

14th February 2019

Letter to all policyholders regarding a change in capacity

Dear Sir or Madam,

We are writing in reference to an insurance policy you hold with us, which is administered by Legal Insurance Management Ltd (LIM) and currently underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

We are delighted to inform you that, with effect from 26th March 2019, all new business and renewals administered by Legal Insurance Management Ltd will be underwritten by Royal & Sun Alliance Insurance plc (RSA). Should you have any queries in regards to this, please contact your Insurance Broker.

We have also taken the opportunity to review our current insurance offerings, looking to enhance cover wherever possible. We are delighted to advise that the Employment head of cover within our Household Legal Expenses Insurance product has been enhanced and will now provide cover for:

- Costs for advice and guidance during any formal internal employment proceedings, including any settlement or compromise negotiations or during ACAS Early Conciliation negotiations, up to £250.

Meaning LIM will support its clients at the earliest opportunity, should formal internal employment proceedings be issued.

Please be assured that the migration to RSA will not affect our core principles:

- RSA will continue to honour the terms and conditions of your policy.
- RSA will continue to pay all valid claims.
- RSA enjoys the strong rating of A as rated by S&P.

If you have any questions regarding this communication please do not hesitate to contact us.

Yours faithfully,



Barry Smith, FCII
Managing Director