

**Heritage Insurance**

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14 June 2019

Dear Sir / Madam

**Acquisition of the business of Heritage Insurance Brokers Limited ('HIB')
by Heritage Insurance Brokers C.I. Limited ('HIBCI')**

Following the letter which Heritage Insurance Brokers Limited sent to you on 6 February 2019, we are writing to inform you that HIB has now sold its insurance broking business to HIBCI. All the HIB staff have now transferred to HIBCI and will continue to provide their insurance broking services to you.

All your interactions from now onwards will be with the new company, and under an arrangement between the two companies the same staff will deal with all your affairs in respect of the period both before and after the sale, including in relation to claims, whether they arise before or after the sale Completion Date, which was 11 June 2019.

Heritage Insurance Brokers Limited is now changing its name to HIB Limited and remains part of the Avantis group of companies (formerly Heritage Group). Following the Completion Date HIB has ceased broking insurance business for you.

About Heritage Insurance Brokers C.I. Limited

HIBCI is part of the Arthur J. Gallagher & Co group ('Gallagher'), which is the fourth largest insurance broker in the world. As such, it benefits from the scale, reputation and resources of a truly global organisation that is built on strong values and ethics; in 2018 Gallagher was named by Ethisphere as one of the World's Most Ethical Companies for the seventh year in succession.

HIBCI is licensed by the GFSC (number 2296826) as an insurance intermediary.

How does this affect me?

Please be assured that there will be no change in the way that business is conducted with you on a day-to-day basis. You will continue to be looked after by the same team exercising the diligence and care to which you have become accustomed. We would also like to emphasise that your insurance policy terms and conditions remain unaffected by these organisational changes.

HIBCI will continue to use the Heritage Insurance branding on all its documentation, with the exception that the regulatory disclosure on documents will change to reflect the fact that a different company licensed by the GFSC is now providing insurance broking services to you.

Terms of Business

HIBCI is updating its web site to publish its Terms of Business ("ToB"), which will govern your relationship with HIBCI from the Completion Date.

Whilst the HIBCI ToB contains similar terms to the HIB ToB, it has been updated to reflect Gallagher group policies.

Data Protection

Please be aware that HIBCI is now responsible for managing your personal data in place of HIB. Please be assured that HIBCI has exactly the same organisational and technical measures as HIB to protect your personal data, and the purposes for which it is used will remain unchanged. HIBCI is updating its web site to publish its latest Privacy Notice.

Complaints

The complaints procedure will remain unchanged. If you have any complaint in relation to HIB that have arisen before the Completion Date please address this to:

The Compliance Officer
Heritage Insurance
Heritage Hall
Le Marchant Street
St Peter Port
Guernsey
GY1 4HY

Tel: 01481 740000

But note the revised email address: Email: compliance@heritageinsurance.gg

If any complaints arise after the Completion Date or in respect of the transfer of the business and the administration of your policies please address these as above and the Compliance Officers will ensure that your complaint is dealt with by the correct company, and this will be made clear in the complaint acknowledgement.

What do I need to do?

You do not need to take any action.

As you did not respond to the letter dated 6 February 2019 your 'Broker of Record' has now changed to HIBCI, meaning that your policy administration, including renewals, policy adjustments and claims administration has transferred to HIBCI.

The team will automatically be in touch with you ahead of renewal of your existing policies and will advise you of any administrative changes (such as bank account details) at that time.

If you have questions

If you have any questions or concerns regarding the contents of this letter, please contact your usual Account Executive or email us at info@heritageinsurance.gg. Alternatively, you may contact any of the directors using the details below:

Grant Mitchenall
Managing Director
T: 01481 737477
E: grant.mitchenall@heritageinsurance.gg
Stuart Butler
Client Relationship Director
T: 01481 704648
E: stuart.butler@heritageinsurance.gg
Karl Bradley
Director
T: 01481 704685
E: karl.bradley@heritageinsurance.gg

We are pleased to assure you that the Heritage Insurance team will continue to provide you with the level of service to which you are accustomed.

Yours sincerely

Grant Mitchenall
Managing Director
Heritage Insurance Brokers C.I. Limited

