



Mercia Marine (Underwriting) Limited

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Authorised & Regulated by the Financial Conduct Authority

NOTICE TO POLICYHOLDER

IMPORTANT CHANGES

AMENDMENTS TO QUADRANT & DINGHY POLICIES – June 2013

As from 01 June 2013:

- 1 The Insurer for the Quadrant & Dinghy Policies is changed to Allianz Global Corporate & Specialty SE of 60 Gracechurch Street, London EC3V 0HR.
- 2 The Complaints Handling Section, Step 3 of both policies is amended in accordance with the attached new policy wording and Summary of Cover.
- 3 Claims should no longer be advised to Concordia Consultancy Ltd. All claims on the policy should initially be advised to Mercia Marine.
- 4 As a consequence of the Consumer Insurance (Disclosure and Representations) Act 2012 we have revised our Terms of Business & Status Disclosure and a copy is attached for your attention. Please read it carefully. As a Consumer Customer (as opposed to a Commercial Customer) the former principle of “utmost good faith” in your dealings with insurers is relaxed. You must now take reasonable care not to make a misrepresentation in any of the information you give to an insurer. For Commercial Customers the existing rule applies.
- 5 The Financial Services Authority, who formerly regulated our business dealings, has now been replaced by the Financial Conduct Authority and their contact details are shown on our Terms of Business.
- 6 Please note that our fees for issue of new policies and renewal documents have increased very slightly. We may also make a charge for a mid-term adjustment, copy documents or cancellations.

Mercia Marine (Underwriting) Limited
01.05.2013(D)