by Underwriters. Premiums can be paid by cheque (made payable to Blackmore Borley Limited) or with any major credit card. (For security, we suggest that your credit card details are not included in the submission but telephoned to our office separately.)

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