

TERMS AND CONDITIONS

Introduction

These conditions explain the rights, obligations, and responsibilities of all parties to this Agreement. Where we use the word 'you' or 'your' it means the Customer: 'we', 'us' or 'our' means the Remover. These terms and conditions can be varied or amended subject to prior written agreement. Your attention is drawn to Clauses 8, 9, 10, and 11 which limit our liability and you should therefore consider specialist insurance to cover your goods or premises. We are able to arrange such insurance on your behalf. This insurance will form a separate Agreement between you and the Insurers and separate conditions will apply.

1 Our Quotation

- 1.1 Our quotation, unless otherwise stated, does not include insurance, customs duties and inspections or any other fees or taxes payable to government bodies.
- 1.2 We may change the price or make additional charges if circumstances are found to apply which have not been taken into account when preparing our quotation and confirmed by us in writing. These include:
 - 1.2.1 You do not accept our quotation in writing within 28 days, or the work is not carried out or completed within three months.
 - 1.2.2 Our costs change because of currency fluctuations or changes in taxation or freight charges beyond our control.
 - 1.2.3 The work is carried out on a Saturday, Sunday, or Public Holiday or outside normal hours (08.00-18.00hrs) at your request.
 - 1.2.4 We have to collect or deliver goods at your request above the ground floor and first upper floor.
 - 1.2.5 If you collect some or all of the goods from our warehouse, we are entitled to make a charge for handing them over.
 - 1.2.6 We supply any additional services, including moving or storing extra goods (these conditions apply to such work).
 - 1.2.7 The stairs, lifts or doorways are inadequate for free movement of the goods without mechanical equipment or structural alteration, or the approach, road or drive is unsuitable for our vehicles and/or containers to load and/or unload within 20 metres of the doorway.
 - 1.2.8 We have to pay parking or other fees or charges in order to carry out services on your behalf.
 - 1.2.9 There are delays or events outside our reasonable control which increase or extend the resources or time allowed to complete the agreed work.
 - 1.2.10 We agree in writing to increase our limit of liability set out in Clause 8.1.
- 1.3 In any such circumstances, adjusted charges may apply and become payable.

2 Work not included in the quotation

- 2.1 Unless agreed by us in writing, we will not:
 - 2.1.1 Dismantle or assemble unit or system furniture (flat-pack), fittings or fittings.
 - 2.1.2 Disconnect, re-connect, dismantle or re-assemble appliances, fixtures, fittings or equipment.
 - 2.1.3 Take up or lay fitted floor coverings.
 - 2.1.4 Move items from a loft, unless properly lit and floored and safe access is provided.
 - 2.1.5 Move or store any items excluded under Clause 4.
- 2.2 Our staff are not authorized or qualified to carry out such work. We recommend that a properly qualified person is separately employed by you to carry out these services.

3 Your responsibility

- 3.1 It will be your sole responsibility to:
 - 3.1.1 Declare to us, in writing, the value of the goods being removed and/or stored. If it is subsequently established that the value of the goods removed or stored is greater than the actual value you declare, you agree that our liability under clause 8.1 and 8.2 will be reduced to reflect the proportion that your declared value bears to their actual value.
 - 3.1.2 **Arrange adequate insurance cover for the goods submitted for removal transit and/or storage, against all insurable risks as our liability is limited under clauses 8.1 and 8.2.**
 - 3.1.3 Obtain at your own expense, all documents, permits, permissions, licences, customs documents necessary for the removal to be completed.

- 3.1.4 Be present or represented during the collection and delivery of the removal.
- 3.1.5 Ensure authorized signature on agreed inventories, receipts, waybills, job sheets or other relevant documents by way of confirmation of collection or delivery of goods.
- 3.1.6 Take all reasonable steps to ensure that nothing that should be removed is left behind and nothing is taken away in error.
- 3.1.7 Arrange proper protection for goods left in unoccupied or unattended premises, or where other people such as (but not limited to) tenants or workmen are, or will be present.
- 3.1.8 Prepare adequately and stabilize all appliances or electronic equipment prior to their removal.
- 3.1.9 Empty, properly defrost and clean refrigerators and deep freezers. We are not responsible for the contents.
- 3.1.10 Provide us with a contact address for correspondence during removal transit and/or storage of goods.
- 3.2 Other than by reason of our negligence or breach of contract, we will not be liable for any loss or damage, costs or additional charges that may arise from failure to discharge these responsibilities.

4. Goods not to be submitted for removal or storage

- 4.1 Unless previously agreed in writing by a director or other authorized company representative, the following items must not be submitted for removal or storage and will under no circumstances be moved or stored by us. The items listed under (4.1.1) below may present risks to health and safety and of fire. Items listed under (4.1.2) to (4.1.6) below carry other risks and you should make your own arrangements for their transport and storage.
 - 4.1.1 Prohibited or stolen goods, drugs, pornographic material, potentially dangerous, damaging or explosive items, including gas bottles, aerosols, paints, firearms and ammunition.
 - 4.1.2 Jewellery, watches, trinkets, precious stones or metals, money, deeds, securities, stamps, coins, or goods or collections of any similar kind.
 - 4.1.3 Plants or goods likely to encourage vermin or other pests or to cause infestation or contamination.
 - 4.1.4 Perishable items and/or those requiring a controlled environment.
 - 4.1.5 Any animals, birds or fish.
 - 4.1.6 Goods which require special licence or government permission for export or import.
- 4.2 If we do agree to remove such goods, we will not accept liability for loss or damage unless we are negligent or in breach of contract, in which case all these conditions will apply. If you submit such goods without our knowledge we will make them available for your collection and if you do not collect them within a reasonable time we will apply for an appropriate court order to dispose of any such goods found in the consignment without notice. You will furthermore pay to us any charges, expenses, damages, legal costs or penalties incurred by us.

5. Ownership of the goods

- 5.1 By entering into this Agreement, you guarantee that:
 - 5.1.1 The goods to be removed and/or stored are your own property, or
 - 5.1.2 The person(s) who own or have an interest in them have given you authority to make this contract and have been made aware of these conditions.
 - 5.1.3 You will pay us for any claim for damages and/or costs brought against us if either warranty (5.1.1) or (5.1.2) is not true.

6. Charges if you postpone or cancel the removal

- 6.1 If you postpone or cancel this Agreement, we will charge you according to how much notice is given. "Working days" refer to the normal working week of Monday to Friday and excludes weekends and Public Holidays.

- 6.1.1 More than 10 working days before the removal was due to start: No charge.
- 6.1.2 Between 5 and 10 working days inclusive before the removal was due to start: not more than 30% of the removal charge.
- 6.1.3 Less than 5 working days before the removal was due to start: not more than 60% of the removal charge.

7. Payment

- 7.1 Unless otherwise agreed by us in writing:
 - 7.1.1 Payment is required by cleared funds in advance of the removal or storage period. All quoted prices are plus VAT
 - 7.1.2 You may not withhold any part of the agreed price.
 - 7.1.3 In respect of all sums which are overdue to us, we will charge interest on a daily basis calculated at 4% per annum above the prevailing base rate for the time being of the Bank of England.

8. Our liability for loss or damage

- 8.1 Our liability for loss or damage is limited, as set out in clause 8.1.1 below. Alternatively, you may request us to increase our liability, as set out in clause 8.1.2 below:
 - 8.1.1 In the event of our negligence or breach of contract resulting in loss of or damage to your goods, we will pay a sum equivalent to the cost of their repair or replacement whichever is the smaller sum up to a maximum of £40 for any one item (see below), or
 - 8.1.2 Prior to the commencement of work and subject to our having received your itemised valued inventory (see 3(3.1.1)) we may agree to increase our liability, for an additional charge. We will not unreasonably withhold consent to such a request. This is not insurance cover and you are strongly advised to accept the insurance offered in our quotation, or if arranging insurance cover yourself, you are advised to show this contract to your insurance company.
- 8.2 For goods destined to, or received from a place outside the United Kingdom
 - 8.2.1 We will accept liability for loss or damage
 - (a) arising from our negligence or breach of contract whilst the goods are in our physical possession, or
 - (b) whilst the goods are in the possession of others if the loss or damage is established to have been caused by our failure to pack the goods to a reasonable standard where we have been contracted to pack the goods that are subject to the claim. In either circumstance clause 8.1.1 and 8.1.2 above will apply.
 - 8.2.2 Where we engage an international transport operator, shipping company or airline to convey your goods to the place, port or airport of destination, we do so on your behalf and subject to the terms and conditions set out by that carrier.
 - 8.2.3 If the carrying vessel/conveyance, should for reasons beyond the carrier's control, fail to deliver the goods, or route them to a place other than the original destination, you have limited recourse against the carrier, and may be liable for General Average contribution (e.g. the costs incurred to preserve the vessel/conveyance and cargo) and salvage charges, or the additional cost of onward transmission to the place, port or airport of destination. These are insurable risks and it is your responsibility to arrange adequate marine/transit insurance cover.
 - 8.2.4 We do not accept liability for goods confiscated, seized, removed or damaged by Customs Authorities or other Government Agencies unless we have been negligent or in breach of contract.
- 8.3 For the purposes of this Agreement an item is defined as:
 - 8.3.1 The entire contents of a box, parcel, package, carton, or similar container; and
 - 8.3.2 Any other object or thing that is moved, handled or stored by us.

9. Damage to premises or property other than goods

- 9.1 Because third party contractors are frequently present at the time of collection or delivery our liability for loss or damage is limited as follows:
 - 9.1.1 If we cause loss or damage to premises or property other than goods for removal as a result of our negligence or breach of contract, our liability shall be limited to making good the damaged area only.

- 9.1.2 If we cause damage as a result of moving goods under your express instruction, against our advice, and where to move the goods in the manner instructed is likely to cause damage, we shall not be liable.
- 9.1.3 If we are responsible for causing damage to your premises or to property other than goods submitted for removal and/or storage, you must note this on the worksheet or delivery receipt as soon as practically possible or within a reasonable time. This is fundamental to the Agreement.

10. Exclusions of liability

- 10.1 Other than as a result of our negligence or breach of contract we will not be liable for any loss, damage or failure to produce the goods if caused by any of the following circumstances
 - 10.1.1 By fire howsoever caused
 - 10.1.2 By war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, terrorism, rebellion and/or military coup, Act of God, third party industrial action or other such events outside our reasonable control.
 - 10.1.3 By normal wear and tear, natural or gradual deterioration, leakage or evaporation or from perishable or unstable goods. This includes goods left within furniture or appliances.
 - 10.1.4 By moth or vermin or similar infestation.
 - 10.1.5 By cleaning, repairing or restoring unless we arranged for the work to be carried out.
 - 10.1.6 By change to atmospheric or climatic conditions.
OR
 - 10.1.7 For any goods in wardrobes, drawers or appliances, or in a package, bundle, carton, case or other container not both packed and unpacked by us.
 - 10.1.8 For electrical or mechanical derangement to any appliance, instrument, clock, computer or other equipment unless there is evidence of related external damage.
 - 10.1.9 For any goods which have a pre-existing defect or are inherently defective.
 - 10.1.10 For animals and their cages or tanks including pets, birds or fish.
 - 10.1.11 For plants
 - 10.1.12 For perishable items and/or those requiring a controlled environment.
 - 10.1.13 For items referred to in Clause 4.
 - 10.1.14 For damages or costs resulting indirectly from, or as a consequence of, loss, damage, or failure to produce the goods including but not limited to loss of use or amenity.
- 10.2 No employee of ours shall be separately liable to you for any loss, damage, mis-delivery, errors or omissions under the terms of this Agreement.
- 10.3 Our liability will cease upon handing over goods from our warehouse (see Clause 11.2 below).

11. Time limit for claims

- 11.1 For goods which we deliver, you must notify us in writing of any visible loss, damage or failure to produce any goods at the time of delivery.
- 11.2 If you or your agent collect the goods, you must notify us in writing of any loss or damage at the time the goods are handed to you or your agent.
- 11.3 Notwithstanding clauses 8, 9 and 10 we will not be liable for any loss of or damage to the goods unless a claim is notified to us, or to our agent or the company carrying out the collection or delivery of the goods on our behalf, in writing as soon as such loss or damage is discovered (or with reasonable diligence ought to have been discovered) and in any event within seven (7) days of delivery of the goods by us.**
- 11.4 The time limit for notifying us of your claim may be extended upon receipt of your written request provided such request is received within seven (7) days of delivery. Consent to such a request will not be unreasonably withheld.**

12. Delays in transit

- 12.1 Other than by reason of our negligence or breach of contract, we will not be liable for delays in transit.

12.2 If through no fault of ours we are unable to deliver your goods, we will take them into store. The Agreement will then be fulfilled and any additional service(s), including storage and delivery, will be at your expense.

13 Our Right to Hold the Goods (lien)

We shall have a right to withhold and/or ultimately dispose of some or all of the goods until you have paid all our charges and any other payments due under this or any other Agreement. (See also Clause 22). These include any charges that we have paid out on your behalf. While we hold the goods you will be liable to pay all storage charges and other costs incurred by our withholding your goods and these terms and conditions shall continue to apply.

14 Disputes

If there is a dispute arising from this Agreement, which cannot be resolved, either party may refer it to the Conciliation Service provided by the British Association of Removers (BAR). If the dispute cannot be settled by this method, it may be referred by either party to the BAR Arbitration Service. Under this scheme, the case will be independently determined by an arbitrator appointed by the Chartered Institute of Arbitrators. Recourse to arbitration is subject to certain limits, current details of which are available upon request from BAR, Tel: 020 8861 7769, Fax: 020 8861 3332, Email: info@bar.co.uk. This does not prejudice your right to commence court proceedings.

15 Our right to sub-contract the work

15.1 We reserve the right to sub-contract some or all of the work.

15.2 If we sub-contract, then these conditions will still apply.

16 Route and method

16.1 We have the right to choose the method and route by which to carry out the work.

16.2 Unless it has been specifically agreed otherwise in writing in our Quotation, other space/volume/capacity on our vehicles and/or the container may be utilized for consignments of other customers.

17 Advice and information for International Removals

We will use our reasonable endeavours to provide you with up to date information to assist you with the import/export of your goods. Information on such matters as national or regional laws and regulations which are subject to change and interpretation at any time is provided in good faith and is based upon existing known circumstances. It is your responsibility to seek appropriate advice to verify the accuracy of any information provided.

18 Applicable law

This contract is subject to the law of the country in which the office of the company issuing this contract is situated.

19 Your forwarding address

19.1 If you send goods to be stored, you must provide an address for correspondence and notify us if it changes. All correspondence and notices will be considered to have been received by you seven days after sending it to your last address recorded by us.

19.2 If you do not provide an address or respond to our correspondence or notices, we may publish such notices in a public newspaper in the area to or from which the goods were removed. Such notice will be considered to have been received by you seven days after the publication date of the newspaper.

Note: If we are unable to contact you, we will charge you any costs incurred in establishing your whereabouts.

20 List of goods (inventory) or receipt

Where we produce a list of your goods (inventory) or a receipt and send it to you, it will be accepted as accurate unless you write to us within 10 days of the date of our sending, or a reasonable period agreed between us, notifying us of any errors or omissions.

21 Revision of storage charges

We review our storage charges periodically. You will be given 3 months notice in writing of any increases.

22 Our right to Sell or dispose of the Goods

If payment of our charges relating to your goods is in arrears, and on giving you three months' notice, we are entitled to require you to remove

your goods from our custody and pay all money due to us. If you fail to pay all outstanding amounts due to us, we may sell or dispose of some or all of the goods without further notice. The cost of the sale or disposal will be charged to you. The net proceeds will be credited to your account and any eventual surplus will be paid to you without interest. If the full amount due is not received, we may seek to recover the balance from you.

23 Termination

If payments are up to date, we will not end this contract except by giving you three months notice in writing. If you wish to terminate your storage contract, you must give us at least 10 working days' notice (working days are defined in Clause 6 above). If we can release the goods earlier, we will do so, provided that your account is paid up to date. Charges for storage are payable to the date when the notice should have taken effect.

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PLEASE READ THIS DOCUMENT CAREFULLY AS IT PROVIDES A SUMMARY OF COVER. IT DOES NOT SHOW ALL OF THE BENEFITS, EXCLUSIONS OR LIMITATIONS. PLEASE REFER TO THE CONFIRMATION OF INSURANCE FOR FULL DETAILS OF ALL TERMS, CONDITIONS AND EXCLUSIONS.

PLEASE NOTE THAT ALL REFERENCE BELOW TO 'CLAUSES' CAN BE FOUND IN THE FULL CONFIRMATION OF INSURANCE WORDING.

We have not provided you with a personal recommendation as to whether this insurance is suitable for your specific needs. If you do not have other insurance in place elsewhere which already covers this risk, this insurance product is designed to provide cover to meet the demands and needs of those who wish to insure loss of or damage to their property whilst in store &/or Transit with the removal company.

PLEASE NOTE THAT IRRESPECTIVE OF WHETHER YOU DO OR DO NOT PURCHASE THIS INSURANCE THE LIABILITY OF THE REMOVAL COMPANY FOR ACTUAL PHYSICAL LOSS OF OR DAMAGE TO YOUR PROPERTY IS LIMITED BY THEIR TRADING CONDITIONS WHICH FORM PART OF THEIR CONTRACT WITH YOU.

Insurer

CNA Insurance Company Limited

Features and benefits

- This insurance is available to cover property whilst being moved or stored by the Removal Company.
- The insurance cover is for All Risks of physical loss or damage to property subject to the details specified in the schedule and the terms, conditions and exclusions detailed in the clauses.
- Where part or all of the transit includes a waterborne movement specific clauses apply, which are detailed in Clause 10.
- Settlement of claims is based on replacement; repair and/or compensation, taking into consideration at underwriters option the age, quality, degree of use and consequent market value. This policy is not "new for old".
- Your property is covered from the time the property is professionally packed and/or uplifted from your residence or business location for the commencement of the transit and continues, including storage if any, until the property is professionally delivered to the final destination.

Extent and Duration of insurance cover and Geographical Limits

The insurance limit will be the sum insured you have selected, up to a maximum of £25'000. If you require a higher limit than £25'000 please ask your Removal Company to request this from Insurers. This is detailed in Clause 3 of the Confirmation of Insurance.

Property insured, Limitations & Excluded Property

Most types of property will be insured but those that will NOT be covered by the terms of this insurance are detailed in Clause 16. These are:

- Jewellery, watches, precious stones, money, coins, bullion, deeds, bonds, securities and stamps of all kinds except while in a locked safe or strongroom.
- Livestock
- Loss of data records other than the cost of blank data carrying materials.

Certain types of Property are covered but only up to specified limits. For full details see Clause 15. These are as follows:

- Furs, perfumery, tobacco, cigars, cigarettes, wines, spirits and mobile phones are limited to a combined total for all such items of £10.00 any one customer, any one job where they are part of a household or office removal or storage contract. No cover is provided where they are not part of a household or office removal or storage contract.

You may request cover for higher limits for any of the property which is subject to limitation of value. This should be discussed with the Removal Company and agreement should be obtained in writing from them when they have received agreement from Insurers. There may be special terms and / or an additional premium required.

Excluded Causes

All the excluded causes are listed in Clause 17. The more significant of these exclusions are as follows:-

- Loss or damage caused by wear, tear, gradual deterioration (including the deterioration of contents of deep freeze units), inherent vice or latent defect. Loss or damage to self assemble or flat pack type furniture.
- Loss or damage caused by leakage of liquid from a receptacle or container unless your goods were packed by the contractor whose services you are using to move and / or store your goods which are covered by this insurance.
- Loss or damage caused by moth, insect or vermin unless from an external cause.
- Consequential loss of any kind or description – if as a result of an item of property being lost or damaged you suffer a financial loss the insurance will only pay for the repair or replacement of the damaged item not the resultant financial loss.
- Loss or damage which is more specifically insured on another insurance elsewhere, for example your Household insurance policy.
- Loss or damage caused by or resulting from any act(s) of terrorism
- Mechanical or electrical damage or derangement of any mechanical or electrical goods unless reasonably attributable to physical damage to such items from an insured peril or following fire, flood, damage to / collision or overturning of road vehicles or other conveyances in which the insured property is being carried.
- In respect of removals and storage this insurance excludes the risks of breakage, scratching, denting, chipping, staining and tearing of owner packed effects, including trunks, suitcases and the like unless reasonably attributable to physical damage to such items from collision or overturning of the carrying road vehicles or other conveyances. Also excluding claims for missing items unless a valued list of contents is supplied by you to the Removal Company prior to commencement of transit. The paragraphs relating to excluded goods shall still apply.
- Please carefully read Clause 17 for the remaining excluded causes

Basis of cover, Sum Insured and under-insurance

Please see Clauses 2, 3 and 4

You are asked to state what sum insured you require for the insurance of your property. If you require more than £25'000 you should apply to the Removal Company who will seek agreement from Insurers.

The insurance cover is arranged on the basis of replacement, repair and/or compensation at Insurer's option. Insurers will take into consideration the age, quality, degree of use and consequent market value of items when calculating the settlement. This policy is not "new for old". Special conditions apply to paper documents (see Clause 7). In the case of repair, Insurers liability is restricted to the reasonable cost of repair and no claim will attach for depreciation consequent upon such repair (see Clauses 7 and 11). It is conditional that you insure for the full replacement value of all your property. If you fail to do so, any claim will be reduced to reflect the amount of under-insurance. For example, if you insure for only 50% of the true full replacement value, any claim will also be reduced by 50%.

It is your own sole responsibility to ensure that the sum insured is maintained at an adequate level throughout the currency of this insurance so we recommend regular reviews are carried out. Insurers will not pay the first £500 of each claim. This is particularly important where your property is in store for some time.

There is also a Pairs & Sets Clause (Clause 5) under which claim settlements in respect of any such items (for example, dining suites, cutlery services etc) will be limited to the part of the pair or set that has been lost or damaged. No payment will be made by insurers for any parts of the pair or set not lost or damaged.

Right to cancel

You have the right to cancel this insurance without penalty at any time PRIOR TO THE COMMENCEMENT OF THE INSURANCE. Once the insurance has commenced, your right to cancel ceases and you will be charged the full premium for the insurance. Your rights to cancel are set out in Clause 6 of the Confirmation of Insurance.

Under the Private Customer Code, the Removal Company has to give you certain information before you make your decision. If the Removal Company has not given you this information when you buy your insurance (and you have not told the Removal Company you do not want it) you will have a "cooling off" period of at least 14 days from the time you receive the information. If you do not want to continue the insurance, you may cancel your cover within this period and get all your money back (as long as you have not made any claims).

Duty of Disclosure

It is your responsibility, as set out in Clause 14, to ensure that all material facts have been disclosed to Insurers i.e. any facts which may affect Insurers' view of the risk. If you are unsure of whether a fact which has not been detailed in the insurance proposal you have completed needs to be disclosed, it is recommended that details are provided to Insurers for consideration. Please also ensure that all the information provided by you in your proposal where applicable is correct as these details will form the basis of the insurance contract between us. If your circumstances change between the date you purchase the policy and the date when you require the policy to commence, please tell the Removal Company. Incorrect information or failure to disclose all material facts could invalidate all or part of the cover and result in a claim being declined. An example of a material fact would be that you have previously been refused insurance because you have a criminal conviction.

Claims procedure & time limits for making claims

The claims procedure is clearly set out in the Confirmation of Insurance under Clause 18 which tells you who to contact if you wish to make a claim.

Because of the nature of this insurance, time is of the essence. It is very important to notify any claim as soon as you become aware that loss or damage has occurred. In any event, the insurance requires, as set out in Clause 12, that you notify claims no later than:

- Removals within Great Britain – 7 days of delivery of the property, or in the case of non-delivery 7 days from when the property would normally be delivered.
- Overseas removals - 30 days of delivery of the property, or in the case of non-delivery 30 days from when the property would normally be delivered.

Complaints procedure

If you feel you have not been offered a first class service please write and tell the Removal Company who will do their best to resolve the problem.

You may alternatively, if preferred, contact the Administrator: Reason and Co (S.E.) Ltd, Suite A Cliffe Business Centre, Cliffe High Street, Lewes, East Sussex BN7 2AN

In the unlikely event you remain dissatisfied, please contact CNA Insurance Co Ltd, 2nd Floor 77 Gracechurch Street, London EC3V 0DL Tel: 020 7522 6700 Fax: 020 7548 5930

In the event you wish to pursue matters further you may be able to refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Helpline: 0845 080 1800 Switchboard: 020 7964 1000 Website: www.financial-ombudsman.org.uk