

EXECUTIVE PLUS

PROSPECTUS & KEY FACTS



STERLING
looking after tomorrow



About Sterling

Sterling Insurance Company Limited is one of the UK's leading specialist insurers and has insured higher value homes for well over 60 years. We have gained an enviable reputation for service and quality, and as a member of the wholly British owned Sterling Insurance Group, we have a long track record of success in the insurance industry.

Sterling is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are also members of The Financial Ombudsman Service and are committed to the principles it embodies as an independent authority for the protection of policyholders' interests.

Quality underwriting

Our underwriters have a reputation for excellent technical expertise and a willingness to seek solutions to individual problems, recognising that special insurance requirements need special attention.

Quality claims service

Our dedicated, award winning claims team will ensure that your claim receives priority attention and that it's fairly and sensitively handled. They will issue our cheque as soon as a settlement has been agreed.

Peace of mind

If it is considered necessary, our experienced Risk Management Surveyors are available to visit your home to give help and guidance on suitable security measures. They can also give advice on practical steps to protect your home from fire, extreme weather conditions or whilst you are away from the home for long periods.

Our surveyors are experienced in all aspects of domestic security and fire prevention, and as direct employees of Sterling, they will ensure that confidentiality of all matters discussed is maintained at all times.

Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements, which will be handled by an experienced underwriter nominated to look after your needs.

Recognition of a High Net Worth client

Having had many years experience in the High Net Worth household insurance market with our highly acclaimed Executive Home policy, Executive Plus was developed and introduced by understanding the more complex risk management requirements of a true High Net Worth client.

Executive Plus has been specifically designed to provide quality protection to discerning home owners who have acquired financial success and who take pride in their possessions.

It is aimed at those clients who have acquired possessions with a value of £200,000 or more and is only available from a select group of professional advisers chosen by Sterling.



Chartered Insurance Institute (CII)

Sterling is committed to giving the best opportunities to its staff by furthering their technical knowledge and insurance education and as a result, has been awarded corporate Chartered status by the CII.



This prospectus summarises the wide protection and benefits available with Executive Plus and more detailed information is contained in the Keyfacts summary at the back of this booklet.

Unique benefits

The following significant benefits are available exclusively to you as an Executive Plus policyholder.

Executive Appraisal Services

We are delighted to be able to offer you a choice of the following cost free appraisal services, all of which are undertaken by well established professionals in their own field of expertise.

■ Pall Mall Art Advisors

A highly regarded and leading firm of antique and fine art valuers. They will make a visit to your home by appointment to undertake a validation of the sums insured for your general contents, art and antiques, to establish that your valued possessions are adequately insured.

■ Scott Brown Risk Management Surveyors

An exceptional validation service from a very reputable firm of Surveyors, to ensure that you have your buildings insured for its true replacement value. This is even more essential if you have a Listed building.

■ Aurum Holdings Ltd

If you take up to 5 items of jewellery and/or watches to an Aurum store i.e. Mappin & Webb, Watches of Switzerland or Goldsmiths, a National Association of Goldsmiths registered valuer will value these for you.

Excess waiver

A standard £500 excess will apply to most claims. However, this is waived for claims over £10,000. This doesn't apply to claims for subsidence, heave and landslip or escape of water or where you have elected to have an increased voluntary excess, in return for which we have given you a premium discount.

Helplines

A number of Helpline services will be available to you including Home Emergency situations, Legal and Tax advice, Health and Medical Information and a confidential Counselling service.

Jewellery replacements

If, after the loss of an item of jewellery or a watch, you elect to have this replaced through our own jewellery replacement service, you can choose to upgrade to an item having a higher value provided that the cost to us does not exceed the sum insured.

**red24**

Providing a 24 hour Helpline that will give you advice and guidance from trained security specialists on all security matters including your personal safety and security both at home and whilst travelling abroad. This will also include access to such information online.

Executive Claims Concierge Service

Having a serious loss can be a very distressing event and one that we hope will never happen to you. We understand only too well the many concerns and stress related issues that inevitably arise out of such a situation which is why we have provided this service for you. Should you be unfortunate enough to have a claim that is likely to exceed £20,000, we will provide you with the services of a dedicated claims consultant who will visit you as soon as possible after the event and act on your behalf throughout the claim process in assessing costs for replacement or repair and negotiate with us or our own specialist loss adjuster for a fair and prompt settlement. This service is provided by Lorega Limited.

Long Term Agreement & No Claims Rebate

If you agree from the outset to maintain your policy with us for a 3 year period, we agree to maintain the premium rating for that period provided you maintain a good claim record. In addition we will allow you up to £500 towards

- a full valuation on your possessions, or
- a rebuild cost valuation on your buildings, or
- risk management devices, including security protections, that we consider suitable.

In addition, if your annual premium exceeds £5,000 and you have had no claims throughout the entire 3 year period, we will reward you with a 5% premium rebate, to be offset against your next premium payment.

Crisis Management Section

In addition to insuring your property and valued possessions, we also want to provide you with every assistance possible should you or your family become a victim of any of the following:

- A fatal injury or an injury resulting in a disability, occurring at your home
- A trauma following a violent crime committed in your home
- Stalking
- Kidnap and ransom
- Car jacking
- Air rage or road rage
- Fraudulent use of credit cards, bank or building society books
- **Identity theft** – cover for up to £50,000 for costs incurred in seeking to defend your name and to restore your credit status after an act of identity fraud has been committed against you.

Executive yellowtag™ - We will send you an Executive yellowtag™ pack containing tags that will protect your passports, luggage, keys and personal portable items. This is a unique and innovative retrieval service that, without revealing your personal details, lets the finder contact you anywhere in the world immediately when your lost property is found.

Other specific features that are worthy of note:

- **Agreed values** - the sums insured stated against specified items is the amount we'll pay you in the event of a claim
- **Extended replacement cover** - we'll pay you more than the sum insured if you've had a validation or a valuation and if values or rebuilding costs increase by more than the index linking that we apply
- **Students** - not only will we cover the possessions of student members of your family whilst at university or college but we'll also cover the cost of their course and residential fees that may still have to be paid if they are forced to cancel or withdraw from the course as a result of death, accident or long-term illness
- **Memorial stones** - up to £5,000 cover will be included for memorials of immediate members of your family, anywhere in the UK
- **Country pursuits** - whether you engage in incidental farming activities, horticultural operations, hunting, fishing, shooting or stabling and livery (subject to certain limitations), all are accommodated within the liability cover that we provide
- **Watercraft** - surfboards and non-mechanically propelled watercraft up to 12ft in length are included up to £7,500
- **Marquees** - either owned or for which you are responsible are included up to £50,000
- **Preventative measures** - We will pay up to £5,000 towards the cost of installing either a water leak detection and prevention system or a flood prevention system at your home following an escape of water or flood claim of greater than £20,000.



Family Legal Protection

Provides cover for legal costs and expenses up to £250,000 for incidents arising from employment or contract disputes, personal injury or clinical negligence or for property protection in relation to your principal or secondary home. Cover is also provided for tax protection, jury service and Court attendance and for legal defence.

The following can be added as optional covers:

Executive Road Rescue

We are able to provide you with a comprehensive motoring breakdown and recovery service throughout UK and most European countries.

Executive Travel

We can arrange to provide you with annual travel insurance giving a wide range of benefits. This is separately underwritten by Tokio Marine Europe Insurance Limited. Please ask us for details and a quotation.

Other Homes

Please also ask us for a quotation for your Second Home or your Overseas Home. This can all be incorporated within the Executive package.

The Art Loss Register

The Art Loss Register was founded in 1991 to combat the increase in theft of works and items of cultural significance. Sterling Insurance subscribes to the recovery services of the Art Loss Register and in the event of a theft or loss of works of art, antiques, curios and valuables that have uniquely identifiable characteristics, we will register the items on the Art Loss Register database which conducts continuous searches to make an identification and to recover the item to our policyholders. Items can also be registered pre-loss or if you are buying art and antiques it is advisable to check the provenance with them. Full details are on their website - www.artloss.com

Monthly premium instalments

You may pay your annual premium in monthly instalments by direct debit with no interest charge. Please ask your professional adviser for details.



Assistance with the cost of valuations

Obtaining professional valuations is considered by many to be a time-consuming, costly and potentially security compromising business. However, valuations and inventories are invaluable in the event of a claim, enabling accurate and speedy settlements to be made. To assist our Sterling Executive policyholders, we have negotiated discounted fees with the following leading independent firms of specialist valuers and fine art consultants:

- Pall Mall Art Advisors
- Gurr Johns
- Quastel Associates Ltd
- The Chester Valuation Company

Please ask us for further details of their services.

Homesitters

When you go away, the risk of burglary or weather damage is massively reduced if you leave your home occupied.

To enable you to enjoy your holidays with peace of mind, we recommend leaving your property and pets in the care of Homesitters Ltd. The company was established in 1980 to provide a nationwide *live-in* caretaking service. Its employees are meticulously vetted and individually matched to your requirements, so you leave home knowing that your property and your pets are well cared for and secure during your absence. We encourage the use of Homesitters' service and have negotiated a discounted tariff for Sterling Executive policyholders. In recognition of Homesitters' contribution to security, we will give you a discount off your renewal premium if you use this service.

Carbon footprint

Sterling Insurance takes a close and responsible interest in the environmental impact of its operations. Due to the nature of our business, we do not have a major impact on the environment. We none the less recognise the value of taking a proactive approach to environmental management. Key measurements of environmental impacts focus on the areas of recycling and energy conservation.

Taking a responsible approach to social and environmental issues remains crucial to our business performance and its future success. Sterling as a business will continue to behave ethically and contribute to the environment while improving the quality of life of the workforce and their families as well as that of the local community and society at large.

Should you choose to do so, we can arrange for you to have an electronic version of your policy wording instead of a hard printed copy of the policy booklet.





This policy summary does not contain the full terms and conditions of your Executive Plus Policy. This can be found in the policy document.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. You have a right by law to change your mind for 14 days but in our agreement with you, we have given you a further 16 days. If you cancel in this period you will receive a full premium refund. If you wish to cancel your policy you should notify: Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. Telephone: 0845 271 1488. Email: info@sterlinginsurancegroup.com

How long will I be covered for?

The policy operates for a period of 12 months. Within that period, you may terminate the policy by notifying us at any time; we may terminate the policy by giving you 21 days' notice in writing. In either case, you may be entitled to a refund of part of your premium.

How do I make a claim?

Full details of how to make a claim are given in your policy on page 6. In all cases you should telephone your professional adviser as soon as possible, or us on 0845 070 1273 with details of what has happened.

Who is the Insurer?

- The Executive Plus Policy is underwritten by Sterling Insurance Company Limited other than**
- **Executive Claims Concierge which is underwritten by certain underwriters at Lloyd's under binding authority reference 330451**
 - **Family Legal Protection which is underwritten by DAS Legal Expenses Insurance Company Limited**
 - **Executive Road Rescue which is underwritten by Brit Syndicate 2987 at Lloyd's**

What will I have cover for if I take out an Executive Plus Policy?

This policy will provide cover, where selected, for: Contents, Art and Antiques, Jewellery and Watches, Buildings, Liability, Crisis Management, Executive Home Emergency, Executive Claims Concierge, Family Legal Protection and Executive Road Rescue. Your policy schedule will show you which sections are operative.

The key features for each section of the policy are as follows:

keyfacts®

Contents, Art and Antiques – Section 1

Covers your household goods, furniture and furnishings, personal effects, art and antiques, all used for domestic purposes and business equipment whilst in your home or anywhere in the world. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
<p>All Risks cover and includes:</p> <ul style="list-style-type: none"> children's battery powered ride on vehicles, wheelchairs, Class 1 and Class 2 mobility scooters and golf buggies quad bikes, go-karts and off-road motorcycles up to 50cc trailers and non-motorised horse-boxes surfboards and hand or wind propelled watercraft up to 12 feet tenants improvements, aerials, satellite dishes and CCTV equipment Jewellery and watches up to £15,000 outdoor items 	<p>Certain restrictions apply to:</p> <ul style="list-style-type: none"> Homes left unoccupied for more than 60 days Homes that are let Motorised garden and agricultural equipment, trailers, non-motorised horse-boxes, quad bikes, go-karts, off-road motorcycles and watercraft Losses from unattended motor vehicles Personal money Property in storage Wine <p>Limits:</p> <ul style="list-style-type: none"> Art and antiques - £25,000 for a single item, pair or set unless specified Any quad bike, go-kart or off-road motorcycle - £10,000 Any trailer or non-motorised horse-box - £5,000 Any watercraft - £7,500 	14-18
The following covers are included	for up to:	
Additional homes – within 60 days of ownership or occupancy	15% of the sum insured / maximum £50,000	14
Alternative accommodation costs if your home is rendered uninhabitable following a loss	5 years	14
Office business equipment at home	the sum insured	8 & 9
Business stock	£20,000	18
Increase in the value of art after the death of the artist	£100,000	14
Defective title	10% of the sum insured / maximum £25,000	14
Parent's / Grandparent's possessions whilst in a care home	the sum insured	14
Christmas, wedding and other gifts	the sum insured	14
Property of guests and domestic employees	£500 for any one article up to a maximum of £5,000	14
Hire of replacement golf clubs overseas	£50 per day up to a maximum of £500	14
Achieving a hole in one at golf	£500 in full	14
During a household removal by professional removal contractors	the sum insured	15
Marquees	£50,000	15
Memorial stones or plaques in memorial of a parent, spouse, partner or child	£5,000	15
Metered water, heating oil or gas	the sum insured	15
New purchases	25% of the sum insured	15
Outdoor items	£10,000 for any one item	15
Personal money	£7,500	15
Preventative measures	£5,000	15
Reinstatement of data	£15,000	15
Reinstatement of documents	the sum insured	15
Removal of debris costs	the sum insured	15
Replacement locks and keys	the sum insured	15
Reward leading to a conviction	£10,000	16
Student's course and residential fees	£20,000	16

Jewellery and Watches - Section 2

Covers your jewellery and watches all held for domestic purposes whilst in your home or anywhere in the world. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All Risks cover	Certain restrictions apply to: <ul style="list-style-type: none"> Homes left unoccupied for more than 60 days Homes that are let Losses from unattended motor vehicles Jewellery and Watches in storage (excluded) Limits: <ul style="list-style-type: none"> £15,000 for a single item, pair or set unless specified £25,000 for theft from any unattended motor vehicle 	19 & 20
The following covers are included	for up to:	
New purchases	25% of the sum insured	19
Defective title	10% of the sum insured / maximum £25,000	19
Christmas, wedding and other gifts	the sum insured	19

Buildings – Section 3

Covers the structure of your home including the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar panels and associated power-generating equipment, wind turbines, fixed service tanks and underground services. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All Risks cover	Certain restrictions apply to: <ul style="list-style-type: none"> Homes left unoccupied for more than 60 consecutive days Homes that are let Fences, hedges, gates, swimming pools, hot tubs, ponds and fountains Reinstatement of gardens or grass tennis courts Piers, wharfs, docks, jetties and moorings are excluded	21-24
The following covers are included	for up to:	
Alternative accommodation costs	5 years	21
Architects' and surveyors' fees and other costs	the sum insured	21
Environmental home upgrade	£5,000	21
Environmental home additional costs	£5,000	21
Fixtures and fittings temporarily removed	10% of the sum insured	21
Fly-tipping	£5,000	21
Forced evacuation	30 days	21
New fixtures and contract works	£100,000	22
Preventative measures	£5,000	22
Reinstatement of gardens and grass tennis courts	10% of the sum insured	22
Replacement locks and keys	the sum insured	22
Trace and access	the sum insured	23

Liability – Section 4

Covers the legal liability of you and/or your family as a property owner or occupier, an employer of domestic staff or as a private individual.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All amounts which you or your family become legally liable to pay as damages	Certain restrictions apply to: <ul style="list-style-type: none"> • Non-domestic lifts • Mechanically or electrically propelled vehicles • Trailers, aircraft and watercraft • Animals • Commercial riding schools and establishments • Any trade, business, profession or employment of you or your family 	25-28
The following covers are included	for up to:	
Occupiers', personal and employers' liability	£10,000,000	25 & 28
Property owners' liability	£10,000,000	25 & 28
Country pursuits	£10,000,000	25 & 28
Organised events	£10,000,000	25 & 28
Additional and acquired land	£10,000,000	26 & 28
Tenant's liability	£2,000,000	26
Unrecovered damages	£5,000,000	27

Crisis Management – Section 5a

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Specific covers as stated below plus Executive yellowtag™ which is a unique and innovative tagging system that will identify your personal property if lost (including luggage, passports, keys and personal portable items) and will immediately notify you if found via your email and mobile phone.	Covers for kidnap and ransom, car jacking, air rage or road rage excludes claims occurring in any country where the Foreign Commonwealth Office has advised against travel	29-31
The following covers are included	for up to:	
Fatal injury or acquired disability	£50,000	29
Stalking	£20,000	29
Trauma cover	£15,000	29
Kidnap and ransom	£25,000	30
Car jacking	£20,000	30
Air rage or road rage	£5,000	30
Fraudulent use of credit cards, bank or building society books	£30,000	30
Identity theft	£50,000	31
red24 Helpline		4



Executive Home Emergency – Section 5b

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Contractors call-out and other charges for emergency assistance following the failure of: <ul style="list-style-type: none"> • Plumbing or drainage system • Electricity supply • Cooking system • Locks on external doors or if you have lost the only set of keys to your home • The primary heating system Or for vermin inside your home	This does not cover: <ul style="list-style-type: none"> • Normal maintenance • Incidents occurring after your home has been left unoccupied for 60 days • Cost of parts that are under guarantee • Claims relating to the interruption, failure or disconnection of the mains gas, electricity or water supply • Damage to garages, non-residential outbuildings, cess pits, septic tanks or boundary walls, hedges, fences or gates • Boilers over 15 years old or with an output of more than 60kw per hour or 250,000 BTUs Up to £1,500	32 & 33

Executive Claims Concierge – Section 5c

Provides you with the services of a Claim Consultant to prepare and negotiate your claims for contents, art and antiques, jewellery and watches, buildings and alternative accommodation.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
<ul style="list-style-type: none"> • Provides initial telephone advice • Provides personal on site visit • Arranges interim payments • Meetings attended on your behalf • Correspondence handled on your behalf • Organises alternative accommodation where required • Organises builders, surveyors, valuers as required • Will prepare and present your claim on your behalf • Will negotiate the best possible settlement 	This does not cover: <ul style="list-style-type: none"> • Subsidence, heave or landslip claims • Dead stock, livestock and poultry claims • Personal injury claims • Third party liability claims • Civil proceedings • Commercial claims • Motor, aviation or marine claims • Claims less than £20,000 • Claims arising outside the UK You should report your claim to your broker within 15 days	34 - 37

Family Legal Protection – Section 5d

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Legal costs incurred in: Pursuing and defending your rights in respect of: <ul style="list-style-type: none"> • Employment disputes • Contract disputes Pursuing <ul style="list-style-type: none"> • Claims for death, injury or clinical negligence • Your legal rights following damage to your home or personal possessions Defending your rights following <ul style="list-style-type: none"> • An investigation by HM Revenue and Customs • Prosecution for using or driving a motor vehicle Payment of lost salary or wages whilst attending jury service	This does not cover: <ul style="list-style-type: none"> • Fines, penalties and compensation • Where it is likely that you will not recover damages or make a successful defence of your claim • Costs incurred before written acceptance of your claim is given by DAS • Any costs that your choice of law firm incurs above what DAS would have paid their preferred law firm. These costs will be your responsibility. Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose an appointed representative to help you Up to £250,000	38 - 43

Executive Road Rescue – Section 5e

Provides cover for the recovery of a motor vehicle that suffers a breakdown when driven by you or your spouse or partner. This includes recovery services from home and in most of Europe

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Covers: <ul style="list-style-type: none"> Roadside assistance and recovery and Home Assist Alternative travel if this is not possible the same day Emergency overnight accommodation costs Costs incurred if you cannot complete your journey due to illness, injury, assault or mugging 	This does not cover: <ul style="list-style-type: none"> Vehicle parts or any unauthorised charges Failure to properly maintain the vehicle, carry a spare wheel or have a valid MoT certificate or Tax disc Vehicles of more than 3.5 tonnes; 17feet long; 6 feet 3 inches wide; or 20 years old (unless specially agreed) Breakdowns where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter Up to £25,000	44-48

What excesses will apply?**Sections 1, 2 and 3**

Most claims will have an excess applied, the amount of which will be specifically shown on your quotation and/or your policy schedule.

For claims over £10,000 the excess will be reduced to £500 unless

- the claim is for subsidence, heave or landslip or the escape of water from a fixed water or heating installation
- we have imposed an increased excess by memorandum in the policy schedule

Section 5d – Family Legal Protection

An excess of £250 applies to claims for nuisance or trespass

There is no excess applicable to claims made under the Liability, Crisis Management, Executive Home Emergency, Executive Claims Concierge and Executive Road Rescue Sections.



How do I make a complaint?

If you wish to make a complaint you should contact the relevant company stated below for each section:

Sections 1-4 and 5a

The Customer Services Manager, Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone: 0845 271 1488 - Email: info@sterlinginsurancegroup.com

Section 5b

Customer Relations Department, Cunningham Lindsey UK, 225 Bath Street, Glasgow G2 4GZ.

Telephone: 0141 240 2500 - Email: crm-glasgow@cl-uk.com

Section 5c

The Claims Manager, Lorega Limited, 8th & 9th Floors, 36/38 Leadenhall Street, London EC3A 1AT.

Telephone: 020 7767 3070

Section 5d

Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Telephone: 0117 934 0066 - Email: customerrelations@das.co.uk

Section 5e

Customer Relations Department, ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS1 1NN.

Telephone: 0844 472 2938 - Email: customerrelations@arag.co.uk

In all instances, if you remain dissatisfied, you also have the right to refer your complaint to:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9 123.

Email: complaint.info@financial-ombudsman.org.uk

A copy of each insurer's complaints handling procedure is available on request.

Would I receive compensation if the Insurer is unable to meet its liabilities?

All of the Insurers who provide insurance protection under Executive Plus are covered by The Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Further details can be obtained from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or at www.fscs.org.uk

Is there any other Important Information that I should know?

Renewing your policy

At least 21 days before the renewal date of your policy we will advise you of the premium and the terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay your premium by direct debit we will automatically renew your policy unless you instruct us to cancel it. If you pay by any other method, you must submit further payments if you wish to renew the policy.

Regular Review

You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.

Endorsements

In certain circumstances, specific endorsements may be applied. If so, these will be indicated to you and clearly stated in the policy schedule.

The law and language applicable to the contract

We propose to choose English Law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply will be in English. We will communicate with you in English throughout the duration of the policy unless you and we agree otherwise.

Customers with a disability

Upon request, we are able to provide this information in Braille, large print or on audiotape. Please advise us if you require any of these services so that we can then communicate in an appropriate manner. A text-phone facility is also available.

Telephone recording and monitoring

Please note that we may monitor or record telephone calls to ensure the accuracy of information and the quality of service.

Information about Sterling Insurance Company Limited

Sterling Insurance Company Limited is a private company limited by shares incorporated in England and Wales under registered number 498605. It underwrites general insurance business. Its head and registered office is: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and appears on the Financial Services register under number 202012.

Information about Underwriters at Lloyd's

Lloyd's, One Lime Street, London EC3M 7HA. Lloyd's is a registered trademark of the Society of Lloyd's. Lloyd's is authorised under the Financial Services and Markets Act 2000 and is regulated by the Financial Conduct Authority (FSA).

Information about DAS Legal Expenses Insurance Company Limited

DAS Legal Expenses Insurance Company Limited is a private company limited by shares incorporated in England and Wales under registered number 103274. It underwrites legal expenses business. Its head and registered office is: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and appears on the Financial Services register under number 202106.

ENVIRONMENTAL IMPACT

Sterling Insurance takes a close and responsible interest in the environmental impact of its operations. Due to the nature of our business, we do not have a major impact on the environment. We none the less recognise the value of taking a proactive approach to environmental management. Key measurements of environmental impacts focus on the areas of recycling and energy conservation.

RECYCLING

At all our offices, we endeavour to recycle existing materials wherever possible.

We have developed more effective waste management policies and have effective recycling policies for glass, paper, cardboard and print cartridges across all our sites.

ENERGY

Our computers, printers and photocopiers all operate on power save and only bio-degradable detergents are used throughout the cleaning of our buildings. Our email messages contain a “green” message encouraging recipients to think about the environment prior to print. We aim to run our premises at the optimum temperature (typically 20 degrees) to conserve energy and hand dryers are encouraged instead of paper towels to ensure that we minimise paper wastage.

Taking a responsible approach to social and environmental issues remains crucial to our business performance and its future success. Sterling as a business will continue to behave ethically and contribute to the environment while improving the quality of life of the workforce and their families as well as of the local community and society at large.

Sterling Insurance Company

Sterling Insurance Company Limited is a private company limited by shares incorporated in England under registered number 498605.

It underwrites general insurance business.

Its head and registered office is as Ambassador House, Paradise Road, Richmond Upon Thames, Surrey TW9 1SQ.

It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

It appears on the Financial Services register under number 202012.