

**Professional Indemnity Insurance  
Debt Management Practitioners  
Policy Terms & Conditions**

## **PROFESSIONAL INDEMNITY**

### **Debt Management**

**WHEREAS** the person or persons or partnership or Company named in the Schedule (hereinafter referred to as "the Insured", which term shall include his/their executors or personal representatives) has/have submitted a written proposal containing particulars and statements which (together with any other information which may have been supplied) it is agreed shall be the basis of this contract and are to be considered as incorporated herein, and have paid the premium stated in the Schedule.

## **INSURING CLAUSE**

**NOW THEREFORE**, we, the Underwriters, hereby agree to indemnify the Insured up to but not exceeding the sum stated in the Schedule for any sum or sums which the Insured may become legally liable to pay arising from any Claim or Claims first made against them and notified to the Underwriters during the Certificate Period as a direct result of any negligent act, error or omission in the professional conduct of their business, as stated in the Schedule, by the Insured or any partner or previous partner or any person or party employed or engaged by the Insured including sub-contractors, agents or consultants acting on the Insured's behalf and for whom the Insured are responsible.

**FURTHER**, it is understood and agreed that the liability of the Underwriters for all damages and defence costs and expenses incurred with the Underwriters' written consent in the investigation, defence and/or settlement of any claim shall not exceed in the aggregate during any one Certificate Period the amount specified in the Schedule

## **EXCESS**

Provided always that the Underwriters shall be liable only, in respect of any Claim hereunder, for that part of the Claim (which for the purpose of this clause shall include all costs and expenses incurred by Underwriters investigating and defending the Claim) which exceeds the amount stated as "the Excess" in the Schedule.

## **INDEMNITY TO EMPLOYEES**

In the event of a Claim or Claims being made against any employee of the Insured or former employee of the Insured whilst acting within the scope of his employment with the Insured which, if it had been made against the Insured, would have been the subject of indemnity under this Certificate, Underwriters' agree to indemnify such employee in a like manner to the Insured.

## **DISHONESTY OF EMPLOYEES**

Notwithstanding anything herein contained to the contrary it is noted and agreed that this Certificate and all other applicable endorsements are extended to indemnify the Insured for any Claim or Claims brought about, or contributed to, by the fraudulent, criminal or malicious act or omission of any person at any time employed by the Insured. Underwriters shall not be liable for any Claim arising from any fraudulent, criminal or malicious act or omission committed by any person after the discovery in relation to that person of reasonable cause for suspicion of fraud or dishonesty.

## **LOSS OF DOCUMENTS**

Subject to an Excess of £100 each and every Claim or loss, this Certificate will also cover the Insured up to a maximum of £100,000 for any reasonable costs and expenses incurred with Underwriters' consent in replacing or restoring any Document which is lost, damaged or destroyed during the Certificate Period. Underwriters will not pay for any loss brought about or contributed to by the dishonesty of the Insured's Partners, Directors or other Employees.

## **LIBEL AND SLANDER**

Notwithstanding anything contained herein to the contrary, it is understood and agreed that this Certificate is extended to indemnify the Insured for all sums which the Insured may become legally liable to pay in respect of any Claim or Claims made upon them in direct consequence of any Libel or Slander committed in good faith by the Insured in their professional capacity as stated in the Schedule. As a condition precedent to indemnity under this extension the Insured shall give Underwriters, unless another person is so nominated in the Schedule for such purpose, notice in writing within 3 days of the receipt of any such Claim made against them as defined in Condition (a) (i) and (ii) of the Certificate.

## **BREACH OF CONFIDENTIALITY**

Underwriters agree subject otherwise to the terms, conditions and exclusions of this Certificate to indemnify the Insured for any Claim or Claims made during the Certificate Period arising from the unintentional breach of confidentiality.

## **INFRINGEMENT OF COPYRIGHT**

It is understood and agreed that this Certificate is extended to indemnify the Insured in respect of any Claim or Claims brought against them arising out of any unintentional infringement of copyright or the unauthorised use of or infringement of the systems or designs of others.

## **PREDECESSORS IN BUSINESS**

It is hereby understood and agreed that cover is extended to include any predecessors in business of the Insured disclosed in writing to Underwriters prior to the inception of this Certificate. This shall be deemed to include Partners, Directors and Principals of those firms. However, such cover will not apply in respect of any work undertaken prior to the Retroactive Date shown in the Schedule (refer Condition 2 of this Certificate).

## **DATA PROTECTION ACT**

It is understood and agreed that this Certificate is extended to indemnify the Insured for Defence Costs and Expenses resulting from any prosecution first brought against the Insured and notified during the Certificate Period which arises out of the conduct of the Insured's business in respect of any offences or alleged offences under sections 21(1), 21(2), 22(6) or 47(1) of the Data Protection Act 1998.

## **COURT ATTENDANCE COSTS**

Underwriters agree to indemnify the Insured in the event that they or their legal representatives require the Insured to attend Court as a witness or in any other capacity in connection with a claim notified to, and to which indemnity is granted, under this policy. Underwriters agree to indemnify the Insured at the following rates per day for each day or part of a day for which attendance in Court is required:

- (i) for any Partner, Member or Director of the Insured : £300
- (ii) for any Employee of the Insured : £150

Which sums shall not be subject to "the Excess". However, Underwriters shall only pay such sums to the Insured in the event of the legal action against the Insured not succeeding or the case against the Insured being not proven.

## **EXCLUSIONS**

This Certificate does not cover any liability whatsoever arising out of:-

1. **GOODS OR PRODUCTS:** Any goods or products manufactured, constructed, altered, repaired, installed, serviced, treated, sold, supplied or distributed by the Insured or from any other business or occupation even though the same may be carried on by the Insured in conjunction with their business as stated in the Schedule.
2. **BODILY INJURY:** Bodily Injury, Sickness (including Mental Stress), Disease or Death sustained by any person whether or not in the employment of the Insured.

3. **DISHONESTY:** Any Claim or Claims made against the Insured as a result of any dishonest, malicious or illegal acts of any present or previous director principal or partner of the Insured.
4. **MOBILE/IMMOBILE PROPERTY:** The ownership, use, occupation or leasing of property, mobile and/or immobile, by, to or on behalf of the Insured.
5. **TERRITORIAL LIMITS:** Work in connection with contracts outside the United Kingdom, Northern Ireland, The Irish Republic, Channel Islands, Isle of Man and Member Countries of the European Union.
6. **JURISDICTION LIMITS:** Liability in respect of any action for damages brought against the Insured in a Court of Law outside the United Kingdom, Northern Ireland, The Irish Republic, Channel Islands, Isle of Man and Member Countries of the European Union.
7. **NUCLEAR/WAR:** Any Claim or loss whether directly or indirectly caused by, or contributed to by, or arising from;
  - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof: or
  - (b) war invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
8. **POLLUTION:** Any Claim or Claims based upon or arising out of or relating directly or indirectly to or in consequence of or in any way involving seepage pollution or contamination of any kind
9. **PRIOR CLAIMS OR CIRCUMSTANCES:** Any Claim or Circumstance known to the Insured prior to the inception of this Certificate.
10. **FINES:**
  - a) Fines, prosecution costs or penalties of any kind
  - b) Or penal, punitive, exemplary or aggravated damages.
11. **INVESTMENT:** Any investment of, or direct advice on, the investment of client funds.
12. **CONTROLLING INTEREST:** Any Claim or Claims brought by a firm company or organisation in whom any Partners(s)/Director(s) have a controlling interest unless such Claim or Claims are brought against the Insured by an independent third party source.
13. **OTHER INSURANCE:** If at the time any Claim arises under this Certificate the Insured is or would but for the existence of this Insurance be entitled to indemnity under any other Certificate or Certificates, the Underwriters shall not be liable except in respect of any excess beyond the amount which would have been payable under such other Certificate or Certificates had this Certificate not been effected.
14. **FINANCIAL MATTERS:** Any negligence on the part of the Insured in connection with the effecting or maintenance of insurance and/or in connection with the provision of finance or advice on financial matters.
15. **TRADING LOSSES:** Any Claim or Claims made in connection with any trading losses or trading liabilities incurred by the professional business conducted by the Insured including loss of any client account and/or custom.
16. **INSOLVENCY:** The insolvency or bankruptcy of the Insured or any Insurer, Underwriter, Building Society, Bank or other providers of finance or the bankruptcy of any partner, principal or director of the Insured.
17. **CONTRACTOR:** Any contract where the Insured acts as a Building or Engineering Contractor whether in conjunction with his/their profession as stated in the Schedule or not.

18. **TERRORISM:** Any Claim, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Certificate also excludes any Claim, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters' allege that by reason of this exclusion, any Claim, loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

19. **ASBESTOS & TOXIC MOULD:** Any Claim or loss arising directly or indirectly out of or resulting from or in consequence of, or in any way involving:-

- a) Asbestos, or any materials containing asbestos in whatever form or quantity; or
- b) The actual, potential, alleged or threatened formation, growth, presence, release or dispersal of any fungi, molds, spores or mycotoxins of any kind; or
- c) Any action taken by any party in response to the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of fungi, molds, spores or mycotoxins of any kind, such action to include investigating, testing for, detection of, monitoring of, treating, remediating or removing such fungi, molds, spores or mycotoxins; or
- d) Any governmental or regulatory order, requirement, directive, mandate or decree that any party take action in response to the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of fungi, molds, spores or mycotoxins of any kind, such action to include investigating, testing for, detection of, monitoring of, treating, remediating or removing such fungi, molds, spores or mycotoxins.

20. **PATENT:** Actual or alleged infringement of patent or misappropriation of trade secret.

21. **ASSOCIATED CO:** Any association or joint venture conducted with any third party other than in respect of any Claim arising from the Insured's business. The Underwriters will not be liable to pay any Claim made by any associated party within the association or joint venture unless such Claim emanates from a wholly independent third party.

22. **INTERNET:**

- (a) the failure of any computer or other electronic processing device or of any program, instruction or data for use in any computer or other electronic processing device, equipment or system to function in the way expected or intended;
- (b) the transmission or receipt of any virus, program or code that causes loss or damage to any computer system and/or prevents or impairs its proper function or performance; or
- (c) business conducted and/or transacted via the Internet, Intranet, Extranet and/or via the Insured's own website, Internet site, web-address and/or via the transmission of electronic mail or documents by electronic means. This exclusion shall not apply if the Insured can prove, to the reasonable satisfaction of Underwriters, that the liability to the Insured would have attached to the same extent in the absence of the fact that the business was conducted and/or transacted via the Internet, Intranet, Extranet and/or via the Insured's own website, Internet site, web-

address and/or via the transmission of electronic mail or documents by electronic means. Any such liability must also be subject to the Jurisdiction stated in the Schedule and arise from liability accruing within the Territorial Limits stated in the Schedule.

23. **GUARANTEE:** Any liability arising from any performance warranty, guarantee, penalty clause or liquidated damages clause unless the liability of the Insured would have existed to the same extent in the absence of such warranty, guarantee penalty clause or liquidated damages clause.
24. **PENSION:** Any liability arising directly or indirectly from the Insured acting in the capacity of trustee or administrator of any pension, retirement or superannuation scheme or programme.
25. **INVESTMENTS:** Any Claim arising out of, based upon, directly or indirectly resulting from or in consequence of, or in any way involving the depreciation, failure to appreciate or loss of any investments and/or property for investment purposes when such depreciation, failure to appreciate or loss is a result of normal or abnormal fluctuations in any financial, stock or commodity or other markets which are outside the influence or control of the Insured.
26. **FSA:** Any Claim arising directly or indirectly from the Insured's business which was regulated by FSA86 or is regulated by FSMA2000.
27. **INSOLVENCY PRACTITIONER:** Any liability arising directly or indirectly from the Insured acting in the capacity of Insolvency Practitioner.
28. **FINANCIAL INSTITUTION:** Any liability where the claimant either directly or indirectly is a Bank, Building Society or other lending institution unless the Certificate is specifically endorsed to cover these Claims.

## CONDITIONS

### CLAIMS CONDITIONS

The Claims Conditions are all Conditions precedent to Underwriters' liability. Underwriters will not make any payment under this Certificate unless the Insured complies with all requirements of the Claims Conditions.

1. **INSURED'S DUTIES IN THE EVENT OF A CLAIM:**  
(Libel and Slander Claims are subject to the additional notification requirements set out above).

Our ability to properly respond to any complaint or Claim depends upon you promptly notifying us of any problem you might face. This is especially so because the Civil Procedure Rules enable the Court to impose severe costs sanctions on litigants who act unreasonably either before or after commencement of proceedings. This may include for example failing to reply to a Letter of Claim within the periods of time prescribed by the Pre-Action protocols.

As a condition precedent to Underwriters' liability under this Certificate we therefore require that:

- (a)
  - (i) Any Claim to be notified to us in writing within 14 days always provided that such notification is made within the Certificate Period
  - (ii) Any Circumstance to be notified to us in writing within 30 days always provided that such notification is made during the Certificate Period. Such notice having been given, any subsequent Claim made against the Insured or loss sustained by them arising out of that Circumstance shall be deemed to have been first made or sustained during the Certificate Period.
- (b)
  - (i) The Insured shall not admit liability for or settle or make or promise any payment in respect of any Claim which may be the subject of indemnity hereunder or incur any costs or expenses in connection therewith without the written consent of the Underwriters who if they so wish shall be entitled to take over and conduct in the name of the Insured the defence and/or settlement of any such Claim.
  - (ii) The Insured shall at all times give to Underwriters and/or their duly appointed representatives all such information, co-operation and assistance as Underwriters may reasonably require. Insofar as the Claim

is subject to the Civil Procedure Rules such assistance will extend, but is not limited to the provision of signed statements or depositions as may be required to facilitate compliance with all, and any, Civil Procedure Rules, practice directions and pre-action protocols as may be issued and approved from time to time by the Head of Civil Justice. By way of example, and without limitation, the Insured's obligations will include, inter-alia:

- (a) The provision of full and prompt information, instructions, and or assistance to Underwriters or their duly appointed representatives;
- (b) The undertaking, by an appropriate representative of the Insured, of a reasonable search for documents required to be disclosed in any litigation, together with the provision of a signed disclosure statement in terms advised by legal representatives appointed by Underwriters;
- (c) The provision, by an appropriate representative of the Insured, of a signed statement verifying that he or she believes the facts stated in the defence, statement of case, responses to other parties requests for information or witness statements to be true.

## GENERAL CONDITIONS

2. **RETROACTIVE DATE:** Where a retroactive date is specified in the Schedule this Certificate will not respond in respect of any Claim or loss arising from contracts commenced or work carried out prior to the said retroactive date.
3. **CANCELLATION CLAUSE:** This Certificate can be cancelled by or on behalf of Underwriters by giving 30 days notice in writing to the Insured. A pro-rata amount of the premium will be returned unless the Insured has notified Underwriters of a Claim or a Circumstance prior to cancellation, in which case no premium will be returned.
4. **AGREEMENT TO PAY CLAIMS:** Underwriters agree to pay any Claim or Claims which may arise under this Certificate without requiring the Insured to dispute any Claim unless a Queen's Counsel or lawyer of comparable standing in the territory concerned (to be mutually agreed upon by Underwriters and the Insured) advise that the same could be contested with a reasonable prospect of success by the Insured and the Insured consents to such Claim being contested, but such consent is not to be unreasonably withheld. In the event of any dispute arising between the Insured and the Underwriters as to what constitutes an unreasonable refusal to contest a Claim at Law, the President for the time being of the Professional Body of which the Insured is a member shall nominate a referee to decide this point (only) and the decision of such referee shall be binding on both parties. In the event of the Insured not being a member of a Professional Body, the President for the time being of the Chartered Institute of Arbitrators shall nominate a referee to adjudicate as aforementioned.
5. **DISCHARGE OF LIABILITY:** Where in Underwriters' opinion a Claim may exceed the limit of Indemnity available under the Certificate Underwriters' reserve the right at any time to pay over the limit of indemnity to the Insured. In these circumstances Underwriters will have no further liability under the Certificate in relation to the Claim whether for defence costs and expenses or otherwise.
6. **SUBROGATION:** If any payment is made under this Certificate in respect of a Claim hereunder Underwriters are thereupon subrogated to all the Insured's rights of recovery thereto however Underwriters shall not exercise any such rights against any employee or former employee of the Insured unless the Claim has been brought about or contributed to by any dishonest fraudulent criminal or malicious act of the employee, it being understood that Underwriters shall at all times retain all the Insured's rights of recovery against any person or party who is not an employee of the Insured or former employee of the Insured.
7. **FRAUDULENT CLAIMS:** If the Insured shall make or refer any Claim knowing the Claim to be false or fraudulent, as regards amount or otherwise, this Certificate shall become void and all Claims thereunder shall be forfeited
8. **DISCLAIMER OF LIABILITY BY UNDERWRITERS:** In the event of Underwriters at any time being entitled to avoid this Certificate ab initio by reason of any materially inaccurate or misleading information given to Underwriters in the Proposal Form or at any time during the negotiations leading to the inception of this Certificate or as a result of failure to disclose material facts before the conclusion of the

Certificate or for any other reason at law, Underwriters may at their election instead of avoiding this Certificate ab initio give notice to the Insured that they regard this Certificate as of full force and effect save that there shall be excluded from the indemnity afforded hereunder any Claim which has arisen or which may arise and which is related to circumstances which ought to have been disclosed to the Underwriters in the Proposal Form or which arises out of materially inaccurate or misleading information given to Underwriters. This Certificate shall then continue as if the same had been specifically endorsed ab initio excluding the particular Claim or Circumstance referred to in the said notice.

9. **INTERPRETATION CLAUSE:** Notwithstanding the Jurisdiction Limits contained herein, any dispute in respect of the interpretation or application of this Certificate, or its terms, conditions and exclusions, will be subject to the law of England and Wales.
10. **THIRD PARTY ACT 1999 PROVISIONS CLAUSE:** It is hereby noted and agreed that the terms of this Certificate will only be enforceable by the named Insured(s). A person who is not a named Insured has no rights under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this Certificate but this does not affect any right or remedy of a third party which exists or is available apart from that act.
11. **CHOICE OF LAW:** There is a choice of law applicable to this Certificate but unless Underwriters agree otherwise English law will apply.

## **DEFINITIONS:**

**“CLAIM”** shall mean any legal proceedings, Letter of Claim or series (whether by one or more than one Claimant) arising from or in connection with or attributable to any one act, error, omission or originating cause or source or the dishonesty of any person or group of persons acting together. Any such series of Claims shall be deemed to be one Claim for all purposes under this Certificate.

**“CIRCUMSTANCE”** shall mean a specific situation the details of which should be provided to Underwriters where there is:

- (a) An intimation of a Claim against the Insured
- (b) Any known direct or indirect criticism or dispute whether expressed or implied relating to the performance of the Insured (whether justified or not) which may give rise to third party loss or damage
- (c) Any known direct or indirect criticism or dispute whether expressed or implied relating to performance (whether justified or not) of a party for whom and for which the Insured may be responsible which may give rise to third party loss or damage
- (d) Any awareness of the Insured of a failing or real doubt of efficacy of their own performance or of the performance of a party for whom and for which they may be responsible which might give rise to third party loss or damage
- (e) Any awareness of the Insured, that materials goods, services or actions or actions specified, designed or recommended by the Insured or by a party for whom and for which the Insured may be responsible have failed to meet the standard required and which may result in some third party loss or damage

Which may be the subject of indemnity under this Certificate.

**“LETTER OF CLAIM”** shall mean any letter or written communication whether expressed to be written under a pre-action protocol or otherwise which indicates any suggestion that a Claim for damages against the insured may be made.

**“COMPUTER SYSTEM”** shall mean any computer, data processing equipment media or part thereof, or system of data storage and retrieval, or communications system, network, protocol or part thereof, or storage device, microchip, integrated circuit, real-time clock system or similar device or any computer software (including but not limited to application software, operating systems, runtime environments or compilers), firmware or microcode used owned operated or relied upon by the Insured.



**“DOCUMENTS”** shall mean deeds wills agreements maps plans records books letters Certificates Computer System Records forms and documents of whatsoever nature whether written printed or reproduced by any other method (other than bearer bonds coupons bank notes currency notes and negotiable instruments)

**“EXTRANET”** means a restricted-access group of inter-connected networks accessible via service providers or online service providers using dial-up telephone service, digital subscriber lines, integrated service digital network lines, cable modem access or similar transfer mediums

**“INTERNET”** means the worldwide group of inter-connected networks accessible via service providers or online service providers using dial-up telephone service, digital subscriber lines, integrated service digital network lines, cable modem access or similar transfer mediums

**“INTRANET”** means one or more inter-connected networks with restricted access to the Insured via service providers or online service providers using dial-up telephone service, digital subscriber lines, integrated service digital network lines, cable modem access or similar transfer mediums.

**“TERRORIST ACTION”** means the actual or threatened:

- (a) use of force or violence against persons or property, or
- (b) commission of an act dangerous to human life or property, or
- (c) commission of an act that interferes with or disrupts an electronic or communications system undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority, or military force, when any of the following applies:
  - (i) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy; or
  - (ii) the apparent intent or effect is to cause alarm, fright, fear of danger, or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
  - (iii) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

## **PREMIUM INSTALMENT CLAUSE**

In consideration of Our accepting payment of the premium under this Certificate by instalments, one of the following alternatives shall apply:

- a) if payment of the premium is made by using the Towergate approved monthly Premium Instalment option:

In the event of a payment default this Certificate may be cancelled at any time at the request of the premium instalment facility provider in writing to Towergate Lifestyle and the premium hereon shall be adjusted on the basis of the Us receiving or retaining the customary pro-rata adjustment

In the event of a payment default this Certificate may also be cancelled by Us or on our behalf by seven days notice given in writing to You at Your last known address, and the premium hereon shall be adjusted on the basis of Us receiving or retaining the customary pro-rata adjustment

or:

- b) if payment is to be made to Towergate Lifestyle using the monthly direct debit option:

It is hereby noted and agreed that in the event of any default in payment of any instalments by You, the full outstanding balance becomes payable immediately to Towergate Lifestyle

In the event of the You failing to pay such amount within 10 days of the notice of default of payment, it is hereby noted and agreed that this Certificate may be cancelled at any time at the request of Towergate Lifestyle by seven days notice given in writing to You at Your last known address and the premium hereon shall be adjusted on the basis of the Us receiving or retaining the customary pro-rata adjustment

Notice shall be deemed to be duly received in the course of the post if sent by pre-paid letter post properly addressed

## **REPORTING CLAIMS MADE AGAINST YOU**

Report all complaints or claims immediately on receipt to:

The Managing Director  
Towergate Lifestyle  
Suite 6 The South West Centre  
Troutbeck Road  
Sheffield  
South Yorkshire

Tel: 0114 250 0011  
Fax 0114 250 0033  
Email [lifestyle@towergate.co.uk](mailto:lifestyle@towergate.co.uk)

Or to:

Devonshire Claims Services  
5<sup>th</sup> Floor Munster House  
42 Mincing Lane  
London  
EC3R 7AE

Tel: 0870 839 0839  
Fax: 0870 839 0909

## **COMPLAINTS PROCEDURE**

Any enquiry or complaint should be made in writing and addressed in the first instance to your Broker or to Towergate Lifestyle at the following address:

The Managing Director  
Towergate Lifestyle  
Suite 6 The South West Centre  
Troutbeck Road  
Sheffield  
South Yorkshire  
S7 2QA

Tel: 0114 250 0011  
Fax: 0114 250 0033  
Email: [lifestyle@towergate.co.uk](mailto:lifestyle@towergate.co.uk)

We will acknowledge your complaint at the earliest opportunity, investigate your complaint thoroughly, keep you informed of the progress at all times and will do everything we can to resolve your complaint quickly and fairly.

If you are not satisfied with the way your complaint has been dealt with, you may ask the Complaints Department at Lloyds to review your case without prejudice to your rights in Law. The address is as follows:

Complaints Department  
Lloyds  
1 Lime Street  
London  
EC3M 7HA

Tel: 0207 623 7100

If the complaint cannot be resolved to your satisfaction and you are seeking resolution as a private individual or as a small business, charity or trust with an annual turnover of less than £1 million you may refer the matter to:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 020 7488 6200  
Fax: 020 7423 7222  
Email: [enquires@financial-ombudsman.org](mailto:enquires@financial-ombudsman.org)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)