



IMPORTANT NOTICE TO POLICYHOLDERS

This Notice to Policyholders summarises changes we have made to our standard policy wording that may affect your policy.

This summary does not contain the full terms and conditions of your insurance. You can find these in your new policy wording. This summary is for information purposes only and does not form part of your insurance contract.

For Policies renewing on or after 1st January 2020

The insurer for overseas properties is: Lloyd's Insurance Company S.A.

We have introduced a notice regarding "**How to make a claim**" for overseas properties and updated the prior existing notice to refer to UK properties only.

Notices now show as:

"How to make a claim (Overseas Properties)" and "How to make a claim (UK Properties)".

Contact details for overseas properties are summarised under. Contact details for UK properties are unchanged.

How to make a claim (Overseas Properties)

To make a claim, first read the Policy and Schedule to check that You are covered.

To register a claim and obtain a claim form please contact Midas Underwriting Limited on 0330 123 2748 or +44 330 123 2748 from outside the UK, or You may write to Midas Underwriting Limited, First Floor, Elizabeth House, 116-118 Holywood Road, Belfast, BT4 1NU.

Other than the above changes, the terms and conditions of your policy remain unchanged. However, you should read through the policy wording, schedule and any applicable endorsements to ensure that the insurance policy continues to meet your requirements.

In the event that you decide that this policy no longer meets your needs, please contact your broker within 14 days of the renewal date to arrange cancellation and a refund of premium.

If you have any questions regarding the contents of this Important Notice, or the enclosed policy documentation, you should contact your broker immediately.