IMPORTANT NOTICE: CHANGES TO YOUR POLICY DUE TO BREXIT

As a result of the likely departure of the United Kingdom from the European Union (Brexit), **we** have had to make some changes to how **our** policies are underwritten from 1st January 2019.

Please note that the changes referred to in this notice do not affect the cover provided under the policy.

Previously **our** policies were underwritten by Hiscox Underwriting Ltd (HUL) as an intermediary on behalf of the insurers shown in the schedule. Most sections of the policies were insured by Hiscox Insurance Company Limited (HIC), although some sections were insured by other insurers, as detailed on the schedule.

As a result of Brexit, sections of **our** policies that were previously insured by HIC are now insured by Hiscox SA (HSA) directly. HUL will no longer act as intermediary. HSA is an insurance company in the Hiscox group, domiciled and regulated in Luxembourg.

As a result of the change of insurer from HIC to HSA, **we** have had to make a number of changes to the way in which **our** policies are administered, including how complaints are dealt with.

In order to reflect these changes, the following amendments are made to your policy, including the schedule:

	Amended to read:
References to Hiscox	Hiscox SA
Insurance Company Limited:	
Address:	Hiscox SA registered head office: Avenue John F. Kennedy 35F 1855 Luxembourg LUXEMBOURG
	Local branch office: Hiscox SA (Irish branch) The Observatory
	7-11 Sir John Rogerson's Quay Dublin 2
	D02 VC42 REPUBLIC OF IRELAND
	Website: https://Hiscox.ie
Company number:	Hiscox SA: Registered in Luxembourg with Trade and Company Register Luxembourg (RCS Luxembourg): registration number B217018
	Hiscox SA (Irish branch): Registered in Republic of Ireland with Companies Registration Office: company number 908764
Regulator:	Hiscox SA is subject to the supervision of the Commissariat aux Assurances Local branch regulator: Central Bank of Ireland
Signatory:	Richard O'Dwyer Managing Director, Hiscox SA (Irish branch)
Contact number and email address for Customer Relations	Customer relations: <u>customerrelations.ireland@hiscox.com</u> +353 1 238 1810
Contact numbers and email addresses for Claims	Liability claims: liabilityclaims.ireland@hiscox.com +353 1 238 1811
Complaints:	Customer Relations Hiscox SA (Irish branch) The Observatory

	7-11 Sir John Rogerson's Quay
	Dublin 2 D02 VC42
	REPUBLIC OF IRELAND
	or by telephone on +353 1 238 1810 or +353 1800 901 903 (free toll
	number),
	or by email at customerrelations.ireland@hiscox.com.
Complaints (regulator):	If you remain dissatisfied after the internal dispute resolution process,
	you may have the right to refer your complaint to the Financial Services
	and Pensions Ombudsman.
	The Financial Continue and Densigna Orthudemon (FCDO) is an
	The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolves
	complaints with pensions providers and regulated financial services
	providers.
	Contact details:
	Financial Services and Pensions Ombudsman
	Lincoln House
	Lincoln Place
	Dublin
	DO2 VH29
	Phone: +353 1 567 7000
	Email: info@fspo.ie
	Web: www.fspo.ie
	If you have purchased your policy online you can also make a complaint
	via the EU's online dispute resolution (ODR) platform. The website for
	the ODR platform is: <u>http://ec.europa.eu/odr.</u>
	Alternatively, you can also contact:
	Commissariat aux Assurances
	7, boulevard Joseph II
	L-1840 Luxembourg
	LUXEMBOURG
	e-mail: caa@caa.lu
	Insurance Ombudsman
	ACA,
	12, rue Erasme,
	L - 1468 Luxembourg
	LUXEMBOURG Phone: +352 44 21 44 1
	Fione: +352 44 21 44 1 Fax: +352 44-02-89
	e-mail: mediateur@aca.lu
In addition, any references to Hiscox Underwriting Ltd in your policy are removed.	