

## REGULATORY NOTICE

### **Demands & Needs Statement Public Liability & Professional Indemnity**

From the information you have provided we have identified your demands and needs as those looking for Public Liability and Professional Indemnity Insurance to indemnify you against legal costs and damages arising out of claims for third party injury or third party damage claims.

In accordance with policy terms and conditions Public Liability and Professional Indemnity Insurance provides you (according to the cover selected) with cover for claims arising for damages and legal costs as a result of a third party injury or damage. Cover is also provided for products sold and supplied.

We have not provided any recommendation as to the cover you should take and the chosen product has been selected by you based on the factual information supplied.

You must read the key facts document which gives a summary of the cover. By proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.

### **Demands & Needs Statement Personal Accident**

From the information you have provided we have identified your demands and needs as those looking for Personal Accident Insurance for protection in the event of an accident resulting in injury sustained whilst participating in your approved sporting activity.

In accordance with policy terms and conditions Personal Accident Insurance provides you (according to the cover selected) with cover for accidental death, lost of limbs, eyes, speech or hearing along with cover for temporary and permanent disablement from carrying out any gainful employment.

We have not provided any recommendation as to the cover you should take and the chosen product has been selected by you based on the factual information supplied.

You must read the key facts document which gives a summary of the cover. By proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.