

**LIST OF BUSINESS INTERRUPTION INSURANCE POLICIES  
CAPABLE OF RESPONDING TO THE COVID-19 PANDEMIC FOLLOWING THE TEST CASE**

**12 March 2021**

On 17 June 2020 we published finalised guidance for insurers on the business interruption ('BI') insurance test case ('Test Case'). We asked insurers to review relevant non-damage business interruption policies to determine whether the claims outcome may be affected by the final resolution of the Test Case. We published insurers' lists of affected policies as submitted to the FCA on Friday 10 July 2020 ('July Submission').

On 22 January 2021 we sent a [Dear CEO](#) letter to insurers impacted by the Test Case. In this letter, we set out our intention to send an information request to insurers for updated details of all non-damage BI policies that are, in principle, capable of responding to the Covid-19 pandemic following the Court judgments. Insurers have now provided their updated lists of affected policies. The list below includes insurers and policies that were submitted to us by 11 March 2021 and may be subject to further update.

The list is in the form submitted to the FCA and records the firm's view of the application of the Test Case to the relevant policy. Insurers were asked to include:

- i) all relevant non-damage BI policies that the insurer indicated in its July Submission were affected by the Test Case; and
- ii) any relevant non-damage BI policy that it previously did not include in the July submission, or had assessed as not affected, that it now deems to be affected by the outcome of the Test Case.

Some insurers may have reached different conclusions regarding whether similar policies are, in principle, capable of responding to the Covid-19 pandemic, most notably in relation to policies where it is necessary for the policyholder to prove the presence of Covid-19 at the premises. This will impact the list of policies that some insurers have submitted for inclusion in this list.

Our [Dear CEO](#) letter asked insurers to communicate directly and as soon as possible with policyholders who have made claims/complaints that are potentially affected by the Supreme Court judgment to explain the next steps. If you are uncertain why your policy has not been included in this list or you have any other queries regarding your non-damage BI policy, please refer to the communication you have received from your insurer or broker or contact them directly. If you are unhappy with your insurer's response, you can take eligible complaints to the Financial Ombudsman Service, or alternatively could pursue issues through negotiated settlement, arbitration or court proceedings as a private party.

Inclusion in this list does not mean that the outcome on any particular claim for the below policy wordings will be affected. Each policy wording and policyholder's circumstances will need to be considered on a case by case basis. Where a policy is not included on this list, this may be for a number of reasons including but not limited to the policy wording being of a type not tested in the Test Case (e.g.

containing an exhaustive list of diseases only or where the policy contains a relevant exclusion clause which was not tested). The list does not include policy wordings which are only held by fewer than 5 policyholders.

Policyholders may refer to the FCA's [BI webpage](#) under the heading "FCA Guidance and Statements for Policyholders" for more information.

The policies listed below cover over 200,000 policyholders.

The policy wording names included in the below list are as submitted by the insurer.

<b>Insurer</b>	<b>FRN</b>	<b>Policy wording</b>
Accredited Insurance (Europe) Ltd	608422	CCEP011119 Commercial Combined Insurance
Ageas Insurance Limited	202039	Pen SME - Commercial Combined
Aioi Nissay Dowa Insurance UK Limited	816870	Toyota Centre Policy
Allianz Insurance plc	121849	Marsh Resilience
Allianz Insurance plc	121849	Marsh Resilience RE
Allianz Insurance plc	121849	Lockton Asset II
Allianz Insurance plc	121849	AJG RE
Allianz Insurance plc	121849	JLT RE
Allianz Insurance plc	121849	SB Legacy/Free Format ND clauses
Allianz Insurance plc	121849	Free format NDDOA - Group A
Allianz Insurance plc	121849	Hamilton Fraser
ARCH INSURANCE (UK) LTD	229887	Commercial Combined (Acturis)
ARCH INSURANCE (UK) LTD	229887	Commercial Combined (OGI)
ARCH INSURANCE (UK) LTD	229887	Hotels and Guest House (Powerplace)
ARCH INSURANCE (UK) LTD	229887	Offices and Surgeries (Powerplace)

ARCH INSURANCE (UK) LTD	229887	Offices (OGI)
ARCH INSURANCE (UK) LTD	229887	Retailers (OGI)
ARCH INSURANCE (UK) LTD	229887	Surgeries (OGI)
ARCH INSURANCE (UK) LTD	229887	Property Investors (Acturis)
ARCH INSURANCE (UK) LTD	229887	Property Investors (OGI)
ARCH INSURANCE (UK) LTD	229887	Property Investors (Powerplace)
ARCH INSURANCE (UK) LTD	229887	Hotels and Guest House (OGI)
ARCH INSURANCE (UK) LTD	229887	Obelisk Commercial Combined
ARCH INSURANCE (UK) LTD	229887	Obelisk UK Contractors Combined
ARCH INSURANCE (UK) LTD	229887	Axiom Commercial Combined
ARCH INSURANCE (UK) LTD	229887	DIA Surgery
ARCH INSURANCE (UK) LTD	229887	MIC Comp Alternative Medicine
ARCH INSURANCE (UK) LTD	229887	MIC Surgery
ARCH INSURANCE (UK) LTD	229887	Axiom Retailers wording
ARCH INSURANCE (UK) LTD	229887	Kounnis Property Owners
ARCH INSURANCE (UK) LTD	229887	Property Owners Blackfords

ARCH INSURANCE (UK) LTD	229887	Axiom Commercial Property Owners
ARCH INSURANCE (UK) LTD	229887	Obelisk Property Owners
ARCH INSURANCE (UK) LTD	229887	Insignia Service Funds
ARCH INSURANCE (UK) LTD	229887	Hiscox Hospitality
ARCH INSURANCE (UK) LTD	229887	Axiom Day Spa
ARCH INSURANCE (UK) LTD	229887	Arista Commercial Combined schedule wording (1)
ARCH INSURANCE (UK) LTD	229887	Arista Commercial Combined schedule wording (3)
ARCH INSURANCE (UK) LTD	229887	Arista Commercial Combined schedule wording (4)
Argenta Syndicate Management Limited	204974	HIUA Guest House and B&B v8.12.19 (v7 05.19, v6 02.19, v5 12.18)
Argenta Syndicate Management Limited	204974	HIUA Holiday Home and Self Catering Accommodation policy v7 12.19 (v6 05.19, v5 02.19, v4 12.18)
Argenta Syndicate Management Limited	204974	Thames Commercial Combined Policy Wording V310120 (v18194 and v18195)
Argenta Syndicate Management Limited	204974	Thames Craft Brewers Cider Makers and Distillers Combined Insurance Policy Wording v18193 (v18192), Thames CBI Craft Brewers, Cider Markers and Distillers Combined Insurance Policy Wording v18192
ArgoGlobal S.E.	573326	Pen DA - bc underwriting Hotel, Guest House, Public House Insurance Policy AC.V003.HotelGuest HousePublic HousePolicyWording.BCUW.Dated10.07.2018.docx
ArgoGlobal S.E.	573326	Pen DA - bc underwriting Shop & Restaurant Insurance Policy AC.V003.ShopRestaurantPolicyWording.BCUW.Dated10.07.2018.docx
ArgoGlobal S.E.	573326	Pen DA - Bennett Gould Underwriting Commercial Combined Insurance Policy AC.Version002.CommercialCombinedWording.BennettGould.Dated23052018
ArgoGlobal S.E.	573326	Pen DA - Bennett Gould Underwriting Package Insurance Policy AC.Version002.PackageWording.BennettGould.Dated23052018 (1)

ArgoGlobal S.E.	573326	Pen DA - Commercial Combined Gyms Policy Wording AC.Version002.GymsPolicyWording.BennettGould.Dated23052018
ArgoGlobal S.E.	573326	Pen DA - Matrix Underwriting Retailer's Policy Wording AC.Version001.RetailPolicyWording.Matrix.Dated25.10.2018
ArgoGlobal S.E.	573326	Pen DA - Pen Underwriting Liability Policy AC.V002.NFANPolicyWording.Marsh&Co.Dated25.05.2018
ArgoGlobal S.E.	573326	Pen DA - Pen Underwriting Policy Commercial Combined Insurance  SME Commercial Combined Policy Wording v4 - Effective 1st March 2020.pdf
ArgoGlobal S.E.	573326	Pen DA - Pen Underwriting Policy Print Combined Insurance POLICY WORDING REFERENCE PENP22032018  AC.Version001.PrintPolicyWording.PEN.Dated22.03.2018.pdf
ArgoGlobal S.E.	573326	Pen DA - Secure Underwriting Commercial Property Schedule SUWPENCPv1.3 AC.VERSION001.CommercialCombinedPolicyWording.Park.05062018
Aspen Insurance UK Limited	202644	JLT Property Owners
Aspen Insurance UK Limited	202644	Lockton Asset II
Aspen Insurance UK Limited	202644	MD & BI Policy - Resilience (Marsh)
Asta Managing Agency Ltd	204897	QCIS Care Insurance Wording
Aviva Insurance Limited	202153	Marsh / Jelf / Bluefin Material Damage and BI - Resilience
Aviva Insurance Limited	202153	BHIB - CharityAssured Policy
Aviva Insurance Limited	202153	Ensphere - Surgery Policy
Aviva Insurance Limited	202153	Graybrook - Your Surgery Policy

Aviva Insurance Limited	202153	Maven – Practicecare Policy
Aviva Insurance Limited	202153	Maven – Sports & Social Club Policy
AXA Insurance UK plc	202312	Marsh / Jelf Resilience
AXA Insurance UK plc	202312	Gresham Guest House
AXA Insurance UK plc	202312	Gresham Property Owners
AXA Insurance UK plc	202312	Lockton Asset II Wording
AXA Insurance UK plc	202312	Bradshaw Bennett Pest Control
AXA Insurance UK plc	202312	Bradshaw Bennett Locksmiths
AXA Insurance UK plc	202312	Bradshaw Bennett Animal medicine
AXA Insurance UK plc	202312	HOM Working from Home
AXIS Managing Agency Limited	754962	Gallagher's Caravans Commercial Combined Insurance Policy Wording (example provided - contract number B1262BW00912)
AXIS Managing Agency Limited	754962	CMU Underwriting Leisure Public House Policy Wording (2019 02)
AXIS Managing Agency Limited	754962	Cedar Underwriting/Commercial Express Public House Policy Wording (version 2.3)
AXIS Managing Agency Limited	754962	Schofields Holiday Homes Insurance AXIS 1 HH19V1
AXIS Managing Agency Limited	754962	Vantage (915843895) Office Wording With Noave WEF 1_5_2016V2
AXIS Managing Agency Limited	754962	i4me holiday home policy AXIS

AXIS Managing Agency Limited	754962	Meridian / Tasker & Partners v2016 - Insurance Policy
AXIS Specialty Europe SE	212724	Estuary Commercial Combined (2019) - through Contessa (Contessa UK CC 2019 v0.7.pdf)
AXIS Specialty Europe SE	212724	Carrol Holman Commercial Combined v2016 No.2 (through Contessa) [DT20116187 - CHIB Thatch CC Wording - UK CC 2018 v1]
AXIS Specialty Europe SE	212724	"Matrix - Hotels, Pubs & Restaurants (through Contessa) Axis_Matrix_Thatched Cottage - HPR-0518-Policy
AXIS Specialty Europe SE	212724	Contessa Commercial Combined 2015 [AXIS Commercial Combined 27.3.15 Contessa NI]
AXIS Specialty Europe SE	212724	Contessa Commercial Combined 2016v1, [Contessa Limited Commercial Combined - UK CC 2016 v1]
AXIS Specialty Europe SE	212724	Contessa UK (UK CC 2016 v2)
AXIS Specialty Europe SE	212724	BIB 2016 No 1 Axis SME Package Wording 01.11.15
AXIS Specialty Europe SE	212724	BIB v2016 No.2 (through Contessa) [Business Insurance Bureau Policy Wording]
AXIS Specialty Europe SE	212724	SISS (through Contessa) [SISS MD Policy Wording SISS UK MD 2016 v2 Final99580]
AXIS Specialty Europe SE	212724	Meridian / Tasker & Partners 2015 (through Contessa) - Insurance Policy Meridian UK Commercial Wording v20160801
Beazley Furlonge Limited	204896	4. Besso Select Antique & Fine Art Insurance
Brit Syndicates Limited	204930	PremierCo_Business insurance policy_pre April 2020
Brit Syndicates Limited	204930	PremCo_Business Insurance policy_ post April 2020
Brit Syndicates Limited	204930	Generation Underwriting Office Insurance Policy
Canopus Managing Agents Limited	204847	Circle Insurance Limited (Mercia Underwriting) / Square Mile Underwriting Commercial Combined PW-2017



Canopus Managing Agents Limited	204847	C P Walker & Son (Property Protector) Property Owners Insurance Policy Wording Solutions
Canopus Managing Agents Limited	204847	Midas Commercial Combined Policy Document
Canopus Managing Agents Limited	204847	NP3 - Nelson Sport & Leisure Golf Club Wording
Canopus Managing Agents Limited	204847	Profile Risk Solutions 2020 Commercial Combined Wording
Canopus Managing Agents Limited	204847	Profile Risk Solution 2018 Commercial Combined Wording
Canopus Managing Agents Limited	204847	Rowett Insurance Broking Limited Property Owners Policy Wording
Canopus Managing Agents Limited	204847	RQ1 - R&Q Package Combined Policy
Canopus Managing Agents Limited	204847	R&Q Commercial Combined Policy
Canopus Managing Agents Limited	204847	R&Q Commercial Property Owners Insurance
Canopus Managing Agents Limited	204847	Tristar Commercial Combined Wording: Property Aspect Only
Capita Managing Agency Limited	204976	Probitas Commercial Combined - Versions June 18, Sept 18 and October 18/18.1
Capita Managing Agency Limited	204976	Inspire Combined wording 3.4.18. (PA amendment)
Capita Managing Agency Limited	204976	Probitas Contractors Combined Policy Wording
Catlin Underwriting Agencies Ltd	204848	CFC Medical Devices
Catlin Underwriting Agencies Ltd	204848	CFC Media
Catlin Underwriting Agencies Ltd	204848	CFC Professions

Catlin Underwriting Agencies Ltd	204848	CFC Property and Casualty
Catlin Underwriting Agencies Ltd	204848	CFC Life Science Research and Development
Catlin Underwriting Agencies Ltd	204848	CFC Recruitment Employment and Staffing
Catlin Underwriting Agencies Ltd	204848	CFC Technology
Catlin Underwriting Agencies Ltd	204848	Blackwall Green AD 94 and Comprehensive Extension 2018
Catlin Underwriting Agencies Ltd	204848	RKH Fine Art Insurance (RKHAD&GHIS - V4.08)
Catlin Underwriting Agencies Ltd	204848	H. W. Wood Limited Dealers Insurance (Oct 2016)
China Taiping Insurance (UK) Co Limited	202690	Circle Golf Club
China Taiping Insurance (UK) Co Limited	202690	Alliance Fish & Chip Shop
China Taiping Insurance (UK) Co Limited	202690	Alliance Restaurant & Takeaway
China Taiping Insurance (UK) Co Limited	202690	DOA Dry Cleaners
China Taiping Insurance (UK) Co Limited	202690	Retail Mobility Policy
China Taiping Insurance (UK) Co Limited	202690	I Prism Commercial Combined Insurance
China Taiping Insurance (UK) Co Limited	202690	Mercury Retail / Package Policy
China Taiping Insurance (UK) Co Limited	202690	Oasis Commercial Combined
China Taiping Insurance (UK) Co Limited	202690	Ptarmigan Underwriting Commercial / Retail Policy

Chubb European Group SE	820988	Marsh Resilience (including Real Estate)
Chubb European Group SE	820988	BNU (Fire & Security combined wording)
Chubb European Group SE	820988	AON PFI (BAM PP)
Chubb European Group SE	820988	PEN
Chubb European Group SE	820988	Lockton REAC
Chubb European Group SE	820988	Marsh PEMA
Chubb European Group SE	820988	Fusion/Geo
Chubb European Group SE	820988	BNU Electrical contractors
Covea Insurance plc	202277	Festival Portfolio - Graham Sykes (Playa)
Covea Insurance plc	202277	Surgery Solutions (arranged by Jelf)
Covea Insurance plc	202277	(Endsleigh) Charity Advantage
Covea Insurance plc	202277	Nursery Care (Morton Michel)
Covea Insurance plc	202277	Policyfast (Office)
Covea Insurance plc	202277	Childcare Staffing Agencies (Morton Michel)
Covea Insurance plc	202277	Offices & Surgeries
Covea Insurance plc	202277	Shops

Covea Insurance plc	202277	"Bridge" Business Protection Insurance (Balens Ltd)
Covea Insurance plc	202277	Collectable Dealers Insurance Policy
Covea Insurance plc	202277	Insure Your Village Hall
Covea Insurance plc	202277	(Thistle Underwriting) Shops & (Thistle Underwriting) Offices
Covea Insurance plc	202277	Executive Professions for Law
Covea Insurance plc	202277	Executive Business - Stackhouse Poland
Covea Insurance plc	202277	Executive Professions - Stackhouse Poland
Covea Insurance plc	202277	Your Executive Plus Policy - Private Client Insurance
Covea Insurance plc	202277	Stagesafe Insurance
Covea Insurance plc	202277	Event Insurance
Covea Insurance plc	202277	Locktons Asset 2 Property Owners
Coverys Managing Agency Ltd	224442	BCUW - Hotel Guest House Public House Policy Wording -V3 25012019
Coverys Managing Agency Ltd	224442	BCUW - Shop and Restaurant Policy Wording - V3 - 25012019
Coverys Managing Agency Ltd	224442	CUL: DTW Commercial Combined 4.0
Coverys Managing Agency Ltd	224442	TUL - Sports, Social & Leisure Club - Commercial Combined - Policy Wording -V3 24 04 2019
Coverys Managing Agency Ltd	224442	TUL - Caravan Site Policy Wording - V7 24 04 2019

Coverys Managing Agency Ltd	224442	BRZ - DTW1991 - Commercial Combined Wording - V03 - 23 01 2018
Coverys Managing Agency Ltd	224442	Breeze DTW Underwriting Property Owners Wording - 17 04 2019
Coverys Managing Agency Ltd	224442	Industrial Property Owners PW V2.2 WEF 01_01_2020
Coverys Managing Agency Ltd	224442	MUM: Retail-0518 Policy
Coverys Managing Agency Ltd	224442	MUM: OFF-0518 Policy
Coverys Managing Agency Ltd	224442	MUM: HPR-0518 Policy
Coverys Managing Agency Ltd	224442	MUM: Comm-0518 Policy
Coverys Managing Agency Ltd	224442	DTW Comb Com Wording DMI version 1/DTW Comb Com Wording (V2)/DTW Comb Com Wording (V3)
Coverys Managing Agency Ltd	224442	GMI - DTW1991 - Combined Wording - V03 - 23 07 2018/ GMI - DTW1991 - Combined Wording - V04
Coverys Managing Agency Ltd	224442	JAN - DTW1991 - BAHIS Property Wording - V2 - 01 01 2017
ERGO Versicherung Aktiengesellschaft	203094	1. Commercial Combined – ERG0203 2. Retail Package – ERG0226 3. Property Owner – ERG0215 4. Office Package – ERG0229 5. Retail Package – ERG0096 6. Property Owner – ERG0233 7. Commercial Combined- GRSEGO0132 [Giant Risk Solutions Ltd] 8. Property Owner - GRSEGO0133 [Giant Risk Solutions Ltd] 9. Commercial Combined - OBEERGO0066 [Obelisk Underwriting Ltd] 10. Property Owner - OBEERGO0057 [Obelisk Underwriting Ltd] 11. Commercial Combined - OBEERGO0064 [Obelisk Underwriting Ltd] 12. Commercial Combined January 2018 13. Commercial Combined January 2017 14. Preferred Brewery January 2018 15. Retail Package - TLUL1152 16. Office Package - TLUL1158 17. Commercial Combined November 2018 18. Retail Package – ERG0274 19. 42736 20. 43101 21. R&Q Commercial Combined Wording – January 2018
ERGO Versicherung Aktiengesellschaft	203094	EBOL Commercial Package Insurance Please note that some packages include Retail and Office Policy elements where others are EBOL Commercial Package only.

ERGO Versicherung Aktiengesellschaft	203094	1. JRP UK Commercial 2019 JRP is a Coverholder of ERGO Versicherung AG. In addition to the above, the policy wordings listed below are either JRP variations or Sub-Coverholders of JRP which all utilise identical wordings to the JRP Commercial Wording (at least with reference to the relevant coverage clauses). 2. Incepta Commercial Combined 3. JRP Distribution Commercial Wording 2019 4. JRP Distribution Commercial Wording 2019 v1 5. JRP Distribution Commercial Wording 2020 v2 6. JRP UK Commercial Combined Wording 2019 7. JRP UK Commercial Combined Wording 2019 v2 8. JRP UK Commercial Combined 2020 9. JRP UK Commercial Wording 2018 10. JRP UK Commercial Wording 2018 v1 11. JRP UK Commercial Wording 2018 v2 12. JRP UK Commercial 2019 v1 13. JRP UK Commercial 2020 14. JRP UK Commercial 2020 v2 15. Meridian Business Combined Wording 2015/1.0 16. Meridian UK Commercial Wording 2016/08/01 17. SUWJRPERGOCP/15 v1 [Secure Underwriting] 18. SUWJRPERGOCP08 11v2 [Secure Underwriting]
ERGO Versicherung Aktiengesellschaft	203094	1. JRP UK Property Owners Wording 2018 v2 JRP is a Coverholder of ERGO Versicherung AG. In addition to the above, the policy wordings listed below are either JRP variations or Sub-Coverholders of JRP which utilise identical wordings to the JRP Property Owners Wording (at least with reference to the relevant coverage clauses). 2. CHIB Residential Property Owners Wording 2019 3. JRP UK Property Owners Wording 2019 v1 4. JRP UK Property Owners Wording 2018 v1 5. JRP UK Property Owners Wording 2019 v2. 6. CHIB Commercial Property Owner [Carroll Holman Insurance Brokers] 7. JRP PIUA UK Residential Property Owners Wording 2017 v2
Everest Insurance (Ireland) DAC	794741	Marsh Resilience Real Estate Policy
Fairmead Insurance Limited	202050	i4Me Holiday Home
Faraday Underwriting Limited	204910	IPrism Commercial Combined
Faraday Underwriting Limited	204910	Policyfast Commercial Combined
HCC International Insurance Company Plc	202655	Vantage
HCC International Insurance Company Plc	202655	Office Protect
HCC International Insurance Company Plc	202655	Combined Media

HCC International Insurance Company Plc	202655	Gallagher Commercial Combined (COCO)
HDI Global SE	230072	iSure Shop Select Insurance
HDI Global SE	230072	NBS Care Homes Insurance
HDI Global SE	230072	Euna Recruitment Insurance
HDI Global Specialty SE	659331	Church Choice
HDI Global Specialty SE	659331	Edwards Church Choice
HDI Global Specialty SE	659331	Church Choice for Elim Pentecostal Churches
HDI Global Specialty SE	659331	Presbyterian Church of Wales Church Choice
HDI Global Specialty SE	659331	Kingdom Bank Insurance Brokers Church Policy
Hiscox Insurance Co Ltd	113849	10152 WD-TEC-UK-PYN
Hiscox Insurance Co Ltd	113849	10199 WD-HSP-UK-INFBI
Hiscox Insurance Co Ltd	113849	10272 WD-HSP-UK-MUS-PYI
Hiscox Insurance Co Ltd	113849	10487 WD-HSP-UK-EDU-PYI
Hiscox Insurance Co Ltd	113849	10883 WD-HSP-UK-MASBI
Hiscox Insurance Co Ltd	113849	11335 WD-HSP-UK-MPO-PYI
Hiscox Insurance Co Ltd	113849	11431 WD-HSP-PSS-PYI

Hiscox Insurance Co Ltd	113849	11492 WD-HSP-UK-HSH-PYI
Hiscox Insurance Co Ltd	113849	11905 WD-HSP-UK-TBO-BI
Hiscox Insurance Co Ltd	113849	12578 WD-HSP-UK-BSBI
Hiscox Insurance Co Ltd	113849	13500 WD-HSP-UK-CSA-PYI
Hiscox Insurance Co Ltd	113849	14174 WD-HSP-UK-CC-PBI
Hiscox Insurance Co Ltd	113849	15299 WD-SR-UK-PYI
Hiscox Insurance Co Ltd	113849	15410 WD-HSP-UK-MFL-PYF
Hiscox Insurance Co Ltd	113849	15447 WD-HSP-UK-LFR-PYI
Hiscox Insurance Co Ltd	113849	15480 WD-HSP-UK-LFB-PYI
Hiscox Insurance Co Ltd	113849	15779 WD-HSP-UK-BG-PHAR-PYI
Hiscox Insurance Co Ltd	113849	16089 WD-PROF-UK-PYI
Hiscox Insurance Co Ltd	113849	16097 WD-NFP-UK-PYI
Hiscox Insurance Co Ltd	113849	16101 WD-TEC-UK-PYI
Hiscox Insurance Co Ltd	113849	16105 WD-RET-UK-PYI
Hiscox Insurance Co Ltd	113849	16107 WD-TRAD-UK-PYI
Hiscox Insurance Co Ltd	113849	16110 WD-VEN-UK-PYI



Hiscox Insurance Co Ltd	113849	16216 WD-REC-UK-PYI
Hiscox Insurance Co Ltd	113849	16258 WD-HSP-UK-FSLEG-PYI
Hiscox Insurance Co Ltd	113849	18680 WD-HSP-UK-QHB-PYI
Hiscox Insurance Co Ltd	113849	19823 WD-HSP-UK-EST-PYCL
Hiscox Insurance Co Ltd	113849	20155 WD-HSPX-UK-TIOFAD-PYI
Hiscox Insurance Co Ltd	113849	6001 WD-PIP-UK-PYF
Hiscox Insurance Co Ltd	113849	6443 WD-HSP-UK-MBI
Hiscox Insurance Co Ltd	113849	7103 WD-CCP-UK-PVB
Hiscox Insurance Co Ltd	113849	7103 WD-PIP-UK-PVB
Hiscox Insurance Co Ltd	113849	7103 WD-VEN-UK-PYZ
Hiscox Insurance Co Ltd	113849	7114 WD-HSP-UK-PBU
Hiscox Insurance Co Ltd	113849	7620 WD-PIP-UK-POP
Hiscox Insurance Co Ltd	113849	7955 WD-HSP-UK-SUR-PYI
Hiscox Insurance Co Ltd	113849	8006 WD-HSP-GUN-PYI
Hiscox Insurance Co Ltd	113849	8358 WD-UK-PIP-GCC-PYI
Hiscox Insurance Co Ltd	113849	8481 WD-CCP-UK-LSI

Hiscox Insurance Co Ltd	113849	8671 WD-HSP-UK-JMBI
Hiscox Insurance Co Ltd	113849	8961 WD-HSP-UK-TEN-PYI
Hiscox Insurance Co Ltd	113849	9102 WD-HSP-UK-GPS-PYI
Hiscox Insurance Co Ltd	113849	9248 WD-CHR-UK-PYI
Hiscox Insurance Co Ltd	113849	9280 WD-HSP-UK-OPT-PYI
Hiscox Insurance Co Ltd	113849	9597 WD-HSP-UK-PYI-BCL
Hiscox Insurance Co Ltd	113849	9923 WD-CHR-UK-WTR-PYI
Hiscox Insurance Co Ltd	113849	HOF Portfolio
Hiscox Insurance Co Ltd	113849	Nucleus
Hiscox Insurance Co Ltd	113849	OP Portfolio
Hiscox Insurance Co Ltd	113849	PYI Portfolio
Hiscox Insurance Co Ltd	113849	WNI
Hiscox Insurance Co Ltd	113849	19510 WD-SPO-UK-PYI
Hiscox Insurance Co Ltd	113849	16764 WD-HSP-UK-KCS-PYI
Hiscox Insurance Co Ltd	113849	17973 WD-HSP-UK-NBS-PYF
Hiscox Insurance Co Ltd	113849	20204 WD-HSP-UK-NSP-PYI

Hiscox Insurance Co Ltd	113849	11601 WD-HSP-UK-PAC-PYI
Hiscox Syndicates Ltd	204924	3287-0717 Restorers and Conservators Wording
Hiscox Syndicates Ltd	204924	Museum BG2 01/19
Hiscox Syndicates Ltd	204924	5323-0814 Hiscox fine art insurance for artists
Hiscox Syndicates Ltd	204924	7350-1210 Aon type Fine Art Auctioneers
Liberty Mutual Insurance Europe SE	829959	2019 Affinity Sports Combined v5
Markel International Insurance Company	202570	Social Welfare Combined
Markel International Insurance Company	202570	Towergate (Nursery) A1nur/012020
Markel International Insurance Company	202570	Towergate (homecare) A1dom/012020
Markel International Insurance Company	202570	Towergate Care (Care Homes) A1car/042018
Markel International Insurance Company	202570	Charities and community groups
Markel International Insurance Company	202570	Creative and media
Markel International Insurance Company	202570	Biomedical and life sciences Combined
Markel International Insurance Company	202570	BLIS LITE (Biomedical and Life Sciences)/BLT/March 2016
Markel International Insurance Company	202570	Technology and Communication
Markel International Insurance Company	202570	Technology products combined

Markel International Insurance Company	202570	ECIC Contractors' Combined Policy ECIC CCP V010418 1.0
Markel International Insurance Company	202570	Miscellaneous Professional Combined (NEW)
Markel International Insurance Company	202570	Not for Profit Combined
Markel International Insurance Company	202570	Equine Combined
Markel International Insurance Company	202570	Bollington BAA No: SC1931B180BR/4639 Appendix 2 (Policy Wording bwg/2018)
Markel International Insurance Company	202570	Markel International Theatrical Production Policy Wording 1219
Mitsui Sumitomo Insurance Company (Europe) Ltd	202751	Business Combined Policy ref BUSv1
MS Amlin Insurance SE	825195	Arthur J Gallagher - Digital Commercial Combined ADA571-20190401
MS Amlin Insurance SE	825195	Arthur J Gallagher - Digital Shop Policy ADA604-20190401
MS Amlin Insurance SE	825195	Besso Limited - Sightcare Digital Shop Policy ADA612-20190401
MS Amlin Insurance SE	825195	MS Amlin - Digital Shop Policy AOD144-20190401
MS Amlin Insurance SE	825195	Digital Commercial Property Owners AOD133-20190601
MS Amlin Insurance SE	825195	MS Amlin - Digital Commercial Combined AOD115-20190801
MS Amlin Underwriting Limited	204919	IMS t/a Instant Underwriting -Commercial Combined ADA628-20190601
MS Amlin Underwriting Limited	204921	Miles Smith Ltd t/a CORE Underwriting - Commercial Combined ADA648-20181201

MS Amlin Underwriting Limited	204922	Marsh Ltd t/a Victor Insurance - Linksmaster Commercial Combined 5(a) ADA609-20190501 5(b) ADA609-20190401
MS Amlin Underwriting Limited	204926	Lycett Browne T/a Cliverton Insurance - Kennels & Cattery Insurance ADA554-20190701
MS Amlin Underwriting Limited	204927	R&Q - Package Combined Insurance (SME)
MS Amlin Underwriting Limited	204929	R&Q - Commerical Combined
MS Amlin Underwriting Limited	204930	Thames Underwriting - Commercial Combined AOD102-20180501
MS Amlin Underwriting Limited	204931	Heritage Railway Association - Heritage Railway Policy ADAD662-20190401
MS Amlin Underwriting Limited	204932	G.J.Sladdin & Company Ltd - Clubs Commercial Combined 15(a) ADA547-20191101 15(b) ADA547-20170629
MS Amlin Underwriting Limited	204937	Carroll Holman Insurance Brokers - Commerical Combined for Religious Establishments. ADA546-20191001
MS Amlin Underwriting Limited	204938	Confidential Solutions - Confidential Golf Solutions ADA634-20171110
MS Amlin Underwriting Limited	204939	Incepta Insurance Risk Management - Commercial Combined ADA664-20190401
MS Amlin Underwriting Limited	204940	Insolvency Risk Services (IRS) - Commercial Combined ADA513-20150925

MS Amlin Underwriting Limited	204945	Premier Commercial Underwriters - Commercial Combined 28(a) ADA645-20190912 28(b) 2017 Wording
MS Amlin Underwriting Limited	204946	Premier Commercial Underwriters - Enterprise Package ADA657-20190912
MS Amlin Underwriting Limited	204947	Profile Underwriting - Commercial Combined ADA670-20190601
MS Amlin Underwriting Limited	204950	TL Dallas & Co. Limited - Book Dealers Insurance ADA532-20170308
MS Amlin Underwriting Limited	204954	MS Amlin - Commercial Combined AOD102-20180501 AOD102-20190401 AOD102-20190501 AOD102-20190601
MS Amlin Underwriting Limited	204963	Capital Markets Underwriting t/a CMU - Commercial Combined 46(a) ADA589-20190801 46(b) ADA589-20160923
MS Amlin Underwriting Limited	204964	Capital Markets Underwriting t/a CMU - Retail Insurance 47(a) ADA591-20190801 47(b) ADA591-20170331
MS Amlin Underwriting Limited	204965	Capital Markets Underwriting t/a CMU -Leisure 48(a) ADA606-20190801 48(b) ADA606-20170301

MS Amlin Underwriting Limited	204967	Confidential Solutions - Pro Golf Shop Insurance
MS Amlin Underwriting Limited	204973	Direct Insurance ADAD681-20190909
QBE Europe SA/NV (UK Branch)	811604	PBMF010419 Property Damage and Business Interruption Insurance policy
QBE Europe SA/NV (UK Branch)	811604	PCCP010419 Commercial Combined Insurance policy PCCP010420 Commercial Combined Insurance Policy
QBE Europe SA/NV (UK Branch)	811604	PSCC010119 Sutttons Cleaning Contractors Insurance Policy
QBE Europe SA/NV (UK Branch)	811604	PSEC010119 Sutttons Electrical Contractors Insurance Policy
QBE Europe SA/NV (UK Branch)	811604	PSPE010119 – Per Capita Electrical & HVAC
QBE Europe SA/NV (UK Branch)	811604	PSSR010119 Sutttons Security and Fire Protection Insurance Policy
QBE Europe SA/NV (UK Branch)	811604	PSRE010119 – Renewable Energy Contractors
QBE Europe SA/NV (UK Branch)	811604	PSSF010119 – Facilities Management Contractors
QBE UK Limited	202842	BASE03CR02 Towergate Charities Policy (BASE03CR02) Towergate – Hospices C&H-PW v1 04/18 DB
QBE UK Limited	202842	JELBC040120 Jelf Plus BCC (Business Combined Insurance) Policy Wording JELBC040120
QBE UK Limited	202842	JELOF040120 Dentassure Office JELOF040120 Jelf Plus Office JELOF030819 Jelf Plus Office Insurance Policy JELOF030819
QBE UK Limited	202842	PABS010419 Schools and Colleges Insurance Policy (EPL)

QBE UK Limited	202842	PABT010419 Schools and Colleges Insurance (CLP)
QBE UK Limited	202842	PATS010419 ATS - Aston Lark Schools - PATS010419
QBE UK Limited	202842	PBCC040120 Business Combined PROCBCC170619 Rockland Village Halls Business Combined PBCC170619 Business Combined TOWBCC170619 Townergate (Business Combined) (TOWBCC170619)
QBE UK Limited	202842	PBCP080919 Business Combined Policy PBCP090120 SME - Legacy - Business Combined Ins
QBE UK Limited	202842	PBMF010419 Property Damage and Business Interruption Insurance policy
QBE UK Limited	202842	PCCP010419 Commercial Combined Insurance policy PCCP010420 Commercial Combined Insurance Policy
QBE UK Limited	202842	PCPP040120 SME - Contractors - PCPP040120 Contractors Combined
QBE UK Limited	202842	PCSI010419 Combined Schools Insurance Policy (PCSI010419)
QBE UK Limited	202842	PEDC010419 Schools and Colleges Insurance (CLP) Policy
QBE UK Limited	202842	PGHO010419 Gallaghers Hotel Insurance Policy
QBE UK Limited	202842	PHOE010419 HOE - Gauntlet Hotel - PHOE010419
QBE UK Limited	202842	PHOS010419 Hospitality Master Insurance Policy
QBE UK Limited	202842	PHOT010419 Hotel Policy



QBE UK Limited	202842	PJMD040819 Marsh/Purple/BF Network Marketing PJMD010119 QBE Marketing Advertising Communication Policy
QBE UK Limited	202842	PJME090819 Open Market Marketing QBE Marketing Advertising and Communications Professional Combined Liability Policy PJME090819
QBE UK Limited	202842	PJPS040819 Marsh/Purple/BF Network Miscellaneous PJPS040819 QBE Specialist Miscellaneous Professional (Civil Liability) Professional Liability Combined Insurance Policy PJPS040819
QBE UK Limited	202842	PLIB010419 LIB - Aston Lark – PLIB010419
QBE UK Limited	202842	PLOR010419 LOR - Lorica Leisure – PLOR010419
QBE UK Limited	202842	PLSC010419 Leisure Combined Insurance (ex P A ) Policy
QBE UK Limited	202842	PMEP010119 Motor Trade - PMEP010119 Motor Trade Combined
QBE UK Limited	202842	PNCV010419 Nightclub and Late Night Venue Policy
QBE UK Limited	202842	PNML010119 NDML Nightclub and Late Night Venue Policy
QBE UK Limited	202842	POFF170919 Office and Surgeries (OFF) POFF180120 Office
QBE UK Limited	202842	POFP040120 Office PTOWOFP030819 Towergate (Office Insurance) (PTOWOFP030819)
QBE UK Limited	202842	PPOF080120 SME – PO – Property Owners
QBE UK Limited	202842	PPOR010419 Real Estate Owners' Insurance policy
QBE UK Limited	202842	PSLS010419 SLS - Life Science – PSLS010419

QBE UK Limited	202842	PTRA111119 Tradesman (TRA)
QBE UK Limited	202842	Salus Charity and Care Policy
QBE UK Limited	202842	TD8225-08.18 Aon 'Property Owners' Policy, on wording TD8225-08.18
QBE UK Limited	202842	TOWOF010120 Towergate Office
QBE UK Limited	202842	PHENX030819 HIBL Miscellaneous PHENX030819 HIBL Business and Management
QBE UK Limited	202842	PJPA040819 Marsh/Purple/BF Network Accountants
QBE UK Limited	202842	PJPB090819 Open Market Accountants
QBE UK Limited	202842	PJPU090819 SME – PI Combined – Professional Combined Liability
QBE UK Limited	202842	PTHB010419 THB Freightshield Scheme Insurance
QIC Europe Limited	659521	Eaton Gate Commercial Commercial Combined Policy
QIC Europe Limited	659521	Barbican Protect Channel Islands Commercial Combined Policy (including, where applicable, Endorsement B991 - Bomb Hoax or Unlawful Occupation)
QIC Europe Limited	659521	HIUA Hotel Package Insurance Policy
Royal & Sun Alliance Insurance Plc	202323	Professional Insured Select
Royal & Sun Alliance Insurance Plc	202323	UKC04827 AJG Charities
Royal & Sun Alliance Insurance Plc	202323	UKC04294C (OD) Counce O'Hara
Royal & Sun Alliance Insurance Plc	202323	S00475G Cottagesure

Royal & Sun Alliance Insurance Plc	202323	UKC0238D Encompass Combined
Royal & Sun Alliance Insurance Plc	202323	UKC04465C Langton Upholstery
Royal & Sun Alliance Insurance Plc	202323	MIAB Surgery Policy Wording GPs 2019
Royal & Sun Alliance Insurance Plc	202323	UKC05285 Early Years Alliance
Royal & Sun Alliance Insurance Plc	202323	S01500A Griffiths & Armour Office (Workspace Plus)
Royal & Sun Alliance Insurance Plc	202323	Accelerate Holiday Homes
Royal & Sun Alliance Insurance Plc	202323	Accelerate HVAC
Royal & Sun Alliance Insurance Plc	202323	Eaton Gate Super Facility Commercial Combined
Royal & Sun Alliance Insurance Plc	202323	Eaton Gate Super Facility Retail
Royal & Sun Alliance Insurance Plc	202323	UKC04691E Offices
Royal & Sun Alliance Insurance Plc	202323	UKC4706E Health & Medical
Royal & Sun Alliance Insurance Plc	202323	UKC04686D Shops
Royal & Sun Alliance Insurance Plc	202323	UKC4809B Hair & Beauty
Royal & Sun Alliance Insurance Plc	202323	UKC04716D Hotels & Restaurants
Royal & Sun Alliance Insurance Plc	202323	UKC04737D Pubs
Royal & Sun Alliance Insurance Plc	202323	UKC04822D Business Combined

Royal & Sun Alliance Insurance Plc	202323	UKC00473K Business (Legacy)
Royal & Sun Alliance Insurance Plc	202323	UKC00423K Offices (Legacy)
Royal & Sun Alliance Insurance Plc	202323	UKC04758F Commercial Combined
Royal & Sun Alliance Insurance Plc	202323	Marsh Resilience (MD/BI)
Royal & Sun Alliance Insurance Plc	202323	Jelf Resilience (MD/BI)
Royal & Sun Alliance Insurance Plc	202323	Accelerate Choices
Royal & Sun Alliance Insurance Plc	202323	Accelerate Guest House
Royal & Sun Alliance Insurance Plc	202323	Accelerate Surgeries Scheme
Royal & Sun Alliance Insurance Plc	202323	Property UKC02170H
Royal & Sun Alliance Insurance Plc	202323	Anchorman Office Scheme
Royal & Sun Alliance Insurance Plc	202323	Aon Trio SME
Royal & Sun Alliance Insurance Plc	202323	Aon Trio
Royal & Sun Alliance Insurance Plc	202323	Bollington Care Home Scheme
Royal & Sun Alliance Insurance Plc	202323	Bruce Stephenson B&B Scheme
Royal & Sun Alliance Insurance Plc	202323	Butterworths Cycle Scheme
Royal & Sun Alliance Insurance Plc	202323	Council Guard -WPS

Royal & Sun Alliance Insurance Plc	202323	Council Guard -CAS Parish Protect
Royal & Sun Alliance Insurance Plc	202323	AIS Packages Hotel (UKC01633C)
Royal & Sun Alliance Insurance Plc	202323	AIS Packages Shops (UKC00087L)
Royal & Sun Alliance Insurance Plc	202323	eTrade Packages Shops PostGuard / NewsGuard (UKC04896B) Bridge Shops
Royal & Sun Alliance Insurance Plc	202323	Gun Trade Association
Royal & Sun Alliance Insurance Plc	202323	Achieve (Marsh Schools & Colleges)
Royal & Sun Alliance Insurance Plc	202323	Academies (Marsh Schools & Colleges)
Royal & Sun Alliance Insurance Plc	202323	Park Protect
Royal & Sun Alliance Insurance Plc	202323	Accelerate Underwriting 24/7 Contractors Scheme
Royal & Sun Alliance Insurance Plc	202323	Willis 360
Royal & Sun Alliance Insurance Plc	202323	Care Combined UKC049334
Royal & Sun Alliance Insurance Plc	202323	Jelf/Marsh Foster Care
Royal & Sun Alliance Insurance Plc	202323	Touchstone Hospitality & Leisure
Royal & Sun Alliance Insurance Plc	202323	Touchstone Gauntlet Key Risks
Royal & Sun Alliance Insurance Plc	202323	Liberal Democrat Scheme
Royal & Sun Alliance Insurance Plc	202323	UKC02170H Property Sep 2019 (as used for Institute of Swimming block policy RKL99309)

Royal & Sun Alliance Insurance Plc	202323	shop-insurance-policy wording - 07.07.2020
Royal & Sun Alliance Insurance Plc	202323	office-insurance-policy wording - 07.07.2020
Royal & Sun Alliance Insurance Plc	202323	smallbusinesscombined-insurance-policy wording - 07.07.2020
Royal & Sun Alliance Insurance Plc	202323	Keegan and Pennykid Office UKC02225G
Royal & Sun Alliance Insurance Plc	202323	Scottish Pre School
Royal & Sun Alliance Insurance Plc	202323	National Association of Model Engineers Clubs and society
Royal & Sun Alliance Insurance Plc	202323	Accelerate Clubsafe - CLUBPOL1ClubSafePolicy
Royal & Sun Alliance Insurance Plc	202323	Hendersons Forecourt Plus - OAMPS Forecourt First Policy Wording
Royal & Sun Alliance Insurance Plc	202323	UKC04983A Redbridge Educational Partnership - 93015361_UKC04983A_EDUCATION_POL_WORD (2)
Royal & Sun Alliance Insurance Plc	202323	NI -Small Business Combined (RSANI003A)
Royal & Sun Alliance Insurance Plc	202323	NI -Shop (RSANI004A)
Royal & Sun Alliance Insurance Plc	202323	NI - Office (RSANI005A)
Royal & Sun Alliance Insurance Plc	202323	NI+C63:D91 - Property Owners - Deluxe (RSANI007C)
Swiss Re International SE - UK Branch	476737	Lockton Real Estate and Construction Contract Work Facility Wording
The Equine and Livestock Insurance Company Limited	202748	The Insurance Emporium - Professional Camera
The Equine and Livestock Insurance Company Limited	202748	Kamkit

THE NEW INDIA ASSURANCE COMPANY LIMITED	202858	Care homes
THE NEW INDIA ASSURANCE COMPANY LIMITED	202858	Hotel, Guest and Public Houses
THE NEW INDIA ASSURANCE COMPANY LIMITED	202858	Shop and Restaurant
THE NEW INDIA ASSURANCE COMPANY LIMITED	202858	Business Combined Insurance
Travelers Insurance Company Limited	202549	Stage Show TRV 0327 03/18 Code 2129 03/09
Travelers Syndicate Management Limited	204960	Construction All Risks Package – Travelers policy wording 1.2 v15-11-18
Travelers Syndicate Management Limited	204960	Marsh Limited Contract Works Policy
Travelers Syndicate Management Limited	204960	Construction All Risks Package - Travelers policy wording 1.4 TRV 2017 1.4
Travelers Syndicate Management Limited	204960	Circle Marine Insurance Services Wording
XL Catlin Insurance Company UK Limited	423308	Naturesave Insurance Commercial Combined
XL Catlin Insurance Company UK Limited	423308	R&Q Commercial Combined
XL Catlin Insurance Company UK Limited	423308	Tattoo & Piercing Package Combined Policy
XL Catlin Insurance Company UK Limited	423308	Victor Multi Cover Third Sector Secure, Bluefin underwriting Third Sector Secure (same wordings)
XL Catlin Insurance Company UK Limited	423308	Besso Select Antique and Fine Art
XL Insurance Company SE	826486	AXA XL Art & Lifestyle DealerPLUS Insurance Policy AND MuseumPLUS
XL Insurance Company SE	826486	Hallett Independent Art & Heritage Insurance: Insurance for Art Galleries & Dealers (PLUS PLUS)

Zurich Insurance plc (UK Branch)	203093	Marsh Resilience
Zurich Insurance plc (UK Branch)	203093	Towergate Care Concept