

GENERAL NOTES

Disclosing material facts

You are obliged to inform Us of any material fact that affects the risks We insure. If You are in any doubt whether a fact is material, You should disclose it.

Renewals

These terms and conditions include a provision that your insurance cover will automatically renew at the end of the insured term unless you specifically tell us that you do not wish for your insurance to renew.

By agreeing to these terms and conditions, you are also confirming that upon each renewal of your policy, unless you tell us otherwise, you want us to make the following changes to the terms of your insurance:

(a) Such changes as we believe, in good faith:

- (i) are appropriate for the type of policy you hold with us; and
- (ii) will produce an overall benefit for you.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which your policy provides, and associated changes to the cost of insurance.

(b) Such other changes which we believe, in good faith, we have a valid reason to make.

Those changes may include:

- (i) changes made to clarify the terms of the policy;
- (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
- (iii) changes to the cost of the insurance cover to reflect changes in our own costs and other economic considerations.

We do appreciate, however, that when the time comes you may not want us to make those changes, and we explain below the protections we will put in place to ensure that you have an opportunity to consider those changes and to refuse them, should you wish to do so, before your insurance is renewed.

We will always provide you with full written details of any changes which we intend to make to the terms of your insurance cover at least 21 days before your policy is due for renewal, which is when those changes would be due to take effect. We will not be entitled to make any changes unless we provide you with those details within that time-frame.

You will then have the right to tell us, within 14 days of receiving those written details, that you do not wish your policy to be changed in the manner notified to you. If you exercise that right, we will give you the opportunity to either:

- (a) renew your policy without any changes;
- (b) renew your policy subject to any alternative changes which we may offer to you; or
- (c) not renew your policy at all.

You can also cancel your policy at any time in any case. Full details relating to your cancellation rights are set out in the policy terms.

Emergency Claims Helpline 03300 243 438

This service is available to You FREE as a valued Policyholder. The helpline is open all year round except Christmas Day and Boxing Day. It offers a personal contact (Mon-Fri 8.00am-8.30pm, Sat 8.30am-5.00pm & Sun 9.00am-4.00pm) providing assistance, advice and information in an emergency. You can also phone the helpline to request claim forms. Outside these hours a swift-action answerphone service is also available.

INTRODUCTION AND IMPORTANT NOTES

We have pleasure introducing this policy, with insurance cover from E&L®, for people who enjoy angling. This policy covers coarse, match and game angling where applicable. Much careful research went into producing the policy. We hope You will be pleased with the level of cover and the service We are offering.

The policy provides cover for the person named on the policy schedule between the age of 14 and 75 years.

You will see that the policy lists the cover We offer. Please read the policy and Your schedule as soon as You receive them. If You do not keep to the conditions, Your policy could become void or We may not be able to accept liability for a claim. If You are not entirely happy with it and You return it to Us within 14 days without making a claim, We will cancel the policy and refund the whole of Your premium.

The policy is a contract of insurance. This policy may include new benefits, terms and conditions. We recommend You read this policy carefully, as it may be different from what You have seen before. It is up to You to make sure that the entire policy and schedule meet Your needs. You must tell Us immediately if this is not the case.

We only insure You when We accept a satisfactory proposal form and issue a schedule, and when You have paid Us the correct premium before the start date of the period of insurance or within 28 days if We allow a credit period to an insurance intermediary. If We are told about any claims under the policy in any period of insurance, We will not have to return any part of the premium for that period.

The proposal form You fill in is the basis of this contract. We will provide insurance under this policy for those specific sections detailed in the schedule or any endorsement.

The policy schedule is an important document. It lists the cover You have chosen, it is proof of Your insurance and it may be needed if You have a claim. We will not be liable for more than the limit of indemnity shown in the relevant part of the schedule. The policy depends on warranties, conditions and exclusions. Your intermediary will not become our intermediary for giving notice about any claims or any other matter. If You ask We may agree to change any part of the policy.

EY POLICY M/RN

We as the insurer and You, as the insured, are entitled to choose the law applicable to this contract of insurance. We propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This is a master policy wording showing all sections of cover available for this type of insurance. Some sections of cover offered may not apply to Your insurance. Please check Your policy schedule to see what sections of cover are applicable to Your insurance cover. A policy excess applies to all sections of cover unless stated differently in the policy schedule.



F.D. Martin
General Manager
Signed on behalf of The Equine and Livestock Insurance Company Limited.

GEOGRAPHICAL LIMITS

This policy covers any damage, loss or liability in the United Kingdom, Channel Islands, Isle of Man unless as detailed in Optional Extension A.

SINGLE ITEM LIMIT

No insurance cover is provided for any angling equipment in excess of £50 in value unless specified in the schedule. Maximum single item limit £1500.

Equipment - Angling equipment, as detailed in the schedule, normally used by You for angling, including rods, nets, waterproof clothing and unspecified tackle box contents.

Excess - the amount You must pay towards each and every claim. If claims are made under more than one section of cover, an excess will apply to each section of cover under which a claim is made.

Immediate family - Your spouse or person living with You, parents and children (by birth or adoption).

Loss of hearing - Complete and irrecoverable loss of hearing in both ears.

Loss of limbs - Physical severance or complete and irrecoverable loss of use of both arms at or above the elbow or both legs at or above the knee.

Loss of sight - Complete and irrecoverable loss of sight in both eyes.

Material Fact - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review

Period of insurance - A period of at least 365 days from the start of the policy or the last renewal in the case of yearly policies and 28 days in the case of a monthly policy.

Permanent - Lasting 365 days and at the end of that period is beyond hope of improvement. (Total permanent disablement shall be construed accordingly).

Policy term - Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually.

Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month.

Automatic renewal is subject to receipt of premium.

Schedule - Document showing the details of the Policyholder and cover provided.

Tacklebox contents - means hooks, floats, lures, flies and the like, which are not subject to individual declaration on the policy schedule.

Total disablement - Disablement that entirely prevents You from attending to Your business or occupation (of any and every kind) or Your usual duties.

Unattended - Left without an adult in charge who is responsible for its safekeeping.

Unoccupied - Any period exceeding 24 consecutive hours when the building containing the insured equipment is not being used for occupation by an insured person.

Recognised Venue - Recognised place at which angling takes place by permission or under licence.

We / the Company - The Equine & Livestock Insurance Company Limited.

You / the Policyholder - Any person(s) named in the schedule.

SECTION 1 - THEFT, ACCIDENTAL LOSS/DAMAGE OF EQUIPMENT

Cover

We insure You up the amount specified in the Schedule or market value (whichever is less) or the theft, accidental loss of or damage to, Your Angling Equipment whilst at Home, at an Angling Venue or in direct transit to and from an Angling Venue or in an Unattended Vehicle.

We will also cover the insured's unspecified tackle box contents, i.e. hooks, floats, lures, flies etc up to the amount shown in the schedule or market value (whichever is less) for any theft or accidental loss of, or accidental damage.

EXCLUSIONS APPLICABLE TO SECTION 1 (ANGLING EQUIPMENT)

Exclusions Applicable whilst at Home

1. Any theft, attempted theft, loss of or damage to Your Angling Equipment whilst in locked garages or outhouses which are not part of Your Home, or from sheds, or any other similar structures within the boundaries of Your property.
2. Loss or damage where Your Home is left Unattended or Unoccupied for a period in excess of 21 days.

Exclusions Applicable whilst at an Angling Venue or in Direct Transit

3. Any theft, attempted theft, loss of or damage to Your Angling Equipment whilst at an Angling Venue that is not reported to the venue immediately and a written report obtained.
4. Angling Equipment in transit that has not been carefully packed and packaged so as to prevent damage.

Exclusions Applicable whilst in an Unattended Vehicle

5. Loss or damage of any kind between midnight and 7am unless the Unattended Vehicle is in a locked garage.

Theft, attempted theft, loss of or damage to Your Angling Equipment whilst in :-

6. A taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.

7. A vehicle unless all points of access including sunroof are shut and securely locked, keys removed and alarm (where appropriate) operational.

8. A motor vehicle UNLESS the Angling Equipment is placed in a locked boot or concealed under a parcel shelf or manufacturer's internal fitted cover.

9. A convertible "soft-top" vehicle UNLESS the Angling Equipment is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.

10. A luggage container fitted to the exterior of the vehicle.

11. A vehicle which is not taxed, insured or having a current MOT (if required).

Other Exclusions Applicable to Section 1

12. Any item of Angling Equipment not specified in the Angling Insured Items List of Your policy documentation.

13. Any theft, attempted theft, loss of or damage to Your Angling Equipment that does not have visible evidence of forcible and violent entry.

14. Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.

15. Angling Equipment damaged during use.

16. Damage where the item claimed for is not made available to the Company for inspection. Items claimed for can only be disposed of with the prior agreement of the Company.

17. Damage covered under any manufacturer's guarantee.

18. Loss or damage due to wear and tear, cleaning, repairing or restoring any article, inherent defect or faulty maintenance, mechanical breakdown, electrical currents, the action of light or atmospheric conditions, battery acid, vermin, moths or any other graduating cause.

19. Loss because You or the person responsible for the Angling Equipment chose to give up ownership or possession, even if there was a fraudulent scheme, trick or false pretence.

20. Equipment leased, hired or rented to others by You.

CONDITIONS APPLICABLE TO SECTION 1 (ANGLING EQUIPMENT)

A. If Your Angling Equipment (excluding clothing) is lost, damaged or stolen within the New For Old period specified in the Schedule, We will pay for the cost of repair or replacement.

B. Replacement will be with property of the same or similar specification and quality without any deduction for wear and tear. The claim settlement may take into account any discount that would be available to Us if We'd exercised our right to purchase replacement Angling Equipment using a supplier determined by Us.

C. In the event You refuse Our offer of replacement Angling Equipment or by Our choice, We may offer a cash settlement of the sum insured or market value (whichever is less) after allowing for wear and tear and depreciation.

D. Upon settlement of any claim, the property in respect of which payment is made shall belong to the Company.

E. The age of the Angling Equipment is deemed to be from the date of purchase new until the date of loss or damage.

F. Where any item of Angling Equipment consists of articles in a pair or set, We will not pay more than the value of the particular part(s) which are the subject of the claim, without reference to any special value which such article(s) may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.

G. Any vehicle housing equipment worth in total in excess of £3000 must be fitted with a Thatcham Security category 1 security device.

H. We will indemnify You under each section of cover that You have chosen, up to but not exceeding the amount shown in Your schedule. We may choose whether to replace, repair or pay for any loss and may join with other insurers in doing so.

I. You must retain any damaged property for inspection unless We have advised otherwise. In the event of theft, attempted theft, vandalism or malicious acts You must notify the police immediately.

SECTION 2 - PUBLIC LIABILITY

Cover

We insure You up to the amount specified in the schedule in respect of:

- Amounts You become legally liable to pay and/or
- Costs and expenses of defending litigation incurred with our written consent for claims made against You for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through Your use of the insured equipment whilst at a recognised venue.

Conditions

1. You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2. You must inform Us immediately of any impending prosecution inquest or fatal injury inquiry or civil proceedings. You must send Us every piece of correspondence and document You receive without replying to it.
3. (a) You must allow Us to take over and conduct in Your name the defence or settlement of any claims for our own benefit;
(b) You must allow Us to take proceedings in Your name, at our expense and for our own benefit, to recover compensation or secure an indemnity from any third party; and You shall give all information and assistance We require.
4. (a) For any claim or series of claims We may at any time pay You the amount of the limit of indemnity or any lower amount that the claim(s) can be settled for;
(b) We will have no further liability to the claim(s) except for the third party's costs and expenses incurred before the date of the payment; up to the limit of indemnity specified in the schedule.

Exclusions

This policy shall not apply to liability in respect of:

1. Death or bodily injury, loss or damage to property sustained in connection with Your carrying on of any trade, business or profession or use of the insured equipment for hire or reward.

2. Death or bodily injury to You, any person using the insured equipment with Your permission or consent, any member of Your immediate family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship.

3. Loss or damage to any property owned, held in trust, in the charge of or under the control of You, any person using the insured equipment with Your permission or consent, any member of Your immediate family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship.

4. Pollution or contamination of water, buildings or structures, land or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time.

5. Any event which results from Your deliberate act or omission and which could reasonably have been expected by You having regards to the nature and circumstances of such act or omission.

6. Death or bodily injury, loss or damage to property as a result of any person using the insured equipment without Your permission or consent.

7. Liability created by an agreement which would not have existed in the absence of that agreement.

8. Loss arising out of the ownership, possession, use or operation of boats, motorised vehicles, yachts or waterborne craft or in connection with any other occupation You are engaged in.

SECTION 3 - PERSONAL ACCIDENT

Cover

We will cover You whilst participating in angling at a recognised venue, if You have an accidental bodily injury.

The injury must be the only cause of:

- Death.
 - Total permanent loss of sight.
 - Loss of one or more limbs.
 - Total permanent deafness in both ears.
 - Total permanent disablement preventing You from following any and every occupation.
- Benefits reduced to 25% for people under 16 years of age.

Conditions

1. We will not make a payment for the same accident or the same person under more than one of the benefits listed in the schedule. After We have agreed to pay one of the scheduled benefits We will have no further liability for that person under this section.

2. Payment for permanent disablement as defined in the schedule will start after 365 consecutive days of disablement, properly certified by a doctor who We accept.

Exclusions

1. Bodily injury that happens whilst under the influence of alcohol or drugs.
2. Any act of deliberate self-inflicted injury or suicide.
3. Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless We have been told about it and have accepted it in writing.
4. Loss arising out of the ownership, possession, use or operation of mechanically propelled vehicles, by You or anyone acting on Your behalf.
5. Loss if You do not obtain the care of a suitably qualified medical practitioner as soon as possible.

SECTION 4 - TEMPORARY DISABLEMENT

Cover

We will cover You up to the amount specified in the schedule following an accident, occurring whilst You are participating in angling at a recognised venue, that results in temporary disablement entirely preventing You from attending to Your normal business or occupation. Benefits are reduced by 50% for students or the unemployed.

Exclusions

1. The first 14 days of disablement.

SECTION 5 - REIMBURSEMENT OF CLUB MEMBERSHIP & SYNDICATE FEES

Cover

We will cover You up to the amount specified in the schedule for the reimbursement of club membership and/or syndicate fees if You are unable to participate in angling due to accident or sickness.

Exclusions

1. Fees that have yet to be paid.
2. The first 30 days of disablement.
3. Accident or injury not supported by a certificate from a medical practitioner that confirms disablement and certification from Your angling club that You have not participated for the period claimed and that the club has not refunded any fees to You.

4. The proportion of joint membership or syndicate fees relating to someone other than You.
5. Disablement lasting more than 365 days.
6. Any person over the age of 75.
7. Accident or illness arising as a result of a pre-existing medical condition.

SECTION 6 - REIMBURSEMENT OF MATCH ENTRY FEES

Cover

We will cover You up to the amount specified in the schedule in respect of paid competition fees if You are physically unable to participate in the competition due to an unexpected accident or illness.

Exclusions

1. Any accident or illness occurring or first showing signs within 14 days of the start of the tournament.

OPTIONAL EXTENSIONS

Cover only applicable if noted in policy schedule and additional premium paid.

A) Worldwide Cover

This insurance is operable up to 60 days in a year (monthly policies) / 30 days (annual policies) whilst You are using the insured items Worldwide.

B) Match and Game Fishing

We will cover You up to the amount shown in the schedule or market value (whichever is less) for all sections as detailed in this policy and Your schedule whilst You are participating in Match or Game fishing.

C) Night Fishing

We will cover You up to the amount shown in the schedule or market value (whichever is less) for Section 1 whilst You are participating in Night fishing. The insured equipment must be attended at all times by an adult who is responsible for its safekeeping.

CONDITIONS OF CLAIMS SETTLEMENT

1. In order for Us to consider a claim, You must conclusively prove the loss and substantiate the amount thereof.
2. You must accept that We may appoint a loss adjuster to investigate any claim on our behalf.

GENERAL CONDITIONS

1. When anything happens which may give rise to a claim under this policy, You must immediately give full details to our head office: The Equine & Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS. This can be done by phone, fax, post or email. If You have not received an acknowledgement from Us within 14 days after You send it, You must send Us the details again, by recorded delivery. You must tell the police immediately if any property is lost or stolen and do everything You reasonably can to get it back. You must co-operate fully and truthfully and give Us immediately any information that We need.
2. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) We will not be liable for the whole claim. We will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
3. There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: You or someone acting on Your behalf; or one of Your immediate family members, relations, agents, employees, licensees, paying guests, or other person in contractual relationship with You.
4. If any difference shall arise to the amount to be paid under the policy such difference may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration is in addition to Your legal rights and not in substitution for them.
5. It is a condition precedent to any liability under this policy that the correct premium has been paid to The Company prior to the start of each period of insurance or within the credit period if one has been allowed to an agent.
6. You must observe and fulfil all the terms, conditions and endorsements of the policy otherwise We will not be liable under the policy.
7. You must not misstate or omit or conceal a material fact from the proposal for this insurance or when renewing or claiming against it. Otherwise the policy is void and We will not return the premium.
8. You must notify Us as soon as possible of any change in circumstances relevant to this policy. Failure to do so may invalidate Your policy. We reserve the right to alter the terms of Your policy immediately after We are notified of such changes.
9. For all losses We will require proof of fees, costs incurred, item ownership and value etc. For example receipts, cheque stubs, invoices. These must give full details of the items / costs incurred.
10. If You have not made a claim You may cancel this policy at any time when You will be entitled to the return of the unexpired portion of Your premium subject to the deduction of the reasonable cost of setting up and administering Your policy.
11. We may cancel this insurance at any time and return on demand the premium paid less reasonable amount for the time the policy has been in force. Our liability then ceases

immediately but without affecting Your or our rights under the policy up to the cancellation date. Notice shall be deemed sufficiently given if posted to Your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £5.

12. You must at all times take reasonable precautions to prevent accidents, illness, loss and damage. You must keep all insured items in a good state of repair and maintained in accordance with manufacturer's recommendations.

13. When We invite You to renew Your policy We may, at our discretion alter premiums, cover, terms and conditions as We deem necessary for any reason including such factors as Your item's age.

14. In the event of claims settlement becoming due We will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to You unless otherwise requested. You can request an alternative payee by ticking the relevant box on the claim form You fill in and by providing the third party name.

15. If you pay your premiums by direct debit or credit card and you default on any payment, a charge of £3.99 will be added to your next collection.

GENERAL EXCLUSIONS

1. Any loss occurring as a result of sea fishing or any other types of fishing other than those stated on Your policy schedule.
2. Any loss, damage, death, bodily injury or liability as a result of You taking part in dangerous sporting activities, unless We have been given prior notification and accepted the same in writing.
3. Loss or damage that is more specifically insured elsewhere.
4. Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.
5. Loss by delay, confiscation or detention by customs or other officials or authorities.
6. Any legal liability or consequence associated with or caused by: war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lockouts; military power or coup.
7. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
8. Any legal liability or consequence associated with or caused by aircraft or other aerial devices.
9. The amount shown in the schedule as Your 'retained liability' or 'excess'.
10. We will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
11. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
12. We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
 - a) Influenza or any derivation or variant thereof;
 - b) arising from any fear or threat (whether actual or perceived) of such Influenza;
 - c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza.
13. Any claims as a result of any notifiable disease.

If We allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the Policyholder.

POLICY ALTERATION & DUPLICATE DOCUMENTS

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

CANCELLATION RIGHTS

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows overleaf:

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

CLAIMS

If **you** require any assistance with any aspect of **your** claim please contact **us** either by e-mail at claims@eandl.co.uk or by phone on 03300 243 438. If **you** wish to appeal against a decision made regarding **your** claim (including the assessment or the outcome), please write to the Claims Manager. If **you** wish to submit a formal complaint, please refer to **our** Complaints Handling Procedure.

COMPLAINT HANDLING PROCEDURE (YOUR LEGAL RIGHTS REMAIN UNAFFECTED)

If **you** are unhappy with any aspect of **our** service and wish to make a formal complaint, please put **your** complaint in writing and address **your** complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine & Livestock Insurance Co Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **you** do not receive satisfaction through **our** internal complaints handling procedure, **you** may refer **your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of the General Manager's response.

CONTACT INFORMATION

Quotations/Sales: Phone 03300 243 254, Fax 03300 242 971
E-mail quotes@eandl.co.uk
Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4.00pm

Claims: Phone 03300 243 438, Fax 03300 242 971
E-Mail claims@eandl.co.uk
Opening Hours: Mon to Fri 8am-7.00pm Sat 9.00am-12.00pm

Existing customers: Phone 03300 243 360, Fax 03300 242 971
E-mail policyadmin@eandl.co.uk
Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm

Affiliates/Brokers: Phone 03300 243 229, Fax 03300 242 971
E-Mail broker@eandl.co.uk
Opening Hours: Mon to Fri 8.30am-5.00pm

The Equine & Livestock Insurance Co Limited
Thorpe Underwood Hall, Ouseburn, York, YO26 9SS
Telephone: 03300 243 360 Fax: 03300 242 971
email: info@eandl.co.uk
<http://www.eandl.co.uk>