

## **Scratch & Dent Insurance**

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## Welcome

Thank **You** for purchasing **Our** Scratch & Dent Insurance, underwritten by Financial & Legal Insurance Company Limited. **We** designed this **Policy** to give **You** peace of mind in the event that **Your** car sustains minor cosmetic damage.

Key information about **Your** cover:

- **Specialist cover:** This **Policy** is tailored for **Vehicle** owners who want protection against scratches, dents, paint chips, and scuffs to their **Vehicles** external panels.
- **Comprehensive protection:** **You** are covered for **Scratch & Dent(s)** to **Your Vehicle's** external panels. Repairs will be carried out by **Our Appointed Representatives**. If a cosmetic repair isn't possible, **You** may arrange a bodyshop repair of **Your** choice, and **We'll** reimburse **You** up to £500 upon receipt of a valid VAT invoice.
- **Simple claims process:** **Our** dedicated **Claims Handler** is here to help **You** get repairs sorted quickly and with minimal hassle.
- **Flexible cancellation:** **You** can cancel **Your Policy** within 14 days for a full refund if **You** haven't made a claim. Please see the cancellation condition for full details.

## Our Agreement

This insurance is a contract between **US** and **You**. **We** will provide the cover outlined in this **Policy**. Only claims that happen during the **Period of Insurance** shown in **Your Policy Schedule**, and for any future period where **We** accept a renewal premium. This is subject to the terms and conditions of the **Policy**.

To make sure **You** are properly covered, it's important that the information **You** give **US** is accurate and complete, to the best of **Your** knowledge. If **You** don't take reasonable care when providing this information, **We** may not be able to accept a claim.

Together this **Policy**, **Your Policy Schedule**, and Insurance Product Information Document (IPID) make up **Your** full insurance agreement and should be read together. If **You** need these documents in a different format such as large print, braille or audio, please let **Us** know.

Signed on **Our** behalf



Nick Garner, Chief Executive Officer, Financial & Legal Insurance Company Limited

## The meaning of words in this Policy

Throughout this document, there are certain words and phrases which have a specific meaning. These apply wherever they appear in **bold** type and are explained below.

Important Words	And their meaning
<b>Appointed Representative</b>	A firm or trader appointed by <b>Our Claims Handler</b> .
<b>Claims Handler</b>	The company appointed by <b>US</b> to handle <b>Your</b> claim under this <b>Policy</b> .
<b>Claim Limit</b>	The maximum limit payable under the section of <b>Your Policy</b> where the damage is limited to a single panel or per individual claim where the damage extends to no more than the two adjacent panels as stated in <b>Your Policy Schedule</b> .
<b>Cosmetic / Smart Repair</b>	A smart repair means 'Small to Medium Area Repair Technique' and is a term given to repair <b>Scratch &amp; Dent(s)</b> often remotely, rather than at a repair bodyshop in a permanent location.
<b>Insurance Retailer</b>	The firm, broker or solicitor who sold <b>You</b> this <b>Policy</b> .
<b>Insurer</b>	Financial & Legal Insurance Company Limited are the <b>Insurer</b> and have underwritten this <b>Policy</b> .
<b>Scratch &amp; Dent(s)</b>	<p>Paint chips covering an area of less than 300 mm in diameter and 3 mm in depth.</p> <p>Dents of any depth, provided they can be repaired using a cosmetic or smart repair.</p> <p>Scratches that are less than 300 mm in length and 3 mm in depth.</p> <p>Paint scuffs covering an area of less than 300 mm in diameter and 3 mm in depth.</p>
<b>Motor Insurance Policy</b>	A <b>Policy</b> providing Insurance issued by a <b>Motor Insurer</b> in force during the <b>Period of Insurance</b> that provides motor insurance. The <b>Policy</b> will be for Social, Domestic, Pleasure, Commuting and Class 1 Business use only.
<b>Motor Insurer</b>	An authorised and regulated UK insurance company who issued <b>You</b> a <b>Motor Insurance Policy</b> .

<b>Period of Insurance:</b>	This <b>Policy</b> lasts for the term as detailed on the <b>Policy Schedule</b>
<b>Policy</b>	<b>Your</b> Scratch & Dent Insurance explained within this <b>Policy</b> and accompanying <b>Policy Schedule</b> .
<b>Policy Schedule:</b>	The document is issued alongside this <b>Policy</b> which details <b>Your</b> name and home address.
<b>Policyholder/You/Your:</b>	The person shown in the <b>Policy Schedule</b> attached to this <b>Policy</b> and named on the <b>Motor Insurance Policy</b> .
<b>Territorial Limits:</b>	The United Kingdom (England, Wales, Scotland & Northern Ireland).
<b>Vehicle(s):</b>	The motor <b>Vehicle</b> specified in the <b>Policy Schedule</b> , and which is not older than seven (7) years and free from damage at the start date of this <b>Policy</b> and that has been purchased for the first time within 30 days of the <b>Policy</b> start date and <b>You</b> have provided four photographs, one of each side of <b>Your Vehicle</b> within 14 days of the <b>Policy</b> start date.
<b>Wear and Tear:</b>	The gradual deterioration associated with normal use and age of the <b>Vehicle</b> and its components.
<b>We/Us/Our</b>	Financial & Legal Insurance Company Limited.

## Important Information You Must Give US

Under the Consumer Insurance (Disclosure and Representations) Act 2012, **You** must:

- Give full and honest answers to all the questions **We** or **Your Insurance Retailer** ask when **You** apply for this insurance.
- Make sure all the information **You** give is true and correct.
- Tell **US** as soon as possible if anything **You've** told **US** changes.

**You** must take reasonable care to give complete and accurate answers when **You** buy, renew, or change **Your Policy**. If the information **You** give is wrong or incomplete, **Your Policy** might not be valid. This means it might not cover **You** if **You** make a claim, or **We** might only pay part of **Your** claim.

## How we handle claims

This section explains how to report a claim, what **We** will do, and what **We** expect from **You**.

All claims must be logged online.

**You** can do this by visiting: <https://AlloyScratchDentFL.davies-group.com>

If **You** need to contact **US** regarding **Your** claim:

- Call on: 0161 3939907
- Email at: [Valid8Admin@davies-group.com](mailto:Valid8Admin@davies-group.com)
- Write to: Financial & Legal Insurance Company Limited,  
5400 Lakeside, Cheadle Royal Business Park, Cheadle,  
Cheshire, SK8 3GQ.

## How to make a complaint

**Our** aim is to always provide a first-class standard of service. If **You** feel that **You** have been let down and **You** wish to raise a complaint about the sale of this **Policy**, please contact **Your Insurance Retailer**.

If **You** feel that **We** have let **You** down in any other way and **You** would like to make a complaint, please contact **US** on one of the following methods:

- Call on: 0161 603 2230
- Email at: [complaints@financialandlegal.co.uk](mailto:complaints@financialandlegal.co.uk)
- Write to: The Compliance Department  
Financial & Legal Insurance Company Limited, 5400  
Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire,  
SK8 3GQ

Please include the reference number on **Your Policy Schedule** in all correspondence.

**Our** colleagues will attempt to resolve **Your** complaint within 3 business days of receiving it. If **We** can, a summary resolution communication letter will be sent to **You**.

If **We** cannot resolve it within 3 business days, **We** will:

- Send **You** an acknowledgement of **Your** complaint.
- If the complaint remains unresolved after 4 weeks, **We** will write to **You** to provide an update on the situation.
- **We** will send **You** a final response letter within 8 weeks of receiving **Your** complaint.

If **You** are still not satisfied after receiving **Our** final response, **You** can contact the Financial Ombudsman Service:

- Write to: Exchange Tower, London, E14 9SR
- Call on: 0800 023 4567
- Email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: <https://www.financial-ombudsman.org.uk>

Using the Ombudsman service does not affect **Your** right to take legal action.

## What is insured

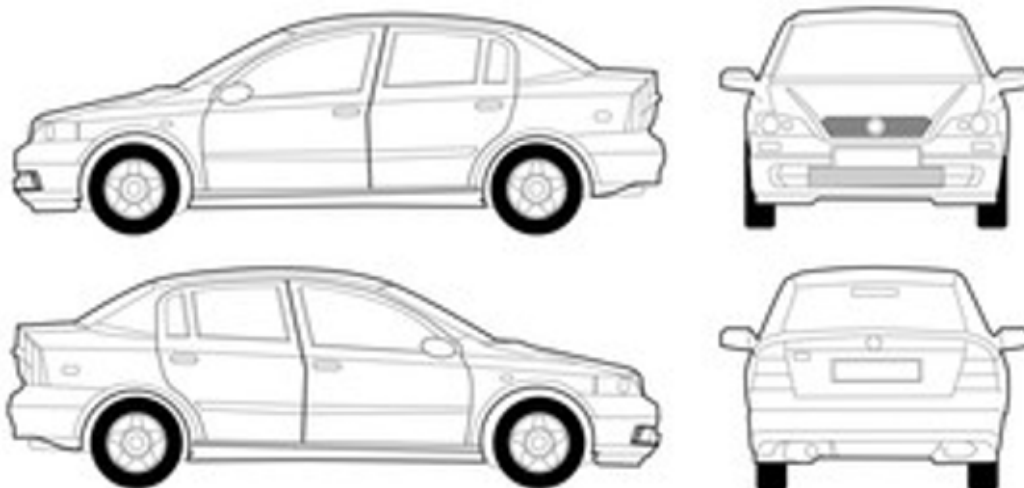
This section explains what is covered by this **Policy**. It sets out the specific incidents that are insured and the circumstances in which **We** will provide cover.

There are other important sections in this document that explain:

- what is not insured,
- the conditions that apply, and
- how **We** handle claims.

**You** must have provided **US** with at least four photographs - one of each side of **Your Vehicle** within 14 days of the **Policy** start date for cover to apply.

The following image is provided to assist **You** in identifying which four sides of the **Vehicle We** require **You** to provide photographs of.



## Insured incidents

This section sets out the specific incidents that are covered by this **Policy**. Each area of cover is explained clearly, including what is and isn't insured, along with any limits or conditions that apply.

What's covered	What's not covered
<p>During the insurance period, <b>We</b> will cover the repair costs for <b>Scratch &amp; Dent(s)</b>. This applies to external panels of the <b>Vehicle</b> within the <b>Territorial Limits</b>. Coverage is up to the <b>Claim Limit</b>.</p> <p>Claims will be handled by <b>Our Claims Handler</b> and the repairs will be carried out by an <b>Appointed Representative</b>, to the best of their ability, subject to the limits as stated in <b>Your Policy Schedule</b>.</p> <p>If the <b>Scratch &amp; Dent(s)</b> are beyond a point whereby an effective <b>Cosmetic / Smart Repair</b> can be carried out, <b>We</b> will reimburse <b>You</b> up to a maximum of £500 towards a repair that <b>You</b> arrange with a bodyshop.</p> <p><b>You</b> must provide a VAT invoice as proof that the repairs have been completed. <b>We</b> will not make any payment to <b>You</b> without one.</p> <p><b>You</b> will be covered for:</p> <ul style="list-style-type: none"> <li>• Paint chips covering an area of less than 300 mm in diameter and 3 mm in depth.</li> <li>• Dents of any depth, provided they can be repaired using a cosmetic or smart repair.</li> <li>• Scratches that are less than 300 mm in length and 3 mm in depth.</li> <li>• Paint scuffs covering an area of less than 300 mm in diameter and 3 mm in depth.</li> </ul>	<p><b>We</b> will not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>a) A <b>Vehicle</b> with a non-standard or custom paint finish including but not limited to: Self-healing paint; Chrome illusion paint; Two tone paint; or Matte/Satin finishes;</li> <li>b) <b>Your Vehicle</b> if located outside of the <b>Territorial Limits</b> of this <b>Policy</b>;</li> <li>c) Any damage to, or re-application of any form of paint protection;</li> <li>d) Cracked or deformed bumpers;</li> <li>e) Headlamps, lights, glass and wheels;</li> <li>f) Damage not reported to the <b>Claims Handler</b> within 30 days of occurrence;</li> <li>g) Any deliberate damage caused by <b>You</b> or any omission on <b>Your</b> part;</li> <li>h) Damage not classed as a <b>Scratch &amp; Dent(s)</b> by <b>Our</b> approved engineer;</li> <li>i) Damage:             <ol style="list-style-type: none"> <li>(i) to stripes, decals, stickers and vinyl wraps;</li> <li>(ii) <b>We</b> will not arrange the bodyshop repair where the <b>Appointed Representative</b> decides it can't be fixed with a cosmetic or smart repair, instead <b>We</b> will reimburse <b>You</b> up to a maximum of £500 towards a repair that <b>You</b> arrange with a bodyshop. <b>You</b> must provide a VAT invoice as proof that the repairs have been completed. <b>We</b> will not make</li> </ol> </li> </ol>

	<p>any payment to <b>You</b> without one.</p> <p>(iii) Damage to the <b>Vehicle</b> roof;</p> <p>(iv) Cracked or flaked paint, gel coat or other cracks caused by panel flexing and/or damage to composite panels and components;</p> <p>(v) Damage caused to or replacement of single use parts, including clips, badges, stripes, decals, vinyl wraps, that are removed to undertake a <b>Cosmetic / Smart Repair</b>;</p> <p>(vi) Damage caused by <b>Wear and Tear</b>, hail, corrosion, atmospheric contaminants, pitting, or paintwork discolouration;</p> <p>(vii) Damage present prior to the start date of this <b>Policy</b>;</p> <p>(viii) Damage or a collection of damage to a single panel caused by more than one incident.</p>
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## What is not insured

These are general exclusions which apply to the whole **Policy** where **We** cannot provide insurance cover. Please read these carefully as these are circumstances where **You** will not be covered.

What is not insured	What it means
<b>Prior claims</b>	<b>You</b> can't claim for anything that already happened or that <b>You</b> knew might happen before <b>Your</b> insurance started.
<b>Dishonesty, deliberate acts, violence and fraud</b>	<p>Any claim:</p> <ul style="list-style-type: none"> <li>• involving actual or alleged dishonesty or violence by <b>You</b>;</li> <li>• or statement which is overstated, false or fraudulent; for loss or damage caused by or arising from <b>Your</b> intentional act of willful neglect; or</li> </ul>

	<ul style="list-style-type: none"> <li>where <b>You</b> fail to follow the instructions in the 'How <b>We</b> handle claims' section.</li> </ul> <p><b>We</b> will have the right to refuse to pay a claim or to cancel this insurance from the date of the act.</p>
<b>Other insurance</b>	<p><b>We</b> will not pay for any amount that is recoverable under any other insurance. Where another insurance policy also provides cover for the same loss, <b>We</b> will only pay <b>Our</b> proportionate share of the claim.</p> <p>This policy is intended to provide cover for minor <b>cosmetic</b> damage without the need for <b>You</b> to claim under a <b>motor insurance</b> policy. This clause applies only where another insurance policy genuinely responds to the same loss and is not intended to require <b>You</b> to submit a claim under such policy first.</p>
<b>Territorial Limits</b>	Any claim which occurs outside the <b>Territorial Limits</b>
<b>War risks</b>	Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000, or damage to property by or under the authority of any government, public or local authority.
<b>Radioactive contamination and pressure waves</b>	Any claim, which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event. <ul style="list-style-type: none"> <li>a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;</li> </ul>

	<p>b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;</p> <p>c) Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.</p>
<b>Excluded Vehicles</b>	<p>Cover does not apply in respect of the following <b>Vehicles</b>:</p> <ul style="list-style-type: none"> <li>• Used for hire / reward / dispatch / courier work</li> <li>• <b>Vehicles</b> used for driving instruction</li> <li>• <b>Vehicles</b> with a carrying capacity exceeding 3500kg</li> <li>• Heavy goods <b>Vehicles</b></li> <li>• Service <b>Vehicles</b> (Police, ambulance etc.)</li> <li>• Taxis &amp; Chauffeur <b>Vehicles</b></li> <li>• Buses</li> <li>• Motorcycles/scooters</li> <li>• Used for road racing, track day participation, rallying, pace making, speed testing, or other competitive events.</li> </ul>
<b>Loss in Value</b>	<p>Any reduction in the value of the <b>Vehicle</b> caused by repairs or work carried out under this <b>Policy</b>.</p>
<b>Photographs of the Vehicle</b>	<p>Any claim where <b>You</b> have failed to provide <b>US</b> with at least four photographs, one of each side of <b>Your Vehicle</b> prior to the incident that has resulted in the claim.</p>

## Conditions

These are requirements that must be met on an ongoing basis to ensure **Your** cover is valid. Please follow these guidelines carefully.

Conditions	What they mean
<b>Observance of terms</b>	<p>Anyone making a claim under this <b>Policy</b> must have <b>Your</b> permission and follow the terms under this <b>Policy</b></p>
<b>Third Party Rights</b>	<p>Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person in relation to</p>

	the Contracts (Right of Third Parties) Act 1999. This means only the people named in this <b>Policy</b> can claim on it. No one else has any rights under this <b>Policy</b> .
<b>Recoveries Getting Money Back</b>	<b>We</b> reserve the right, at <b>Our</b> own expense, to take over proceedings in <b>Your</b> name to recover any payment made under this <b>Policy</b> . If <b>You</b> recover costs previously paid under this <b>Policy</b> those costs must be immediately repaid to <b>US</b> . This means if <b>We</b> pay <b>You</b> for something and later someone else pays <b>You</b> for the same thing, <b>You</b> must give that money back to <b>US</b> . <b>We</b> may also try to get <b>Our</b> money back from others, and <b>We</b> might do this using <b>Your</b> name.
<b>Governing Law</b>	This <b>Policy</b> is subject to the law applicable to <b>Your</b> place of residence in the <b>Territorial Limits</b> .
<b>Motor Insurance Policy</b>	<b>You</b> must have a <b>Motor Insurance Policy</b> for the <b>Vehicle</b> shown in the <b>Policy Schedule</b> throughout the duration of the <b>Policy</b> .
<b>Assignment</b>	This insurance binds <b>US</b> and <b>You</b> , along with <b>Your</b> successors. However, <b>You</b> can't assign it to anyone else without <b>Our</b> written consent.
<b>Claims:</b>	<p>To make a claim, <b>You</b> must:</p> <ul style="list-style-type: none"> <li>• Make sure the <b>Vehicle</b> must be free of any pre-existing faults that may lead to a claim under this <b>Policy</b> at the time of issue of the <b>Policy</b>;</li> <li>• Take reasonable steps to prevent loss or damage to the <b>Vehicle</b> and follow the terms and conditions of this <b>Policy</b>;</li> </ul> <p>Provide a suitable off-road location with access to a power source for the repairs. If <b>You</b> can't do this, <b>Our Appointed Representative</b> won't be able to carry out the repair. Instead, <b>You</b>'ll be reimbursed up to a maximum amount specified in <b>Your Policy</b>. The size of the area needed will depend on the repair required. If <b>You</b> need:</p> <ul style="list-style-type: none"> <li>• examples of the required area, please contact <b>Our Claims Handler</b>;</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>We</b> will pay the cost of materials and labour up to the maximum amount specified in the <b>Policy</b>;</li> <li>• Only the <b>Appointed Representative</b> can carry out repairs under this <b>Policy</b>;</li> <li>• <b>We</b> reserve the right to take over and carry out the pursuit, defence and settlement of any claim in <b>Your</b> name after a payment has been made under this <b>Policy</b> to recover <b>Our</b> outlay from a third party or their <b>Insurer</b> and <b>You</b> must assist <b>US</b> in doing so;</li> <li>• If <b>We</b> need to take apart the <b>Vehicle</b> or a covered component to assess a claim, <b>You</b> must give permission to <b>Our Claims Handler</b>. Any costs incurred will only be met as part of a valid claim;</li> <li>• If <b>We</b> need to dismantle the <b>Vehicle</b> or a covered component to determine the validity of a claim, <b>You</b> must authorise <b>Our Claims Handler</b> to do this. Any costs incurred will only be met as part of a valid claim;</li> <li>• If <b>You</b> refuse to allow the <b>Appointed Representative</b> to undertake the repair <b>Our</b> liability under the <b>Policy</b> will end.</li> </ul>
<p><b>Change of Vehicle:</b></p>	<p>If <b>You</b> change <b>Your Vehicle</b>, <b>You</b> can ask <b>US</b> to transfer this <b>Policy</b>. <b>We</b> may agree to such a transfer if <b>Your new Vehicle</b> meets the <b>Policy</b> criteria. <b>You</b> must advise <b>Your Insurance Retailer</b>, who will decide on <b>Our</b> behalf if the <b>Policy</b> can be transferred, and they will issue a new <b>Policy Schedule</b>. <b>We</b> will only accept a claim under this <b>Policy</b> if the transfer has been agreed by <b>US</b> and the <b>Vehicle</b> which is the subject of any claim is named in the <b>Policy Schedule</b>.</p>
<p><b>Multiple areas of damage:</b></p>	<p>If <b>Your Vehicle</b> has multiple areas of damage caused by the same incident, each repair will be treated as a separate claim for the purposes of the <b>Policy</b> claims limit.</p>

<p><b>Fraud and Misuse of Your Policy</b></p>	<p><b>We</b>’re committed to keeping things fair for all <b>Our</b> customers. That’s why <b>We</b> have a zero-tolerance approach to fraud.</p> <p>When <b>You</b> make a claim, <b>You</b> must provide honest and accurate information. This includes clear, unedited photos of the damage, taken at the time it happened. If <b>We</b> believe that any photos or documents have been changed, staged, or provided after the damage occurred, <b>We</b> may:</p> <ul style="list-style-type: none"> <li>• reject <b>Your</b> claim or cancel <b>Your Policy</b>;</li> <li>• ask for more evidence, such as metadata or time-stamped images;</li> <li>• recover any money paid to <b>You</b> in error;</li> <li>• report the matter to the police or fraud prevention bodies.</li> <li>• Trying to take out cover after damage has already happened, or sending in false evidence, is fraud – and <b>We</b>’ll always take action to protect genuine customers.</li> </ul>
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## Cancellation

**You** can cancel this **Policy** within 14 days of starting it without any premium charge, as long as there are no claims. If **You** cancel after 14 days and have not made a successful claim, **You** will get a pro rata refund. This refund is based on the number of full months left on **Your Policy**. If **You** have made a claim, the full premium is still due to **US**.

**We** may cancel this **Policy** at any time provided that **We** give **You** 7 days’ notice of cancellation and there is a valid reason for doing so. Valid reasons for cancellation include but are not limited to fraud or dishonesty.

If **We** cancel this **Policy**, **We** will give a pro rata refund for any unused premium. However, if **We** cancel due to fraud or dishonesty, there will be no refund. If **We** cancel the **Policy**, **We** will write to **You** at the address shown in **Our** records.

## How You and insurers are protected

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the “Compensation Scheme”). If they are unable to meet their obligations under this **Policy**, **You** may be entitled to compensation from the Compensation Scheme.

## How We use Your personal information

**We** are Financial & Legal Insurance Company Limited, referred to as “**We/US/Our**” in this notice. **Our** data controller registration number issued by the Information Commissioner’s Officer is Z561011X.

This privacy notice is relevant to anyone who uses **Our** services, including **Policyholders**, prospective **Policyholders**, and any other individuals insured under a **Policy**. **We** refer to these individuals as “**You/Your**” in this notice.

**We** are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **We** process **Your** personal data in accordance with the relevant data protection legislation.

### Why do We process Your data?

The provision of **Your** personal data is necessary for **US** to administer **Your** insurance **Policy** and meet **Our** contractual requirements under the **Policy**. **You** do not have to provide **US** with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

### What information do We collect about You?

Where **You** have purchased an insurance **Policy** through one of **Our** brokers, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to **US** so that **We** can administer **Your** insurance **Policy**. For specific types of insurance policies, for example when offering **You** a travel insurance **Policy**, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

**We** have a legitimate interest to collect this data as **We** are required to use this information as part of **Your** insurance quotation or insurance **Policy** with **US**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

Financial & Legal Insurance Company Limited’s full privacy notice  
This notice explains the most important aspects of how **We** use **Your** data. **You** can get more information about this by viewing **Our** full privacy notice online at <http://financialandlegal.co.uk> or request a copy by emailing **US** at [info@financialandlegal.co.uk](mailto:info@financialandlegal.co.uk). Alternatively, **You** can write to **US** at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, 5400 Lakeside, Cheadle, SK8 3GQ.

The insurance provided by this **Policy** is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.