

A large, stylized graphic of the letter 'T' is centered on the page. It is composed of several horizontal and vertical black lines of varying lengths, creating a complex, maze-like structure. The top bar is the longest, followed by a shorter bar, then a gap, then another shorter bar, and finally a long bottom bar that spans the width of the graphic.

Policy Wording

HomeSpill Protect

Insured by



 Insurance

HomeSpill Protect

Provided exclusively for



Arranged by



HomeSpill Protect Policy

Introduction

This **Policy** is a contract between **You** and **Us** administered by Touchstone Underwriting Limited on **Our** behalf.

This **Policy** consists of this document, the **Schedule** and **Endorsements**, if any, all of which are a single document and are to be read as one contract. In this **Policy**, certain words or phrases are specially defined. In deciding to accept this **Policy** and in setting the terms and premium **We** have relied on the information which **You** have provided to **Us**.

We will, in consideration of the payment of the premium, insure **You**, subject to the terms and conditions of this **Policy**, against the events set out in the Insuring Clauses during the **Policy Period** or any subsequent period for which **We** agree to accept payment of premium.

Please read this **Policy** carefully and make sure that it meets **Your** needs. If any corrections are necessary **You** should contact the insurance adviser through whom this **Policy** was arranged.

Please keep this **Policy** in a safe place – **You** may need to refer to it if **You** have to make a claim.

Accessibility

Upon request **We** can provide Braille, audio or large print versions of the **Policy** and the associated documentation. If **You** require an alternative format **You** should contact the insurance adviser through whom this **Policy** was arranged.

Third Party Rights

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a **Third Party** that exists or is available apart from that Act.

Choice of Law

The parties are free to choose the law applicable to this **Policy**. Unless specifically agreed to the contrary this **Policy** will be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

The language of this **Policy** and all communications relating to it will be in English.

Cancellation and Cooling-Off Period

(a) Your Right to Cancel during the Cooling-Off Period

You are entitled to cancel this **Policy** by notifying the insurance adviser through whom this **Policy** was arranged in writing, by email or by telephone within fourteen (14) days of either:

- (i) the date **You** receive this **Policy**; or
- (ii) the start of **Your Policy Period**;

whichever is the later.

A full refund of any premium paid will be made unless **You** have made a claim in which case the full annual premium is due.

(b) **Your Right to Cancel after the Cooling-Off Period**

You are entitled to cancel this **Policy** after the cooling-off period by notifying the insurance adviser through whom this **Policy** was arranged in writing, by email or by telephone. Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long the **Policy** has been in force unless **You** have made a claim in which case the full annual premium is due.

(c) **Our Right to Cancel**

We are entitled to cancel this **Policy**, if there is a valid reason to do so, including for example:

- (i) any failure by **You** to pay the premium; or
- (ii) a change in risk which means **We** can no longer provide **You** with insurance cover; or
- (iii) non-cooperation or failure to supply any information or documentation **We** request, such as details of a claim;

by giving **You** fourteen (14) days' notice in writing. Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long the **Policy** has been in force unless **You** have made a claim in which case the full annual premium is due.

Information You Have Given Us

In deciding to accept this **Policy** and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information **We** will have the right to:

- (a) treat this **Policy** as if it never existed;
- (b) decline all claims; and
- (c) retain the premium.

If **We** establish that **You** carelessly provided **Us** with untrue or misleading information **We** will have the right to:

- (i) treat this **Policy** as if it never existed, refuse to pay any claim and return the premium **You** have paid, if **We** would not have provided **You** with cover;
- (ii) treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms;
- (iii) reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

- (1) give **You** thirty (30) days' notice that **We** are terminating this **Policy**; or
- (2) give **You** notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.

If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Policy Period**.

Change in Circumstances

You must tell the insurance adviser through whom this **Policy** was arranged as soon as practicably possible of any change in the information **You** have provided to **Us**, or if there are any changes to **Your** circumstances which could affect **Your** insurance, which happens before or during any **Policy Period**.

We may cancel **Your Policy** in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of **Your Policy** or require **You** to pay more for **Your** insurance. If **You** do not inform the insurance adviser through whom this **Policy** was arranged about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

Fraud

If **You**, or anyone acting for **You**, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, **We**:

- (a) will not be liable to pay the claim; and
- (b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- (c) may by notice to **You** treat this **Policy** as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above:

- (i) **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under this **Policy** (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and.
- (ii) **We** need not return any of the premium paid.

Sanctions

We shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Complaints Procedure

We are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** have any questions or concerns about the **Policy** or the handling of a claim please contact the insurance adviser through whom this **Policy** was arranged through whom this **Policy** was arranged.

If **You** wish to make a complaint **You** can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE
20 Gracechurch Street
London
EC3V 0BG
United Kingdom
Telephone Number: +44 (0)20 7743 8487

Email: axaxlukcomplaints@axaxl.com

XL Catlin Services SE acts on **Our** behalf in the administration of complaints.

If **You** remain dissatisfied after the Complaints Department has considered **Your** complaint, or **You** have not received a final decision within eight (8) weeks, **You** can refer **Your** complaint to the Financial Ombudsman Service at:

Exchange Tower

London

E14 9SR

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

Telephone Number: **From within the United Kingdom**

0800 0234 567 calls to this number are free on mobiles and landlines

0300 1239 123 calls to this number costs no more than calls to 01 and 02 numbers

From outside the United Kingdom

+44 (0)20 7964 0500

Fax Number: +44 (0)20 7964 1001

Text Number: 07860 027 586 Call Back Service

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for XL Catlin Insurance Company UK Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations under this **Policy**. If **You** are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this **Policy**. Further information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, London, GL17 1DY) and on their website: www.fscs.org.uk.

Regulatory Information

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG.

Registered in England Number 5328622.

Touchstone Underwriting Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 474614).

Registered Office 156 South Street, Dorking, Surrey, RH4 2HF.

Registered in England Number 2264985.

You can check this out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768.

Fair Processing Notice

This Privacy Notice describes how XL Catlin Insurance Company UK Limited (for the purpose of this notice "we", "us" or the "Insurer") collect and use the personal information of insureds, claimants and other parties (for the purpose of this notice "you") when we are providing our insurance and reinsurance services.

The information provided to the Insurer, together with medical and any other information obtained from you or from other parties about you in connection with this **Policy**, will be used by the Insurer for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the Insurer for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: compliance@axxl.com.

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Information Commissioner's Office.

For more information about how we process your personal information, please see our full privacy notice at: <https://axxl.com/privacy-and-cookies>.

Your Cover

Your cover is made up of two sections which together form **Your Policy**.

We will pay the following costs up to the maximum amounts detailed in **Your Schedule** as a direct result of an **Oil Spill** that occurs and is notified to **Us** during the **Policy Period**.

Section 1 Clean Up Costs

1. What is Covered

A. Emergency Works

For a **Nominated Contractor** to visit the **Insured Location** and

1. Carry out **Emergency Work** and where necessary the provision of **Temporary Heating** and/or an **Emergency Fuel Supply**.
2. With **Our** written consent, to trace, access and carry out **Emergency Clean Up**.
3. To repair or replace property damaged in the course of responding to an **Oil Spill**.

B. Environmental Damage

For a **Nominated Contractor** and or **Nominated Consultant** to visit the **Insured Location** and

1. With **Our** written consent carry out investigation, characterisation, quantification, monitoring, abatement, removal, disposal, treatment, neutralisation or immobilisation of **Oil** to the extent required by **Environmental Law** and as directed by a **Regulatory Authority**.
2. To repair or replace property damaged in the course of responding to an **Oil Spill**.

2. What We do not cover:

1. Loss, destruction or damage to **Your Property**, the **Oil Tank System** or the **Oil** other than as described above.
2. Any work carried out or costs that are not authorised by **Us**

Section 2 Contingent Third Party Liability

1. What is Covered

We will cover **You** for **Claims** brought against **You** for **Third Party Liability** and for the costs in defending a **Claim** provided such **Claim** is brought during the **Policy Period** and is a direct result of an **Oil Spill** that occurs and is notified to **Us** during the **Policy Period** or within the **Extended Reporting Period** but only when:

1. **You** have no other insurance that is able to meet this liability; or
2. When **You** have used all the cover or limit available under any other insurance.

2. What We do not cover:

1. Any liability caused by or arising out of the actual, alleged or threatened inhalation, ingestion or contact with, exposure to, existence of or presence of any fungi or bacteria on or with or within a building or structure, including its contents.
2. Any liability arising out of or in connection to in whole or in part, directly or indirectly out of asbestos, asbestos fibres
3. Any liability in connection with advice, design, formula, specification, inspection, certification or testing provided or performed for a fee on **Your** behalf.

4. **Your Bodily Injury**, or **Bodily Injury** sustained by any **Employee** arising out of and in the course of employment by **You**;
5. Any indemnity recoverable from any other insurance contract.
6. Damage to Property **You** legally own, lease or rent or in **Your** care, custody or control.

General Exclusions

We will not pay for:

1. The amount of the **Excess**.
2. Any losses from an **Oil Spill**:
 - (a) which took place before or after the **Policy Period** detailed in **Your Schedule**;
 - (b) resulting from **Your** deliberate actions;
 - (c) caused whilst the residence served by the **Oil Tank System** at the **Insured Location** is **Unoccupied**;
 - (d) caused as a result of any remedial or maintenance work identified in the **Initial Inspection or Annual Inspection** not being carried out;
 - (e) resulting from any **Oil Storage Tank** in excess of fifteen (15) years old;
 - (f) caused by any building works at the **Insured Location** involving or affecting the **Oil Tank System**;
 - (g) resulting from an **Oil Storage Tank** that is not on a **Support Base**
 - (h) resulting from the storage or discharge, dispersal, release, escape, migration or seepage of a liquid other than **Oil**;
 - (i) resulting from a de-commissioned or abandoned **Oil Tank System**.
 - (j) directly or indirectly caused by, happening through, in consequence of or contributed to by or arising from the use or operation, as a means of inflicting harm, of any computer, computer system, computer software, programme, malicious code, computer virus or process or any other electronic system;
 - (k) resulting from an act of terrorism meaning an act, including for example the use of force or violence and/or the 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 including the intention to influence any government and/or to put the public, or any section of the public, in fear;
 - (l) resulting from 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, strikes, riots or civil commotion;
 - (m) directly or indirectly caused by:
 - (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or
 - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
 - (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - (v) any chemical, biological, bio-chemical or electromagnetic weapon.
3. Any loss in respect of any business or profession, including growing agricultural or horticultural produce, or rearing livestock for profit at the **Insured Location**.
4. Any loss damage, destruction or liability arising from pollution or contamination other than from an **Oil Spill**.
5. Any indirect and or consequential economic or financial losses resulting from an **Oil Spill** other than as provided for in this **Policy**.

Claims Notification

As soon as practicably possible upon discovery of an **Oil Spill**, **You** should contact **Our** claims management service on 0800 917 1332 and they will assist you.

Please quote **Your Policy** Number in all communications.

You must comply with the following conditions. If **You** fail to do so, it may impact **Your** ability to make a claim or the amount that **We** may pay **You**:

1. Provide any information **We** may require as soon as practicable, including how and where the **Oil Spill** occurred, details of any injured parties and witnesses and the date any notification from parties is received and details of any other insurances you may have covering the risk;
2. Do not admit liability or offer or agree to settle any **Claim** without **Our** written permission;
3. If a **Claim** for liability is made against **You**, do not reply to any letter, claim, writ, summons or other legal document simply send them to **Us**;
4. Inform the Police as soon as possible following any loss caused by malicious acts, violent disorder, riots or civil commotion, theft, attempted theft;
5. Carry out any necessary measures to reduce the loss. It is **Your** responsibility to prove **Your** loss and retain receipts, photographs and guarantees where possible

General Conditions

1. Other Insurance

Sometimes what is covered under one insurance policy may also be covered under another insurance policy , for example the cover or maybe some of the cover insured under this **Policy** could also be insured under **Your** household policy .

If it is insured under two or more Policies **We** will pay the full claim and claim half of this back from **Your** other insurance policy . This will not apply to section 2 of this **Policy** as this section will only apply if there is no other Insurance cover already provided under a separate policy .

If **We** do have to claim half back from **Your** household insurers **We** will do this in **Your** name this is called subrogation which means **We** will substitute for **You** including all **Your** rights and responsibilities.

Alternatively, **We** will pay only half of the claim and **You** can claim the other half back from **Your** other insurance policy .

2. Subrogation

If **We** become liable for any payment under this insurance, **We** shall be subrogated to the extent of such payment to all the rights and remedies of **Yours** against any party for such claim then **We** shall be entitled, at **Our** own expense, to sue in **Your** name. **You** shall give **Us** all such assistance in **Your** power as **We** may require to secure **Our** rights and remedies either before or after indemnification.

3. Things You Must Do

If the following conditions are not complied with, **We** shall have no liability under this **Policy**, unless **You** show that non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

It is a condition to **Our** liability that:

1. An **Annual Inspection** is carried out on the **Oil Tank System** and an **Inspection Report** is obtained and retained by **You**.
2. Any remedial or maintenance work identified during an **Initial Inspection** and/or an **Annual Inspection** must be rectified by an **OFTEC Oil Technician** as soon as is reasonably possible and no later than 60 days of the **Annual Inspection** and a receipt evidencing such work must be obtained and retained by **You**.
3. **You** take all necessary care to prevent an **Oil Spill** occurring;

Policy Definitions

Where stated in bold throughout the **Policy**, the following words have the special meaning given below.

1. **Annual Inspection:**
An inspection of the **Oil Tank System** carried out by an **OFTEC Oil Technician** every 12 months.
2. **Bodily Injury**
Injury to any person including death, disease, illness, physical and mental injury, anguish or nervous shock.
3. **Claim**
 - a. **Your** receipt of any written notice of demand for compensation made by a **Third Party**
 - b. any writ, statement of claim, claim form, summons, application or other originating legal or arbitral process, cross-claim, counterclaim or third or similar party notice served upon **You**;
 - c. any notice of intention in writing to commence legal proceedings against **You**.
4. **Cover Commencement Date**
The date specified in the **Schedule**.
5. **Domestic**
Private activities by **You** at the **Insured Location** and not in connection with any business, trade or profession other than for clerical and administrative work.
6. **Emergency Clean Up**
The necessary investigation, characterisation, quantification, monitoring, abatement, removal, disposal, treatment, neutralisation or immobilisation of **Oil** to the extent required to prevent **Environmental Damage**.
7. **Emergency Fuel Supply**
Up to 100 Litres of **Oil** provided following an insured **Oil Spill** to enable temporary heating and/or cooking facilities.
8. **Emergency Work**
Work carried out by a **Nominated Contractor** at the **Insured Location** to prevent or minimise **Environmental Damage** following an **Oil Spill**.
9. **Employee**
 - a. A person under a contract of service or apprenticeship with **You**.
 - b. A person hired or borrowed by **You** and under **Your** direct control and supervision but is under a contract of service or apprenticeship with another employer.
 - c. Persons under **Your** direct control and supervision being persons supplied by a labour master.
 - d. A self-employed person performing work of a kind ordinarily performed under a contract of service or apprenticeship with **You** whilst under **Your** direct control and supervision.
 - e. Work experience trainees.
 - f. Authorised volunteers whilst working for **You**.
10. **Endorsement**
A change in the terms and conditions of this **Policy** agreed by **Us** that can amend or restrict cover.

11. **Environmental Damage**
Harm or injury to, damage sustained by or the destruction of land, water, protected species and or Natural habitats for which the insured is legally liable under **Environmental Law**.
12. **Environmental Laws**
Any laws, including for example statutes, regulations, subordinate legislation, common law, judgments, statutory guidance and all amendments thereto, (including for the avoidance of doubt any law or regulation in a Member State which implements the European Union Directive 2004/35/ EC on environmental liability and all amendments thereto) governing **Your** liability with respect to in force at the time of an **Oil Spill** at the **Insured Location**.
13. **Excess**
The amount of each and every claim that **You** must pay as stated in the **Schedule**.
14. **Extended Reporting Period**
A period of 90 days after the end of the **Policy Period** in which **You** can report a claim arising from an **Occurrence**. This period does not extend the **Policy Period**.
15. **Insured Location**
The location of the **Oil Tank System, Your Property** and **Plot of Land** as specified in the **Schedule**.
16. **Initial Inspection**
A specific inspection of the **Oil Tank System** carried out prior to the **Cover Commencement Date** by a specified **OFTEC Oil Technician**.
17. **Inspection Report**
A report of the **Initial Inspection or Annual Inspection** detailing the condition of the **Oil Tank System** and any necessary remedial or maintenance work that is required to be carried out.
18. **Maximum amount payable**
The maximum **We** shall pay for all claims during the **Policy Period** as set out in **Your Schedule**.
19. **Nominated Contractor**
A contractor nominated by **Us**.
20. **Nominated Consultant**
A consultant nominated by **Us**.
21. **Occurrence**
Any one loss or series of losses arising from the same originating event.
22. **OFTEC Oil Technician**
An individual or company that is currently registered with OFTEC (Oil Firing Technical Association).
23. **Oil**
Refined petroleum or biofuel products used solely for **Domestic** heating and cooking purposes.
24. **Oil Spill**
The discharge, dispersal, release, escape, migration or seepage of **Oil** from the **Oil Tank System**.
25. **Oil Tank System**
The oil tank and external supply pipework up to the fabric of the building housing the oil fired appliance at the **Insured Location** used for **Domestic** heating and cooking purposes.
26. **Plot of Land**
The area of land surrounding **Your Property** at the **Insured Location** within boundaries detailed in the title deeds.
27. **Policy**
This document which contains all the terms and conditions of this insurance.
28. **Policy Period**
The period of insurance as stated in the **Schedule**.

29. **Your Property**
The premises at the **Insured Location** comprising any residence, any other structures including for example garages, swimming pools, tennis courts, outbuildings, greenhouses, sheds, roads, drives, paths, walls, gates, fences, terraces, patios and similar and any underground or above ground services that is not land and or water.
30. **Regulatory Authority**
The Environment Agency, a local authority, the Health and Safety Executive and any other government department, body, authority, inspectorate or agency (existing or to be formed) responsible for administering or enforcing **Environmental Law**.
31. **Schedule**
Part of the **Policy** which contains all the cover limits.
32. **Support Base**
A flat, solid structure that fully supports the **Oil Tank**
33. **Temporary Heating**
Temporary equipment to maintain heating and/or cooking facilities within **Your** main residence at the **Insured Location** whilst the **Oil Tank System** is temporarily inoperative following an **Oil Spill**.
34. **Third Parties**
Anyone other than **You**.
35. **Third Party Liability**
All sums that **You** may become legally liable to pay in respect of:
a. **Bodily Injury** to any person other than **You**; or
b. loss of or damage to property adjacent to, adjoining or in the vicinity of the **Plot of Land** not owned or leased by **You**; or
c. interference with or any easement, property right or legal interest relating to such property; or
d. any costs incurred in remediating such property.
36. **Unoccupied**
This is when the residence served by the **Oil Tank System** at the **Insured Location** is not used to provide overnight accommodation for **You** for 60 consecutive days or more.
37. **We, Us, Our**
XL Catlin Insurance Company UK Limited.
38. **You, Your, Yourself**
The person named in the **Schedule** including **Your** partner and all other members of **Your** household resident at the **Insured Location**.

Arranged by



5th Floor
Meridian House
71 Clarendon Road
Watford WD17 1DS

Touchstone Underwriting is a trading name of Touchstone Underwriting Limited Authorised and regulated by the Financial Conduct Authority.
Registered in England No.02264985
Part of the Seventeen Group Limited of Companies