Professional Liability
Insurance Policy

Professional Indemnity
insurance policy
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Chubb European Group Limited

(herein called ‘the Company’)

In consideration of payment of the premium and subject to the terms of this Policy, the Company and the Policyholder agree as follows:

1. Insuring Clause 1: Liability

The Company shall pay, on behalf of each Insured, Loss on account of a Claim alleging:

(a) a failure to perform, or negligent act, error or omission in the performance of, advice or services which are, or if performed would be, within the Business Activity, by:

(i) that Insured;

(ii) any person, partnership, firm or company acting on behalf of an Insured Organisation; or

(iii) any predecessor in business of an Insured Organisation;

(b) libel, slander or any other form of defamation by that Insured;

(c) dishonesty of an Employee; or

(d) loss, damage or destruction of Documents.

2. Insuring Clause 2: Formal Investigation Expenses

The Company shall pay, on behalf of each Insured, Formal Investigation Expenses.

3. Insuring Clause 3: Document Replacement Costs

The Company shall pay, on behalf of each Insured, the reasonable costs and expenses of replacing or restoring Documents whose loss, damage or destruction is first discovered by that Insured during the Policy Period, up to a maximum liability for the Policy Period of £100,000.

4. Insuring Clause 4: Compensation for Court Attendance and Staff Disruption

With regard to each Claim, other than a Formal Investigation, Loss on account of which is covered by this Policy:

(a) the Company shall, if a principal, partner, director or Employee of an Insured Organisation attends a court or arbitration hearing as a witness, compensate for that person being so occupied, by paying £250 for each day on which that person attends as a witness;

(b) the Company shall, if a principal, partner, director or Employee of an Insured Organisation is interviewed by the lawyers conducting the defence of the Claim for the purpose of composing a witness statement, compensate for that person being so occupied, by paying £50 per hour in respect of the time certified by the lawyers as time being interviewed;

(c) the Company shall, if a principal, partner, director or Employee of an Insured Organisation is reasonably needed to attend a Conference or Consultation with Counsel (as that expression is used by the Bar of England and Wales), compensate for that person being so occupied, by paying £50 per hour in respect of the time certified by the lawyers conducting the defence of the Claim as time spent in such Conference or Consultation;

(d) the Company shall, if a principal, partner, director or Employee of an Insured Organisation attends a court or arbitration hearing as observer, compensate for that person being so occupied, by paying £50 per hour in respect of the time certified by the lawyers as time being interviewed at that hearing.

Compensation payable by the Company pursuant to this Section shall be paid to the Insured Organisation against which the Claim is made, or, if there is more than one such Insured Organisation, to whichever of such Insured Organisations as the Company shall choose. If the Claim is not made against an Insured Organisation, the Company shall pay the compensation to an Insured Organisation of the Company’s choice.

Compensation provided for by this Section in respect of a person’s attendance shall only be payable where that attendance is in connection with defending, not prosecuting, a Claim.

5. Definitions

In this Policy the word ‘person(s)’, wherever it appears, means legal or natural person(s) or partnership unless otherwise specified. When used in bold type in this Policy:
Business Activity
means the provision of advice or services, as part of the activities of an Insured Organisation, stated in Item 2 of the Declarations.

Claims
means:
(a) with respect to Insuring Clause 1 only:
   (i) a written demand, whether or not containing a demand for monetary compensation; or
   (ii) a civil proceeding;
   arising from Business Activity and first made during the Policy Period by a Third Party against an Insured.
(b) with respect to Insuring Clause 2 only, a Formal Investigation.

Defence Costs
means that part of Loss consisting of reasonable and necessary costs, expenses, charges and fees (including but not limited to lawyers’ and experts’ fees) incurred in defending or investigating a Claim (other than internal expenses of an Insured Organisation).

Documents
means documents (other than bearer bonds, coupons, shares, bank notes, currency notes, stamps and other negotiable instruments) whether in physical or electronic format for which an Insured is, in connection with Business Activity, legally responsible to a Third Party.

Employee
means a natural person under a contract of service with an Insured Organisation.

Formal Investigation
means a formal investigative inquiry brought and maintained entirely outside the U.S.A. into an Insured’s conduct of Business Activity and first instituted during the Policy Period by a regulatory or professional body with powers to investigate that Insured.

Formal Investigation Expenses
means that part of Loss which consists of reasonable and necessary legal fees and related professional charges which an Insured incurs in that Insured’s representation at a Formal Investigation at which that Insured’s attendance is required by the body which instituted the Formal Investigation, but which are only incurred after that Insured has been notified in writing by that body that it is looking into whether or not that Insured is culpable of misconduct.

Insured
means a person who is an Insured Organisation or an Insured Person.

Insured Organisation
means an organisation or sole practitioner which is:
(a) the Policyholder;
(b) an organisation listed in Item 5 of the Declarations; or
(c) subject to Section 11 below, an organisation which becomes an Insured pursuant to Section 11 below.

Insured Person
means a natural person who has been, now is, or shall become a principal, partner, director or Employee of an Insured Organisation, provided that such person shall only be covered under this Policy in respect of Wrongful Acts committed while that person is such principal, partner, director or Employee. Solely for such Wrongful Acts of such person, Insured Person includes such person’s:
(a) lawful spouse, if named as co-defendant solely because of their spousal relationship; or
(b) estate, heirs, legal representatives or assigns if such person is deceased or declared incompetent, insolvent or bankrupt.

Loss
means the amount which an Insured is legally and personally liable to pay on account of a Claim, including:
(a) Defence Costs;
(b) Formal Investigation Expenses; and
(c) awards of damages, judgements, awards of claimant’s costs and sums payable pursuant to settlements.

Personal Injury
means bodily injury; mental illness, emotional distress, sickness, disease or death.

Property Damage
means physical damage to or destruction or loss of use of any tangible property.
Policyholder
means the organisation or sole practitioner stated in Item 1 of the Declarations.

Policy Period
means the period of time stated in Item 6 of the Declarations but subject to prior termination when cover terminates in accordance with Section 19 below.

Pollutants
means any substance exhibiting any characteristic hazardous to the environment or having an adverse impact on the environment, including but not limited to solids, liquids, gaseous or thermal irritants, contaminants or smoke, vapour, soot, fumes, acids, alkalis, soil, chemicals and waste materials, air emissions, odour, waste water, oil, oil products, infectious or medical waste, asbestos, asbestos products and any noise.

Pollution
means:
(a) any actual, alleged or threatened exposure to, or generation, storage, transportation, discharge, emission, release, dispersal, escape, treatment, removal or disposal of, any Pollutants;
(b) any regulation, order, direction or request to test for, monitor, clean up, remove, contain, treat, detoxify or neutralise any Pollutants, or any action taken in contemplation or anticipation of any such regulation, order, direction or request; or
(c) any actual or alleged breach of duty in any way connected to any Pollutants.

Subsidiary
means a company which an Insured Organisation either directly or indirectly controls through:
(a) holding a majority of the voting rights;
(b) the right to appoint or remove a majority of its board of directors; or
(c) controlling alone, pursuant to a written agreement with other shareholders, a majority of the voting rights therein.

Third Party
means any person other than an Insured.

U.S.A.
means the United States of America, its territories and possessions and any state or political subdivision thereof.

Wrongful Act
means any actual or alleged matter described in Insuring Clause 1 or Insuring Clause 3 above which is an actual or alleged: failure to perform; negligent act, error or omission; libel, slander or any other form of defamation; dishonesty of an Employee; or loss, damage or destruction of Documents.

6. Exclusions
The Company shall not be liable for Loss, costs or expenses on account of any Claim or on account of any loss, damage or destruction of Documents:
(a) based upon, arising from or in consequence of any circumstance which, as at the start of the Policy Period, could give rise to a Claim and which an Insured knew of, or ought to have known of, at that time;
(b) based upon, arising from, or in consequence of any Wrongful Act prior to the date stated in Item 7 of the Declarations;
(c) to the extent that that Loss consists of fines or penalties or the multiple portion of any multiplied damages award;
(d) to the extent that that Loss consists of punitive, exemplary or aggravated damages other than damages awarded for libel, slander or defamation;
(e) based upon, arising from or in consequence of a Wrongful Act of an organisation listed in Item 5 of the Declarations, or of an Insured Person of such an organisation, prior to the date stated against that organisation in Item 5 of the Declarations;
(f) based upon, arising from or in consequence of any actual or alleged Personal Injury of an Insured Person;
(g) for Personal Injury which does not arise from breach of duty through a negligent act, error or omission by an Insured in the course of Business Activity;
(h) for Property Damage which does not arise from breach of duty through a negligent act, error or omission by an Insured in the course of Business Activity;
(i) based upon, arising from or in consequence of Pollution;
(j) based upon, arising from or in consequence of:
(i) ionising radiations or contamination by radioactivity from any nuclear fuel or
from any nuclear waste from the combustion of nuclear fuel; or

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

(k) based upon, arising from or in consequence of the ownership, occupation, possession or use by or on behalf of an Insured of any land, buildings, aircraft, watercraft, vessel or mechanically-propelled vehicle;

(l) based upon, arising from or in consequence of the sale, supply, distribution, manufacture, construction, installation, alteration, maintenance or repair, servicing or treatment of any goods or products by an Insured;

(m) where the Loss is an Insured Person’s and the Claim is based upon, arises from or is in consequence of any dishonest or fraudulent act or omission or any intentional breach of law committed or condoned by that Insured Person;

(n) based upon, arising from or in consequence of any dishonest or fraudulent act or omission or any intentional breach of law by any principal, partner or director of an Insured Organisation;

(o) for breach of, or alleging liability under, any express warranty, guarantee or contractual term except for such amount of Loss as the Insured would be legally and personally liable to pay in the absence of such warranty, guarantee or term;

(p) based upon, arising from or in consequence of any Insured acting as a director or officer of any organisation;

(q) by or on behalf of a parent, Subsidiary, affiliate or associate of an Insured Organisation except a Claim for contribution or indemnity which results solely from a claim against such parent, Subsidiary, affiliate or associate by a Third Party;

(r) to the extent that that Loss consists of sums relating to any trading losses or trading liabilities incurred in connection with any business managed or carried on by an Insured on behalf of a client;

(s) based upon, arising from or in consequence of the insolvency of any Insured;

(t) based upon, arising from or in consequence of any libel, slander or other form of defamation which any Insured commits intentionally or recklessly.

7. Limits of Liability and Contribution

On account of any one Claim, other than a Formal Investigation, brought and maintained entirely outside the U.S.A.:

(a) the Company’s maximum liability for Loss other than Defence Costs, whether the Claim is against one or any number of Insureds, shall not exceed the Limit of Liability stated in Item 3(A) of the Declarations; and

(b) the Company’s liability for Defence Costs shall be in addition to the Limit of Liability stated in Item 3(A) of the Declarations, but the Company shall only be liable for Defence Costs in proportion to the amount which the Limit of Liability in Item 3(A) of the Declarations bears to the total amount of Loss, other than Defence Costs, on account of that Claim.

The Company’s maximum aggregate liability for all Loss on account of all Claims brought or maintained in whole or in part in the U.S.A., whether against one or any number of Insureds, shall not exceed the Limit of Liability stated in Item 3(A) of the Declarations.

The Company’s liability for Formal Investigation Expenses shall be in addition to the Limit of Liability stated in Item 3(A) of the Declarations. However, the Company’s maximum aggregate liability for all Formal Investigation Expenses on account of all Formal Investigations, whether into the conduct of one or any number of Insureds, shall not exceed the Limit for Formal Investigation Expenses stated in Item 3(B) of the Declarations.

The Company’s liability for costs and expenses of replacing or restoring Documents shall be in addition to the Limit of Liability stated in Item 3(A) of the Declarations. However, the Company’s maximum aggregate liability for all such costs and expenses on account of all occasions of loss, damage or destruction of Documents, whether lost, damaged or destroyed by one or any number of Insureds, shall not exceed the Limit for Document replacement stated in Item 3(C) of the Declarations.

The Company’s liability for compensation provided for by Insuring Clause 4 shall be in addition to the Limit of Liability stated in Item 3(A) of the Declarations. However, the Company’s maximum aggregate liability for all such compensation on account of all Claims, whether against one or any number of Insureds, shall not exceed the Court Attendance and Staff Disruption Limit stated in Item 3(D) of the Declarations.
All Claims, whether against one or any number of Insureds, arising out of the same Wrongful Act and/or arising out of causally connected Wrongful Acts shall be deemed to be a single Claim first made when the first of such Claims is first made. For the purposes of this paragraph, demands, proceedings and investigative inquiries not first made or instituted during the Policy Period but which would otherwise be Claims shall be deemed to be Claims.

With regard to each and every Claim which is not a Formal Investigation, the Company shall only be liable for that part of Loss which is in excess of the applicable Contribution stated in Item 4 of the Declarations.

Any Defence Costs within the Contribution which would otherwise be covered and which are funded by an Insured on account of a Claim shall be reimbursed by the Company, if a final adjudication exonerates all Insureds in such Claim from liability.

Amounts stated for Limits and Sublimits are maximum liabilities of the Company for all Insureds together, not maximum liabilities per Insured.

8. Reporting and Notice

It is a condition precedent to the Company's liability under this Policy for a Claim that the Company is given written notice as soon as practicable of such Claim.

If this Policy is not renewed, the Company shall not be liable for any Claim of which it is not given written notice within 30 days of the end of the Policy Period.

If, during the Policy Period, any Insured becomes aware of circumstances which could give rise to a Claim, the Company must, as a condition precedent to its liability for Claims arising out of those circumstances, be given written notice of those circumstances as soon as practicable and within the Policy Period. Provided that this is done, any Claim subsequently arising from those circumstances shall be deemed to have been made during the Policy Period. Circumstances shall not be regarded as notified unless the written notice expressly identifies the Wrongful Act and the date it was committed, the potential damage, the potential claimants and defendants and the manner in which the Insured first became aware of the circumstances.

Each Insured shall, as a condition precedent to the Company's liability under this Policy for a Claim, give to the Company such information and co-operation as the Company may reasonably require, including but not limited to a description of the Claim, the nature of the alleged Wrongful Act and the date it was committed, the nature of the alleged damage, the names of the claimants and defendants and the manner in which the Insured first became aware of the Claim.

Each Insured Organisation shall, as a condition precedent to the Company's liability under this Policy for costs and expenses of replacing or restoring Documents, give the Company written notice as soon as practicable of the Documents' loss, damage or destruction and give to the Company such information and co-operation as the Company may reasonably require.

Notice to the Company under this Policy shall be given in writing addressed to:

Notice of claim or circumstances: Claims Department

Other requests: Executive Protection Department

Chubb European Group Limited
One America Square
17 Crosswall London EC3N 2AD

Notice shall be effective on the date of receipt by the Company at such address.

9. Defence and Settlement

The Company shall have the right, but not the duty, to take over and conduct at any time the defence of Claims, including to appoint lawyers or other representatives or advisers for that purpose.

With respect to any Claim, the Company may at any time pay to the Insured the amount of the Limit of Liability stated in Item 3(A) of the Declarations which remains uneroded, the amount of any applicable sublimit which remains uneroded or the amount for which the Claim can be settled whichever is the lowest. Such payment shall immediately discharge all liability of the Company in respect of the Claim including liability for further Defence Costs and liability for further compensation under Insuring Clause 4.

Each Insured agrees not to settle or offer to settle any Claim, incur any Defence Costs or Formal Investigation Expenses or otherwise assume any contractual obligation or admit any liability with respect to any Claim without the Company's prior written consent which shall not be unreasonably withheld. The Company shall not be liable for any settlement, Defence Costs, Formal Investigation Expenses, assumed obligation or admission to which it has not consented in writing.

If the Company and an Insured disagree on whether a Claim against that Insured should be defended, then:
(a) If the Claim is brought in England or Wales, they shall refer the question to a Queen’s Counsel, or barrister of at least ten years’ call, of the Bar of England and Wales to be mutually agreed between them (or, if they cannot agree on the Queen’s Counsel or barrister, to be appointed by the Chairman for the time being of the Bar Council); or

(b) if the Claim is brought in another jurisdiction, they shall refer the question to a lawyer qualified in the law of that jurisdiction of equivalent standing to a Queen’s Counsel or barrister of ten years’ call (or, if they cannot agree on the lawyer, to be appointed by such procedure in that jurisdiction as is similar to appointment by the Chairman of the Bar Council),

and such Queen’s Counsel’s, barrister’s or lawyer’s decision that the Claim should be defended or that it should be settled shall be implemented by the Company and that Insured. The fees charged by the Queen’s Counsel, barrister or lawyer shall be deemed to be Defence Costs. The Queen’s Counsel, barrister or other lawyer shall act as expert not arbitrator

Each Insured undertakes not to prejudice the Company’s interests or its potential or actual rights of recovery and to give to the Company such information and co-operation as the Company may require.

10. Other Insurance

If Loss (or loss, damage or destruction of Documents) is insured under any other valid policy, then this Policy shall cover such Loss (or loss, damage or destruction of Documents) subject to its terms, only to the extent that the amount of such Loss (or of the costs and expenses of replacing or restoring the Documents) is in excess of the amount of payment from such other insurance whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise, unless such other insurance is written only as specific excess insurance over the Limit of Liability provided in this Policy (or, in the case of Documents, written only as specific excess insurance over the Company’s maximum liability for the Policy Period for costs and expenses of replacing or restoring Documents).

11. Acquisition or Creation of Another Organisation

If, during the Policy Period, an Insured Organisation:

(a) acquires securities or voting rights in another organisation or creates another organisation which as a result of such acquisition or creation becomes a Subsidiary; or

(b) acquires any organisation by merger into or consolidation with an Insured Organisation, then the organisation and its Insured Persons shall automatically become Insureds under this Policy with effect from the date of such acquisition or creation, but only with respect to Wrongful Acts after, and Formal Investigations into conduct after, such acquisition or creation.

However, if such acquired or created organisation:

(i) has annual fee income or turnover which is greater than 10% of the Insured Organisations’ annual fee income last declared to the Company prior to the Policy Period;

(ii) has assets in the U.S.A.;

(iii) provides advice or services as part of activities which are not activities listed in the definition of Business Activity;

(iv) has ever been fined in an amount of £10,000 or more or has ever been found guilty of an offence by its regulator; or

(v) has ever, with regard to any given twelve month period, incurred (through judgement or settlement) total losses exceeding £100,000 or 10% of the Limit of Liability stated in Item 3(A) of the Declarations (whichever is less) on account of the claims made against it in that period,

the Policyholder shall give written notice of such acquisition or creation to the Company as soon as practicable and also such information as the Company may require. The Company shall have the right to amend the terms of this Policy including charging an additional premium. The giving of that written notice and the payment of any additional premium charged shall be conditions precedent to the Company’s liability under this Policy for a Claim which would not be covered by this Policy if the acquisition or creation had not taken place.

12. Territory

Unless otherwise provided in any Section, cover under this Policy shall extend worldwide.

13. Valuation and Foreign Currency

Loss which is not in the currency stated in Item 3(A) of the Declarations of this Policy or any endorsements thereto shall be converted to and paid
in the currency of this Policy or any endorsements thereto based upon the rate of exchange published in The Financial Times on the date the final judgement is reached, the amount of the settlement is agreed upon or Defence Costs or any other element of Loss is due, respectively.

14. Subrogation
The Company shall be subrogated to the extent of any payment under this Policy to each Insured’s rights of recovery, and each Insured shall execute all papers required and shall do everything necessary to secure and preserve such rights and to enable the Company to bring proceedings in the name of that Insured.

The Company shall not exercise an Insured’s rights of recovery against an Employee unless a dishonest, fraudulent or malicious act or omission by the Employee or an intentional breach of law by the Employee is a cause of the Claim in respect of which the Company seeks to exercise those rights of recovery or is a cause of Loss on account of that Claim.

15. Authorisation
The Policyholder hereby agrees to act on behalf of all Insureds with respect to the giving and receiving of notice of Claims or termination, the payment of premiums and the receiving of any return premiums that may become due under this Policy, the negotiation, agreement to and acceptance of endorsements, and the giving or receiving of any notice provided for in this Policy, and the Insureds agree that the Policyholder shall so act on their behalf.

16. Alteration & Assignment
No change in, modification of, or assignment of interest under this Policy shall be effective except when made by written endorsement to this Policy duly executed on behalf of the Company.

17. Contracting Parties and Rights of Action
No person shall have any rights under or in connection with this Policy by virtue of the Contracts (Rights of Third Parties) Act 1999 or any amendment or re-enactment thereof. The Policyholder may not assign to any other person any right or cause of action against the Company under or in connection with this Policy.

18. Termination
Cover under this Policy shall terminate at the earliest of the following times:

(a) seven days after the receipt by the Policyholder of a written notice of termination from the Company for non-payment of premium;
(b) expiration of the Policy Period;
such other time as may be agreed upon by the Company and the Policyholder in writing.

19. Choice of Law and Forum
The construction of the terms, and the validity and effect, of this Policy are governed by English law. Any dispute or difference arising under or in respect of this Policy shall be subject to and determined within the exclusive jurisdiction of the courts of England and Wales.

20. Sanctions
The Company shall not be deemed to provide cover and the Company shall not be liable to pay any sum 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 the Company, or its parent to any sanction, prohibition or restriction implemented pursuant to the United Nations or the trade and economic sanctions of the European Union, United Kingdom, or United States of America.
Data Protection

We use personal information which you supply to us or, where applicable, to your insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use your personal information. For more information, we strongly recommend you read our user-friendly Master Privacy Policy, available here: https://www2.chubb.com/uk-en/footer/privacy-policy.aspx. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com.

Complaints Procedure

If you wish to make a complaint, in the first instance, please contact the intermediary who arranged this insurance or our Customer Relations Department at:

Chubb Customer Relations
PO Box 4510
Dunstable
LU6 9QA

Telephone: 0800 519 8026
Email: customerrelations@chubb.com

If you are dissatisfied with the final response to your complaint the Financial Ombudsman Service (FOS) may be approached for assistance in certain circumstances. A leaflet explaining their procedure is available on request. The FOS’s contact details are:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square,
London E14 9SR Phone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

This complaint procedure does not affect your rights to take legal proceedings.

Financial Services Compensation Scheme

In the unlikely event of us being unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme,
10th Floor, Beaufort House,
15 St Botolph Street, London EC3A 7QU
Tel: 0800 678 1100 or +44 (0)20 7741 4100

Prudential Regulation Authority/Financial Conduct Authority

Chubb European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at https://register.fca.org.uk/