



Select for Charities and Social Organisations

Your Policy Schedule

For: Melton Learning Hub

Prepared by: Georgie Leyshon
Date: 08/05/2025

Introduction

This policy schedule shows the headlines of your cover. The details of the cover are shown in the policy document.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. Covers are the elements that make up your policy and are shown in Section 4 of this document.

Please contact us if you spot any errors, or have any questions.

As this schedule will run for the coming year, please keep us informed if your organisation changes during the year. Errors or missing facts in this schedule could result in claims not being paid. (See Section 1 in 'General notes' for more details)

The schedule is made up of seven parts:

1. Basic information

Who holds the policy and the dates it will be active

2. Statement of Fact

The statements that you must comply with in order for your cover to be valid

3. Our Understanding of You

The facts on which we have based this policy

4. Lines of cover applying

A list of the proposed lines of cover

5. Noted interests

If you have told us that a third party organisation owns some of the items we are insuring, these items will be listed here

6. General notes

Notes on how we would apply the policy and manage your information

7. Claims contact information

The numbers to call if you need to make a claim

1. Basic information

This policy schedule replaces any previous schedule issued to you.

The policy document, this policy schedule and any statement of fact should be read together. Each part is a separate contract. The general definitions, conditions and exclusions apply to all parts.

Insured:	Melton Learning Hub		
Address:	Melton Learning Hub Burton Road Melton Mowbray Leicestershire LE13 1DJ		
Main policy number:	XAO-27E001-0013/CHAZ0001099		
Period of cover:	09 May 2025	to:	02 April 2026
Premium (Incl. IPT):	£122.14		
Policy Module Number	MCOBCH09		

2. Statement of fact

General statements that you must comply with in order for this offer to be valid:

- You are not aware of any incidents that could give rise to a claim, that you have not declared.
- You operate only in the UK, excluding Northern Ireland.
- You do not have any dealings with or links to any countries or organisations that are subject to sanctions.
- You have never been investigated by the police, the Health & Safety Executive, the Charity Commission or any funding body.
- Your organisation has never had an insurance policy declined, cancelled, or had special terms imposed.
- You abide by any rules, guidelines or advice that may be issued to you by your governing body, trade association or Local Authority.
- You do not knowingly export products to the USA or Canada.
- You do not undertake any of the following activities: work offshore, aviation activities including work airside, work on the railway or transport networks including maintaining inland waterways and canals, work at nuclear installations, work with asbestos, silica or involvement with the disposal of waste, management of tunnels, bridges, piers and sea defences.

Statements you must comply with in order for your Material damage cover to be valid:

- Each of your properties are in a good state of repair and complies with all relevant health, safety and fire regulations.
- None of your properties or their surrounding areas have ever suffered from flooding.
- None of your properties have previously suffered from, or show any visible signs of damage from subsidence, landslip or ground heave. Also none are adjacent to any property which has suffered from any such incidents.

Statements you must comply with in order for your Works in progress cover to be valid:

- Any properties being worked upon are occupied.
- Hot works permits are in place, where required, by the contractors for all contracts.

3. Our understanding of you

Business:	TO ACT AS A RESOURCE FOR YOUNG PEOPLE UP TO THE AGE OF 25 LIVING IN MELTON BOROUGH AND THE SURROUNDING AREA
Description of your services and activities:	Various activities within the hub's premises including provision of advice, support & physical, educational & other activities. Halloween Zombie Run. Youth cafe for age 11-13 & 14-17 –games, videos, dance floor, non-alcoholic bar etc. Various educational courses including mechanics, cookery and horticulture (including some gardening work). Community Transport Scheme - volunteer drivers using their own vehicles take people to the shops, medical appointments and the like. Girls group held once a week on a Thursday. LGBTQ youth club – once a month for 2 hours offering, support group. Summer Scheme held for 4 hours a day, 4 days a week for 4 weeks – activities include cooking, gardening, animal care, cinema trip, day trips and general sports activities and Forest school.

Your last audited total annual income or projected if new organisation:	£600,000.00
Total projected gross wageroll for the year:	£442,701.00
Full time equivalent volunteers	2

Further conditions that apply to your policy:

IMPORTANT:

Within each part of cover in this schedule you may find further conditions. You have confirmed to us that you can comply with these. If you become non-compliant with any of these conditions by part of cover, you must tell us as it will affect your ability to claim under this policy.

4. Lines of cover applying

Your policy document includes every line of cover that can be purchased. This table shows the covers that apply to your policy and those that don't.

Line of cover	Insured / Not insured
PART A: Material damage	Insured
PART B: Business interruption	Insured
PART C: Works in progress – 'all risks'	Not insured
PART D: Money	Insured
PART E: Computer	Insured
PART F: Public liability	Insured
PART G: Hirers' liability	Not insured
PART H: Employers' liability	Insured
PART I: Libel and slander	Not insured
PART J: Professional negligence	Not insured
PART K: Financial and administration liability	Insured
PART L: Motor	Not insured
PART M: Motor legal expenses and uninsured loss recovery	Not insured
PART N: Inspection contract	Not insured
PART O: Plant protection	Not insured
PART P: Deterioration of stock	Not insured
PART R: Personal accident	Insured
PART S: Business travel	Not insured
PART T: Legal expenses	Not insured
PART U: Terrorism	Not insured

The following pages contain a table for each line of cover you have purchased. Each table shows the limits of indemnity and / or sums insured (the maximum possible amount that could be paid) and the **excesses** that apply.

Some tables may also include conditions of cover and / or operative endorsements which describe the basis on which we are issuing the cover. These are also important as, if they are not true for your organisation, your cover could be invalid.

If **you** have opted for a long term agreement, this will be stated at the beginning of each line of cover below, to which it applies.

Part A – Material damage

Effective date: 09 May 2025

Long term agreement				
Long term agreement active:	No			
Long term agreement expiry date:	Not applicable			
Premises 1				
Address:	Melton Learning Hub, Burton Road, Melton Mowbray, Leicestershire, LE13 1DJ			
Contents and Buildings cover				
Category of cover:	Item description:	Sum Insured:	Basis of cover:	Excess:
Audio Visual, Photographic, Gardening Equipment, & Tools		£2,756.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Camcorders, Videos & Gaming Machines		£2,863.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Furniture, Fixtures & Fittings		£58,410.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Office & Electronic Equipment		£5,513.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Stock		£14,316.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Tenants Improvements		£8,820.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Policy Booklet Endorsements that apply				

See the Endorsements section of your policy document for details of these operative endorsements:	Index-linking: In Select policy wording - E1 Basement Storage: In Select policy wording - E2 Water installation: In Select policy wording - E3 Unoccupied premises restriction to cover: In Select policy wording - E10
---	--

Specified property cover

Category of specified items cover:	Item description:	Specified items sum insured:	Basis of cover:	Excess:
Garden furniture/market stalls	3x large timber sheds	£25,200.00	Reinstatement	£100.00

Operative endorsements

Endorsement title:	Endorsement wording:
Limit of liability applicable to parts A, B, C, D, E and U	In respect of General provision 1. Limit of liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Premises 2

Address:	Phoenix House, Nottingham Road, Melton Mowbray, Leicestershire, LE13 0UL
----------	--

Contents and Buildings cover

Category of cover:	Item description:	Sum Insured:	Basis of cover:	Excess:
Audio Visual, Photographic, Gardening Equipment, & Tools		£2,863.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Furniture, Fixtures & Fittings		£29,104.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Sports Equipment		£7,159.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable
Stock		£2,918.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable

Tenants Improvements		£15,805.00	Reinstatement	"All Risks" including Theft £250.00
				Subsidence: Not Applicable

Policy Booklet Endorsements that apply

See the Endorsements section of your policy document for details of these operative endorsements:	Index-linking: In Select policy wording - E1 Basement Storage: In Select policy wording - E2 Water installation: In Select policy wording - E3 Unoccupied premises restriction to cover: In Select policy wording - E10
---	--

Specified property cover

Category of specified items cover:	Item description:	Specified items sum insured:	Basis of cover:	Excess:
Shop mobility wheelchairs and the like	2x Wheelchairs Plus Accessories	£1,433.00	Reinstatement	£100.00

Operative endorsements

Endorsement title:	Endorsement wording:
Limit of liability applicable to parts A, B, C, D, E and U	In respect of General provision 1. Limit of liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Premises 3

Address:	Bowling Green, Leicester Road, Melton Mowbray, Leicestershire, LE13 0LR
----------	---

Contents and Buildings cover

Category of cover:	Item description:	Sum Insured:	Basis of cover:	Excess:
Building		£6,000.00		"All Risks" including Theft £250.00 Subsidence: Not Applicable
Furniture, Fixtures & Fittings	Contents- chairs/ desks/ fire pit equipment, gardening (hand tools only) and sports equipment / garden furniture and fire pit equipment	£15,000.00	Reinstatement	"All Risks" including Theft £250.00 Subsidence: Not Applicable

Policy Booklet Endorsements that apply

See the Endorsements section of your policy document for details of these operative endorsements:	Index-linking: In Select policy wording - E1 Basement Storage: In Select policy wording - E2 Water installation: In Select policy wording - E3 Unoccupied premises restriction to cover: In Select policy wording - E10
Operative endorsements	
Endorsement title:	Endorsement wording:
Limit of liability applicable to parts A, B, C, D, E and U	In respect of General provision 1. Limit of liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part B – Business interruption

Effective date: 09 May 2025

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

Properties cover applies to:	Premises 1, Premises 2, Premises 3		
Business interruption element of cover:	Maximum indemnity period:	Sum insured	
1. Loss of gross revenue	0	months	£0.00
2. Loss of rent receivable	0	months	£0.00
3. Additional expenditure	12	months	£36,000.00
4. Temporary Accomodation	0	months	£0.00

Excess	
excess:	£Nil

Operative endorsements	
Endorsement title:	Endorsement wording:
Limit of liability applicable to parts A, B, C, D, E and U	In respect of General provision 1. Limit of liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part D – Money

Effective date: 09 May 2025

Long term agreement

Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover

Element of cover:	Limit any one loss:
1. Loss of Non-Negotiable money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other money :	
(a) in transit in the custody of any director or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in private residence of any director or employee	£250
(c) in the premises	
(i) in the custody of or under the actual supervision of any director or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£250
Personal injury:	as stated in section 2.2

Excess

excess:	£50.00	each and every loss
---------	--------	---------------------

Operative endorsements

Endorsement title:	Endorsement wording:
Limit of liability applicable to parts A, B, C, D, E and U	In respect of General provision 1. Limit of liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part E – Computer

Effective date: 09 May 2025

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

Section	Property insured or cover	Sum insured	Perils insured	Maximum indemnity period	excess
Section 2 – Material damage	Computer Suite Equipment whilst in the premises	£Nil	A, B	Not applicable	As per your policy document
	Other Computer Equipment whilst in the territorial limits	£29,131.00	A, B	Not applicable	As per your policy document
Section 3 – Data and information	Not applicable	£Nil			
Section 4 – Additional expenditure / additional interest	Not applicable	£Nil			
Section 5 – Loss of revenue	Not applicable	£Nil			

Operative endorsements	
See the Endorsements section of your policy document for details of these operative endorsements:	Water installation: In Select policy wording - E3
Endorsement title:	Endorsement wording:
Limit of liability applicable to parts A, B, C, D, E and U	In respect of General provision 1. Limit of liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part F – Public liability

Effective date: 09 May 2025

Note: This cover automatically includes product liability and property owners' liability

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable
The cover	
Limit of indemnity:	£10,000,000.00
Retroactive date for Abuse Event:	03 April 2024
Excess	
excess:	£Nil
Operative endorsements	
Endorsement title:	Endorsement wording:
Communicable diseases - Public liability exclusion	<p>In respect of Part F – Public liability the following exclusion is added to Section 3 – Special exclusions:</p> <p>22. Communicable diseases</p> <p>any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, the following:</p> <p class="list-item-l1">a) a communicable disease; or</p> <p class="list-item-l1">b) the fear or threat (whether actual or perceived) of a communicable disease</p> <p>regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>However:</p> <p class="list-item-l1">i) clauses a) and b) of this exclusion do not apply in respect of:</p> <p class="list-item-l2">1) food or drink poisoning; or</p> <p class="list-item-l2">2) Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the extension or endorsement)</p>

	<p>ii) clause a) of this exclusion does not apply to the occurrence of a communicable disease which, but for this exclusion, would be insured under this section, provided that:</p> <ol style="list-style-type: none">1) the liability of the insurer shall not exceed:<ol style="list-style-type: none">A) £50,000 in respect of any one incident; orB) £250,000 in any one period of insurance2) the above-noted limits shall include all costs and expenses.
--	--

Part H – Employers' liability

Effective date: 09 May 2025

Long term agreement

Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover

Limit of indemnity:	£10,000,000.00
---------------------	----------------

Excess

excess:	£Nil
---------	------

Part K – Financial and administration liability

Effective date: 09 May 2025

Long term agreement

Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover

Section 2A – Directors and officers liability	Limit of Indemnity:	£250,000.00		
	Notes:	The Limit of Indemnity applies to all claims in the Aggregate in any one period of insurance		
Section 2B – Corporate liability	Excess:	£Nil		
	Limit of Indemnity:	£250,000.00		
	Excess	excess applicable for professional services	£Nil	
		excess applicable for all other Claims	£Nil	

Conditions applicable to this part

- You are UK registered charity or not-for-profit organisation with no overseas assets or representation.
- In respect of any of the liabilities to be covered under the proposed policy you or any insured person has not been the subject of any claim (including employment claim) whether successful or not during the last 5 years.
- In the last 5 years you or any insured person have not been the subject of an investigation by any official body or institution.
- After enquiry of insured persons you are not aware of any fact, circumstance, allegation or incident that might give rise to a claim under the proposed policy.
- You have never had any insurer decline, cancel, refuse to renew or apply special terms to any application of yours for insurance covering any aspects of the proposed policy.
- You are not a school or college.
- In your latest report & accounts you have declared a positive net worth (total assets exceed total liabilities) and no loss that was not previously budgeted for.
- A qualified accountant reviews your accounts at least annually.
- There are no plans to lay off staff or make any redundancies and you have not laid off, dismissed or otherwise terminated the employment of any staff in the past 12 months.
- There are no final stage disciplinary procedures or other formal processes currently under way or proposed that could give rise to the dismissal of any employee.
- Duties are segregated so that no one person exercises control over signing cheques, issuing instructions for disbursement of assets or funds, fund transfer procedures and investments.
- There is password protection on access to all your computer systems and changes to passwords are made at least every 90 days.
- All Computers use automatic time locks if left unattended.

- Any **professional services** that you provide to third parties do not earn you fees except income that amounts to reimbursement of your direct expenses or a grant or other form of funding from a public authority (see the General Definitions section of your policy document for the definition of **professional services**).
- **Professional services** are provided in accordance with your charitable or **not-for-profit** purposes (see the General Definitions section of your policy document for the definition of **not-for-profit**).
- You do not provide any of the following:
 - Legal or investment advice
 - Medical services, treatment or advice
 - Residential care
 - Services regulated by the Financial Conduct Authority

Part R – Personal accident

Effective date: 09 May 2025

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover		
Category:	Insured Persons:	Operative Time:
A	Employee	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
B	director	Engaged in the business including Undertaking Journeys and whilst commuting directly between place of residence and usual place of business
C	volunteer	Engaged in the business including Undertaking Journeys and whilst commuting directly between place of residence and usual place of business

Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death	Capital Sum £20,000.00	Capital Sum £ Nil	Capital Sum £20,000.00
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	Capital Sum £20,000.00	Capital Sum £ Nil	Capital Sum £20,000.00
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	Capital Sum £20,000.00	Capital Sum £ Nil	Capital Sum £20,000.00
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	Capital Sum £20,000.00	Capital Sum £ Nil	Capital Sum £20,000.00
5. Permanent Partial Disablement	See Section 2.16	See Section 2.16	See Section 2.16
6. Paraplegia	£75,000 if 1 is £50,000 or more, otherwise £Nil	£Nil	£Nil
7. Quadriplegia	£125,000 if 1 is £50,000 or more, otherwise £Nil	£Nil	£Nil

8. Temporary Total Disablement	£100.00 per week	£0.00 per week	£100.00 per week
9. Temporary Partial Disablement	£100.00 per week	£0.00 per week	£100.00 per week
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

5. Noted interests

None currently noted

6. General notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

7. Claims contact information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details	
Buildings, contents including "All Risks" Items	Property Claims	Tel:	0800 028 0336
Business interruption		Email:	farnboroughpropertyclaims@uk.zurich.com
Computer		Online Reporting:	propertyclaims.zurich.co.uk/link/portal/charity propertyclaims.zurich.co.uk/link/portal/charity
Money			For more information about making a property claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/property-insurance-claim
Public liability	Liability Claims	Tel:	0800 876 6984
Employers liability		Email:	New claims: fnlc@uk.zurich.com General correspondence: zmflc@uk.zurich.com
Personal assault under Money		Online Reporting:	liabilityclaims.zurich.co.uk/link/portal/charities liabilityclaims.zurich.co.uk/link/portal/charities
Personal accident			For more information about making a liability claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/liability-insurance-claim
Financial and administrative liability			
Professional negligence			
Hirers liability			
Fidelity guarantee			
Libel and slander			
Engineering insurance			
Engineering – Deterioration of stock			
Business travel			
Motor	Motor Claims	Tel:	0800 916 8872 (new motor claims) 0800 232 1913 (customer damage) 0800 169 5772 (liability team)
		Email:	zmmotorclaimsoffice@uk.zurich.com
		Online Reporting:	motorclaims.zurich.co.uk/link/portal/charity
			For more information about making a motor claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/motor-insurance-claim

Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116 (Switchboard)
----------------	------------------------	------	-----------------------------

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim or use our dedicated claims portals.
2. In the event of uncertainty, please call the relevant office for guidance.
3. Out of hours/Emergency Property losses - please contact 0800 028 0336

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
Registered in England and Wales | Company Number 103274 Website: www.das.co.uk
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL
Registered in England and Wales | Company Number 5417859 Website: www.daslaw.co.uk
DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Zurich Insurance Company Ltd A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.