

Law Applicable

The law of England and Wales will apply to this contract unless:

- you and we agree otherwise; or
- you are a resident of Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply.

Making a complaint

If **you** want to make a complaint **you** can do this by:

- telephoning 0344 800 4313;
- emailing compliance@europaunderwriting.co.uk or
- writing to **RiderSure**, Europa House, Midland Way, Thornbury, Bristol, BS35 2JX.

Where **your** complaint relates to a claim, please contact **your insurer** directly. The contact details of **your insurer** can be found in **your schedule** or will have been given to **you** when the claim was notified. Once a final response has been issued and **you** remain unhappy, **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service within 6 months of receipt of the final response by:

- telephoning 0800 023 4567;
- logging on to the website at www.financial-ombudsman.org.uk;
- emailing complaint.info@financial-ombudsman.org.uk; or
- writing to Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

This complaints procedure does not affect **your** rights to take legal proceedings.

Financial Services Compensation Scheme

RiderSure are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. **You** may be entitled to compensation if **we** cannot meet **our** obligations, depending on the circumstances of the claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or **you** can call 0800 678 1100, or write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

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