



Citi Commercial Cards Travel Insurance

Summary of Insurance Policy and Terms and Conditions

Effective From: June 1st 2023 to May 31st, 2024



Treasury and Trade Solutions



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Introduction

This document summarizes the insurance benefits under Policy or Certificate Number: 004511A – 2023 for Citi Commercial Cardholders who have a valid Corporate Card, a Purchasing card, a One Card, a Virtual Card Account (VCA) or a Central Travel Account. The policy is underwritten by certain underwriters at Lloyd's Insurance Company S.A. and is arranged by Aspire Insurance Advisers Europe SRL.

The policy is held by Citibank Europe Plc. 1 North Wall Quay IFSC Dublin D01T8Y1 Ireland, who is the only policyholder and has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of (and in trust for) Citi Commercial Cardholders. This document summarizes the benefits available under the policy of insurance held by Citi for the benefit of their Commercial Card holders; it does not give the Account/ Cardholders direct rights under the policy. Compliance with the policy terms and conditions is required if benefits are to be paid.

Section 1: Eligibility

1.1 To be eligible for the benefits of a Journey, at least 50% of the cost of the Journey must have been paid on the Client's Corporate Card, a Purchasing card, a One Card, a Virtual Card Account (VCA) or a Central Travel Account.

Section 2: Period of Insurance

2.1 The entitlement to Benefits and Services will cease automatically on the date Underwriters receive written notification of the deletion of the Account/Cardholder or the termination of the Account/Cardholder's Commercial card account, whichever comes first.

2.2 An Account/Cardholder's eligibility for the Benefits and Services shall cease on the earliest of:

- i. the date the Account/Cardholder is no longer eligible for the Benefits and Services pursuant to the insurance contract; or
- ii. the Date of Termination or Expiry Date, whichever occurs first.

Section 3: General Definitions

The following words or expressions shown below appear in bold in this Certificate and have the following meanings wherever they appear in this document.

Act of Terrorism shall mean an act, including but not limited to the use of force or violence and/or 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 or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Account/Cardholder shall mean any person not yet 76 (seventy-six) years old and who has a valid Citi Corporate Card, One Card or Central Travel Account.

Baggage shall mean accompanied personal goods belonging to the Account/Cardholder or for which the Account/Cardholder is responsible, and which are taken by the Account/Cardholder on a Journey or acquired by



The Account/Cardholder during a Journey. Baggage shall include Valuables.

Benefits shall mean the benefits supplied by Underwriters under the terms and conditions of the insurance policy, as set out in Section 6 and Section 7 inclusive.

Benefit Limit refers to the maximum benefit amount for which the Underwriters shall be responsible under the insurance policy towards any one Account/Cardholder during any one event, subject to the terms and conditions as defined hereunder.

Card means a card issued pursuant to the Citi's Commercial card program.

Claims Administrator shall mean Crawford's & Co who are authorised to manage claims on behalf of the Underwriter of the policy.

Client means Citi.

Colleague shall mean any business associate, client, guest or other person travelling for business purpose (other than Family or Relatives) as the Account/Cardholder employer wishes and travelling with the Account/Cardholder on a Journey.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Crawford and Company shall mean Crawford and Company - Jan Olieslagerslaan 41 • 1800 Vilvoorde, Belgium.

Domestic Common Carrier shall mean any domestic public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Effective Date shall mean 1st June 2023.

Expiry Date shall mean 31st May 2024.

General Exclusions means the exclusions listed in section 8 of this summary document.

Hi-jack means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof.

International SOS shall mean International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom.

Journey shall mean the first 90 days of any trip, falling entirely within the Period of Insurance, where at least 50% of the total value of tickets for travel on a Domestic Common Carrier or Common Carrier have been paid by using such Account/Cardholder's Commercial Card, One Card or Central Travel Account issued by the Client. The Journey shall be deemed to have begun with the Account/Cardholder's departure from the home where such Account/Cardholder normally resides and shall have ended upon return to that home.

Period of Insurance shall be the period between the Effective Date and the Expiry Date.

Services refers to 24-hour assistance and other related emergency services to be provided by International SOS Assistance as described in section 5 of this Certificate.

Underwriters/They/Them refers to certain underwriters at Lloyds Europe.

Valuables shall mean jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, audio, video, computer, television and telecommunications equipment (including Compact Discs, Digital Video Discs, tapes, films, cassettes, cartridges, batteries and headphones), computer games, handheld consoles/computers and



games, iPods/MP3/MP4 players and associated equipment, telescopes, binoculars, sports/activity equipment (excluding winter sports equipment) and photographic equipment only.

You shall mean the Account/Cardholder.

Section 4: Geographical Limits

4.1 The Services and Benefits described in the insurance policy are provided on a worldwide basis.

4.2 Coverage applies to Corporate Card, One Card or Central Travel Account cards issued in the following countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Israel, Italy, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden, Switzerland, and United Kingdom.

Section 5: Medical and Travel Assistance Services

5.1 Assistance Services

International SOS will provide various medical and travel assistance Services. Those services provided directly by International SOS are covered under the terms of the insurance policy. Where a third party, such as a physician or courier, is utilised, the provision of such Services is at the expense of the Account/Cardholder.

5.2 International SOS Services

5.2.1 Telephone assistance If contacted, International SOS will provide medical advice to the Account/Cardholder by telephone, including information on inoculation requirements for travel. International SOS will also provide information on travel visas. It must be noted that any such advice is inevitably limited by the circumstances and International SOS cannot be held liable for errors.

5.2.2 Service Provider referral If contacted, International SOS will provide to the Account/Cardholder contact details for medical or legal service providers, including physicians, dentists, lawyers, legal practitioners, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst International SOS exercises care and diligence in selecting the providers, it does not provide the actual advice and is not responsible for the advice given or the outcome thereof. Further, the cost of the provision of the actual Services by third parties are not covered by this Service; they must be borne separately by the Account/Cardholder.

5.2.3 Medical Monitoring In the event of the Account/Cardholder requiring hospitalisation, International SOS will, if required, monitor the Account/cardholder's medical condition during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation.

5.2.4 Account/Cardholder support In the event that International SOS is contacted to report a lost or stolen Card or for account queries, International SOS shall contact the Client's customer service line as soon as practicable.

5.2.5 Guarantee of Payment International SOS will guarantee or pay any required hospital admittance deposit on behalf of Account/Cardholder. The provision of such guarantees will be dependent on International SOS first receiving funds from the Account/ Cardholder's employer.



5.3 Third-Party Services

5.3.1 In the event of an emergency where, either the Account/Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Account/Cardholder cannot be moved and local medical treatment is unavailable, International SOS will send an appropriate medical practitioner to the Account/Cardholder. International SOS will not pay for the costs of such Services. They must be borne separately by the Account/Cardholder.

5.3.2 International SOS will arrange to have delivered to the Account/Card holder essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the Account/Cardholder's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. International SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof. They must be borne separately by the Account/Cardholder.

Section 6: Inconvenience

6.1 Travel Delay

In the event of:

- (i) industrial action
- (ii) adverse weather conditions
- (iii) mechanical breakdown or derangement of the Account/Cardholder's aircraft or sea vessel; or
- (iv) the grounding of the aircraft on which the Account/Cardholder is due to travel as a result of mechanical or structural defect;

which results in the delayed departure of the Account/Cardholder's flight or sailing for at least four hours on the outward or return Journey from the time shown in the carrier's travel itinerary as supplied to the Account/Cardholder, the Underwriters will arrange a payment.

The payment under this Section is up to the limits as shown in Section 7 of this summary of insurance policy, per hour's delay, up to a maximum of 12 hours, provided always that the Account/Cardholder shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay.

The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

6.2 Baggage Delay

In the event of an Account/Cardholder's Baggage being temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents, the Underwriters will pay up to the limits as shown in Section 7 of this summary of insurance policy (for the purchase of immediate necessities) per hour's delay, to a maximum of 12 hours. Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay. Please contact your airline for lost luggage compensation.



6.3 Document Replacement

In the event of an Account/Cardholder forgetting, losing or misplacing (either permanently or temporarily) any essential documents needed whilst on a Journey, the Underwriters will arrange the payment of all reasonable costs necessarily

incurred for replacing essential documents (including such items as personal computer discs and presentation slides) up to the limits shown in Section 7 of this summary of insurance policy.

All such costs must be approved by Administrator on behalf of the Underwriters prior to their being incurred. Replacement costs shall not be payable for any loss consequent or resulting from the loss of said documents beyond the physical cost of replacing said documents. The intrinsic value of any savings bond, bankers bill of value (cheques, traveler's cheques and the like) or similar documents, if such is lost by an Account/Cardholder, shall not be replaced.

6.4 Hi-Jack

Should the Account/Cardholder's means of transport be subject to a Hi-jack during a covered trip, the Underwriters will pay up to the limits shown in Section 7 of this Summary of insurance policy for each day of detention for a maximum of 21 (twenty-one) days.

6.5 Legal Expenses

The Claims Administrator will, with the Underwriter's written consent, provide cover for Requesting

6.6 Specific Exclusions to Section 6

In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for inconvenience Benefits:

- i. Payment in respect of the first four hours of delay (excluding payment for Hi-jack); being the Excess as stated in Section 7;
- ii. Payment in respect of more than 2 (two) Account / Cardholders traveling on the same Journey;
- iii. Delay resulting from the failure of the Account/Cardholder to provide the necessary correct documentation;
- iv. Delay resulting from the failure of the Account/Cardholder to allow reasonable time to reach the point of departure given the circumstances known at the time;
- v. Delay arising as a result of any official Government suspension or cancellation of a service;
- vi. In respect of Baggage delay or loss of documents, loss, temporary loss/misplacement not reported to either the police within 24 (twenty-four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;
- vii. In respect of Hi-jack, claims arising from the Account/Cardholder being individually selected as a victim as a result of their or their family or business activities causing a reasonable expectation of increased risk;
- viii. In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Account/Cardholder during the Journey;
- ix. In respect of Legal expenses, any claim where in the opinion of the Underwriters there is insufficient prospect of success in obtaining a reasonable benefit;



- x. In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
- xi. In respect of Legal expenses, benefits rendered without the authorisation and/or intervention of International SOS; and
- xii. In respect of Legal expenses, claims for professional negligence fines, penalties, or punitive damages;

Section 7: Summary of Benefits, Benefit Limits & Excesses

Section	Benefit	Benefit Limit Per Account/Cardholder per Event	Excess per Account/Cardholder per Event
Section 5	Medical and Travel Assistance Services		None
Section 6	Inconvenience Benefits <ul style="list-style-type: none"> ▪ Travel delay per hour (maximum 12 hours) ▪ Baggage delay per hour (maximum 12 hours) ▪ Document replacement ▪ Hi-Jack per day (maximum of 21 days) ▪ Legal expenses 	<ul style="list-style-type: none"> ▪ EUR 40 ▪ EUR 60 ▪ EUR 1,000 ▪ EUR 50 ▪ EUR 2,500 	<ul style="list-style-type: none"> ▪ 4 hours ▪ 4 hours ▪ None ▪ None ▪ None

Section 8: General Conditions

8.1 The Account/Cardholder must take reasonable care to prevent loss, theft, damage, expense, liability, and to protect, save and/or recover Baggage and Money.

8.2 International SOS shall use its best endeavors to provide the Benefits and Services described in this summary of Insurance policy document but any help and intervention depends upon and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on International SOS obtaining the necessary authorisations issued by the various authorities concerned. International SOS shall not be required to provide Benefits and Services to the Account/ Cardholders, who in the sole opinion of International SOS, are located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.

8.3 Written notice of any event or proceedings which may give rise to a claim shall be given to Underwriters within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by Underwriters shall be provided at the expense of the Client or Account/Cardholder or their legal representative. A claim form must be completed by the Account/Cardholder and submitted to Underwriters within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of Underwriters where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.



8.4 If fraudulent means or devices are used by the Account/Cardholder and/or anyone acting on his/her behalf, to obtain any Benefits or Services provided under this Certificate, any and all rights in respect of the concerned Account/Cardholder in terms of this Certificate shall be forfeited immediately. The Underwriters may recover from the Account/Cardholder any sums paid to the Account/Cardholder in respect of the fraudulent Claim.

8.5 If the Benefits and Services of this summary of Insurance policy are covered in whole or in part by any other insurance policy and/or other source, the Account/Card holder shall only be entitled to claim those costs, which cannot be recovered by the Account/Card holder from such other policy(ies)/sources.

8.6 Underwriters may at any time and at their own expense and without prejudice to the insurance policy take proceedings in the name of the Account/Cardholder to obtain compensation or secure a payment from any third party in respect of any event giving rise to the provision of Benefits and Services.

Section 9: General Exclusions Applying To All Sections

The insurance policy does not cover:

9.1 Any claim which is more specifically covered elsewhere, as more fully set forth in General Condition 8.5;

9.2 Expenses, which are more specifically covered by or recoverable from any other insurance policy or national insurance programme under which the Account/Cardholder is covered;

9.3 Claims for events occurring after the Journey;

9.4 Any claim in respect of Account/Cardholders aged 76 (seventy-six) years or older at the start of a Journey

9.5 Any Journey booked or undertaken against medical advice;

9.6 Any claim resulting from the failure of the Account/Cardholder to exercise all reasonable care to protect themselves and their property;

9.7 The commission of, or the attempt to commit, an unlawful act;

9.8 Any claim, arising from or related to, involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of Terrorism or war regardless of any contributory causes(s);

9.9 Any claim arising from or related to;

9.9.1 loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.

9.9.2 any legal liability of whatsoever nature. Caused by or contributed to by or arising from:

(a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

(c) nuclear reaction, nuclear radiation or radioactive contamination

9.10 Any claim arising from or related to:

9.10.1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or



9.10.2 any Act of Terrorism. This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 9.10.1 and/ or 9.10.2 above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Account/ Cardholder. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect;

9.11 Services provided by any party other than International SOS for which no charge would be made if this insurance policy were not in place;

9.12 Claims notified more than 90 (ninety) days after the date an event, as more fully set forth in General Condition 8.3;

9.13 Consequential loss other than stated as being specifically covered;

9.14 Any claim arising from or related to the Account/Cardholder engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;

9.15 Any claim arising from or related to the Account/Cardholder engaging in any winter sports;

9.16 Any claim arising from or related to the Account/Cardholder engaging in active service in the armed forces of any nation;

9.17 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.

9.18 Any claim arising from or related to the Cardholder travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.

9.19 Any claim arising from or related to the cessation of trading of the tour operator, agent or other transport provider.

Section 10: Intermediary

The intermediary for this contract is Aspire Insurance Advisers Ltd, Aspire Insurance Advisers Europe SRL, Esplanade 1/B7, 1020 Brussels, Belgium to whom all correspondence should be addressed.

Section 11: Requesting Emergency or Travel Assistance

Emergency Medical and Travel assistance Services are available 24 hours a day from International SOS. In the event that the Account/Cardholder requires these services, please call +44 208 762 8623.

Section 12: How to Make a Claim

12.1 In the event of an event occurring that may give rise to a claim under the insurance policy, the Account/Cardholder, or his representative, should contact Crawford and Company by telephone on +3222570358 during office hours of GMT 09.00 to GMT 17.00hrs. Outside normal GMT working hours, the Account/Cardholder should contact Crawford by email citibank@broadspire.eu and request a claim form or call back during office hours as stated above.



In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: citibank@broadspire.eu

12.2 You must first check this document and the relevant section(s), terms, conditions and exclusions, to ensure that what You are intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit card slips, or other documentary evidence will be required to be submitted in support of any claim.

12.3 Upon contacting Crawford & Company to report a claim, You should request a claim form, which should be returned to the address given within 28 days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

Section 13: Complaints Procedure

Crawford and Company aim to provide a high-class service at all times, however if the service is found to be unsatisfactory, the following procedure is available to resolve the problem:

In the first instance You should write with details of the complaint to:
Broadspire, by Crawford & Company, Jan Olieslagerslaan 41,B-4100 Vilvoorde, Brussels, Belgium

You can also refer the situation to the Complaints Department at Lloyd's, who may, in certain circumstances, be able to review the matter. Their Address is :

Service Manager
Complaints team
Lloyd's Insurance Company S.A.
Bastion Tower
Marsveldplein 5,
1050 Brussels, Belgium,
Tel: +32 (0)2 227 39 40,
E-mail: LloydsEurope.Complaints@lloyds.com

You can also appoint someone to act on your behalf; however, we will need written confirmation that they have your permission to do so. Please note, any professional fees incurred will be your responsibility.

In the event that the Complaints Department is unable to resolve the complaint, it may be possible for it to be referred it to the Financial Services and Markets Authority. Further details will be provided at the appropriate stage of the complaints process.

Section 14: Other Provisions

Underwriters' Data Privacy Notice

For the purposes of this Section, “They/them/Their” shall be defined as certain Underwriters at Lloyd’s, the Coverholder and any agents. The security of data is very important to Them, and They will handle it with regard to all appropriate security measures. They will collect and process data (including personal information) about any person insured under Policy or Certificate Number: 004511A – 2023 for its administration, the handling of claims and the provision of customer services, and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. Their handling of data is consistent with the core necessary personal data uses and disclosures set out in the London Insurance Market Core Uses Information Notice [at <http://www.lmalloyds.com/GDPR>], which the Account/Cardholder should review. All data may be used by Them for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without the Account/Cardholder’s express consent. All data provided by the Account/Cardholder about other people to be insured, such other associates, must be with their permission. It is the Account/Cardholder’s responsibility to inform them about Their use of their data. Data will not be retained for longer than necessary and will be deleted within seven years after expiry of this Policy or Certificate Number: 004511A – 2023, unless it is further required for legal or regulatory reasons. The Account/Cardholder has a number of rights in relation to their data, including the right to request a copy of the information (for which there may be a small fee that he/she has to bear), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection. If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, the Account/Cardholder should contact the party identified in Section 15. If the Account/Cardholder is not satisfied with the way in which any personal data has been managed, he/she may complain to the Information Commissioner’s Office at: Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate) Email: casework@ico.org.uk

Contracts (Rights of Third Parties) Act 1999 or country equivalent

A person who is not a party to Policy or Certificate Number: 004511A – 2023 has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of the policy but this does not affect any right or remedy of a third party which exists or is available apart from that act.

Sanction Limitation And Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100

15 September 2010

Section 15: European Service of Suit and Jurisdiction Clause

It is agreed that this Insurance shall be governed exclusively by the law and practice of {Response}, and any disputes



arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent

court in Ireland. The Underwriters hereon agree that all summonses, notices or processes requiring to be served upon Them for the purpose of instituting any legal proceedings against Them in connection with this Insurance shall be

properly served if addressed to Them and delivered to Them care of

Eamonn Egan

General Representative and country manager for Ireland

Lloyd's Insurance Company S.A.

7/8 Wilton Terrace

Dublin 2

D02 KC57

Ireland

who in this instance, have authority to accept service on their behalf.

Underwriters by giving the above authority do not renounce their right to any special delays or periods of time to which they may be entitled for the service of any such summonses, notices or processes by reason of their residence or domicile in England.

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Please note that where They deal with You through a retail agent, in respect of claims that You refer to Them, They act as an agent for the Insurers and not as agent for You.

