

This leaflet is intended to give you important additional information concerning our approach to arranging Tenant's Contents insurance for customers and how we handle your insurance if, as we hope, you insure with us.

Please read this in conjunction with our promotional leaflet and keep it safely for future reference.

If any points are unclear please contact one of our customer advisors on: 0845 601 6006

1 Who We Are and Regulation

Jardine Lloyd Thompson Tenant Risks is a division of JLT Corporate Risks Limited, whose principal place of business is 6 Crutched Friars, London, EC3N 2PH and is an accredited Lloyd's broker. JLT Corporate Risks Limited is authorised and regulated in the United Kingdom by the Financial Services Authority (FSA), details of which can be confirmed on the FSA's register by visiting the FSA's website "<http://www.fsa.gov.uk/register>" or by contacting the FSA on 0845 606 1234.

Our intention in issuing this Customer Information is to establish clearly and concisely with you the basis on and extent to which we will provide you with placing services in relation to each insurance which we arrange on your behalf, unless there is a more specific agreement in writing between us. This document also highlights certain important insurance practices and procedures that apply when arranging insurance, and provides you with more general information on our services.

We are required by our Regulator to give you this document.

We would therefore urge you to read this document carefully, and use the information to decide if our services are right for you, particularly the sections entitled Claims Handling and your Cancellation Rights and as it sets out the basis upon which we will act in relation to the settlement of claims and the ability to cancel the contract. If you do not wish our relationship to be governed in such a manner, you need to advise us in writing before we proceed to arrange the insurance.

2 Explaining Our Service

Jardine Lloyd Thompson Tenant Risks can offer the product from one insurer only for this tenant's contents insurance. Jardine Lloyd Thompson Tenant Risks involvement is pursuant to a contract with the Insurer, a binding agreement, which allows us to provide quotations, grant cover and administer your insurance including the collection of premiums on the insurers behalf. We deal with the insurer only for this tenants contents insurance although we are not contractually obliged to do so and review the market periodically. Details of the insurer and information of the insurer's contact details are provided in the prospectus.

We hold monies received under this agreement as agent for the insurers named.

3 Matching your requirements

By choosing this product you have demonstrated that your demands and needs for this insurance are those of a tenant wishing to insure against loss of, or damage to, your household contents.

We may ask some questions to narrow down the options within the contract and to determine whether your risk is acceptable to the SFHA Diamond Insurance Scheme but this will not involve any comparison with cover or costs available from the insurance market in general.

We will not provide any information outside the details of this specific contract, therefore you will need to make your decision about the most suitable way to proceed.

4 Information about products and services

We will provide you with a product summary of the insurance contract within the Customer Prospectus, which will explain all the main features of the policy, important details of cover and benefits thereunder, any significant or unusual restrictions or exclusions, any significant conditions that you must meet and the period of cover. We strongly recommend that you read the information we send to you and contact us immediately if any aspect is unclear.

When full cover is confirmed or the policy renewed we will provide you with all documentation relevant to your insurance promptly. Copies of all documentation can be obtained by contacting Jardine Lloyd Thompson Tenant Risks.

Details of our claims handling and cancellation processes follows in this document.

5 Information on costs

Our premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate.

If there are any additional charges we will identify these and inform you before commitment.

6 Remuneration

Our principle remuneration for arranging the insurance will be by way of brokerage commission, being a portion of the premium paid which is allowed to us by the Insurer(s) for introducing the insurance to them.

In addition to the above, you should be aware that as a result of arranging the insurance, we and/or other members of the Jardine Lloyd Thompson Group may receive additional income from the following sources: Interest earned on monies passing through our insurance bank accounts.

Expense allowances from the Insurer(s) for managing and administering certain lineslips, covers, binding authorities and other similar facilities, including claims which may arise there under, all of which we believe enable a more efficient service and competitive terms to be provided to those clients for whom we consider the use of such facilities appropriate.

Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business; Administrative service fees which may be paid for limited specific services we provide to Insurer(s) as part of the placing or claims process.

7 Your duty to give information

We are obliged to point out that you have a legal duty to provide to insurers all information which is material to the risk being insured, whether unfavourable or otherwise to you, at the time of placement of the insurance contract and throughout the duration of the contract. Material facts would include any information that could influence a decision by an Insurer on whether to accept the risk and, if so, upon what premium and terms. If such information is not disclosed by you, your insurer has the right to avoid your insurance from its commencement. If this right is exercised any claims under your policy will not be met. It is important that you check the information shown in the Policy Summary, within the prospectus.

8 Your Cancellation Rights

Starting with the day in which the contract was concluded or the day in which the contractual terms and conditions were received by yourself you have 14 days to cancel your policy, at the inception of the new policy. Similarly at renewal, if you pay your premium on an annual basis so long as you have made no claims and cancel within 14 days of paying your renewal premium.

The insurer may charge you for services provided within the cancellation period and you will be advised of any such charges. Any payments due to yourself should be made no later than 30 days from the date of notification to you of this refund.

To prevent any disputes, we request a written instruction, either by post, fax to us to cancel the contract to ensure that we understand your intention correctly.

9 Claims Handling

We recognise the importance of a claim and the information provided in the Certificate summary explains what you need to do and our claims advisors are available to offer help and guidance on making claims under your certificate, for example, how to complete the form or when receipts are required.

If we do receive a claim from yourself, we will forward the notification promptly to the insurer and inform you immediately that we cannot deal with the claim.

10 Confidentiality and Security

We will treat all personal information as private and confidential to us and anyone involved in providing your insurance, even when you are no longer a customer.

We will not give your personal information to anyone unless it is:

at your request or with your permission;

pursuant to a legal requirement, such as by a court of competent jurisdiction, governmental or by regulation; or already in the public domain.

We will take all appropriate steps to make sure that money, documents or information we handle or hold is maintained within a secure environment.

11 Dealing with Customer complaints

If you have cause to complain, in the first instance please refer to the Customer Prospectus for initial contact details.

If after this you are still unable to resolve to your satisfaction your complaint, please contact:

The Compliance Officer
JLT Corporate Risks Ltd
Lloyds Chambers
1 Portsoken Street
London
E1 8LN

detailing the nature and underlying circumstances of your complaint.

The Compliance Department is responsible for monitoring the quality of our services and compliance with the laws and regulation applied to us in the UK.

We will send a written acknowledgement to your complaint within five (5) business days of receipt, giving details of the person handling the complaint, details of our internal procedures and, if possible, a final response;

We will provide a further written response within four (4) weeks of receipt or, if we are not able to resolve your complaint at this stage, an indication when further contact will be made, this within a period of not less than eight (8) weeks from receipt.

We will provide by the end of eight (8) weeks a final response or a response explaining that the firm is still not in a position to provide a final response, the reasons for the delay and an indication when you should expect to receive a final response.

If you are dissatisfied with the delay or remain dissatisfied with the final response referral can be made to the Financial Ombudsman Service, details as stated below:

Making a complaint against us is in addition to and does not replace your right to seek legal redress against us.

Financial Ombudsman Service (FOS)

In the event of dissatisfaction with a delay in respect or continued dissatisfaction following receipt of the final response, you can refer the complaint to the FOS at:

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 180

Website: "<http://www.financial-ombudsman.org>"

Financial Services Compensation Scheme (FSCS)

Both the insurer and ourselves are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Full details and further information on the scheme are available from the FSCS as detailed below:

Financial Services Compensation Scheme (FSCS)

7th Floor
Lloyds Chambers
1 Portsoken Street
London
E1 8BN

Telephone: 020 7892 7301

Website: "<http://www.fscs.org.uk>"

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