**Endorsement – Important Changes to your My Holiday Home Insurance Policy**

**With effect from 1st January 2019, this contract of insurance is insured by Lloyd’s Insurance Company S.A. and the following amendments will be made to your policy documentation:**

1. **All references to Canopius Managing Agents Limited in your UK & European Household schedule and your policy wording are deleted wherever shown and are to be replaced by Lloyds Insurance Company S.A.**

Lloyd’s Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

Website address: [www.lloyds.com/brussels](http://www.lloyds.com/brussels) E-mail: enquiries.lloydsbrussels@lloyds.com Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.

1. **References to the Financial Ombudsman Service (F.O.S.) in your policy documentation will have the following Statement in addition to the current wording;**
	1. Your complaint will be acknowledged, in writing, within 5 (five) business days of the complaint being made. A decision on your complaint will be provided to you, in writing, within 8 (eight) weeks of the complaint being made. Should you remain dissatisfied with the final response or if you have not received a final response within 8 (eight) weeks of the complaint being made, you may be eligible to refer your complaint to the Financial Ombudsman Service in the United Kingdom. The contact details are as follows:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

United Kingdom

Telephone: +44 20 7964 0500 (from outside the UK)

Telephone: 0800 023 4 567 (from inside the UK)

Fax: +44 20 7964 1001

Website: www.financial-ombudsman.org.uk

If you have purchased your contract online you may also make a complaint via the EU’s online dispute resolution (ODR) platform. The website for the ODR platform is [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr). The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

LBS0045

01/01/2019.

1. **Assist Insurance Services Limited trading as My Holiday Home Insurance is the Coverholder. The Coverholder acts as an agent of Lloyd’s Insurance Company S.A. in performing its duties under the Coverholder Appointment Agreement with the Unique Market Reference (UMR No) stated within this policy.**
2. **Lloyd’s Insurance Company S.A. is authorised and regulated by the National Bank of Belgium. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.”**