INSURANCE

<Title> <First_Name> <Surname>
<Address_1>
<Address_2>
<Address_3>
<Address_4>
<Postcode>

Can we help?

Email: *queries@partvii-uki-insurance.co.uk*

Phone: *0345 246 0379*
Monday to Friday, 09:00–17:00
(excluding public holidays)

Date: <Letter_Date>

Important information for policyholders of U K Insurance Limited (UKI) - The proposed transfer of UKI's brokered commercial insurance business to Intact Insurance UK Limited (IIUK)

Dear Policyholder,

We are writing to you because we are the insurer of your commercial insurance policy or policies referred to in the table below. As part of the sale of our brokered commercial insurance business to IIUK announced in September 2023, we propose to transfer these policies to IIUK. For more information about IIUK, please refer to the section "Who is IIUK" below.

The proposed transfer will not affect the terms and conditions of your policy or policies. There will be no changes to cover under your policy or policies meaning that, with effect from the transfer date, IIUK will be responsible for handling any claims in accordance with the original policy terms. **You will not need to make any changes or take any action as a result of the transfer.**

You have the right to object to these proposals, for example, if you have any concerns or feel the proposals will have an adverse effect on you. You can present your views either to UKI or make representations to the Courts. We recommend that you call or write to us with any concerns or objections you may have about the proposed transfer, or if you intend to make representations to the Courts. **This pack contains information to help you consider the proposals and explains how to make an objection if you choose to do so.**

The table below shows the details of your policy or policies relating to <Policyholder_Name> which are proposed to be transferred to IIUK:

Policy Number	Broker Name	Underwriter Brand	Class of Business	Policy Start Date	Policy End Date
<Policy_Number>	<Broker_Name>	<Underwriter>	<Business>	<Start_Date>	<End_Date>

To the extent you have a policy or policies underwritten by UKI which are not listed in the table above, those policies are not in scope of the proposed transfer and will be retained by UKI.

Please turn over...

If you've ended your policy with us in the last few days, don't worry, our systems can take time to update.

The data used to create this letter was correct as of <Data_Date>.

Who is IIUK?

IIUK (formerly known as Royal & Sun Alliance Insurance Limited (RSA)) is an insurance company within the Intact Financial Corporation group. IIUK has a heritage going back several centuries and is therefore an established insurer in the UK market. IIUK is one of the largest commercial lines insurers in the UK market. You can find out more by visiting their website (the link to which is https://www.intactinsurance.co.uk/intactuki-partvii-transfer) or contacting us for further information.

How will the proposed transfer affect you?

The proposed transfer requires High Court approval and UKI and IIUK have applied to the High Court to transfer a portfolio of commercial insurance policies, including your policy or policies, from UKI to IIUK. The proposed transfer is being effected under UK law through an insurance business transfer scheme pursuant to Part VII of the UK Financial Services and Markets Act 2000. There is also a similar insurance business transfer scheme in Jersey (please see details below).

If the High Court gives its approval, it is expected the proposed transfer will become effective on 1 April 2026 (the "Effective Date"). If this date changes, we will let you know by updating the information on our website which is included in the "Key Documents and further information" section below.

With effect from the Effective Date, IIUK will become the provider of your policy or policies and be responsible for administering your policy or policies and handling any claims in accordance with the original policy terms. The contact details to make a claim under your policy will not change as a result of the transfer (unless you are advised otherwise by IIUK in the future).

What if I have an ongoing claim or complaint?

If you currently have an open claim or complaint in respect of a transferring policy, you do not need to take any action. These will automatically transfer to IIUK and continue uninterrupted under the same terms and conditions.

If you have not yet made a claim but need to do so in future for an event that occurred during the cover period of the policies transferring, your rights remain unchanged although after the Effective Date IIUK will handle any claim rather than UKI.

You will retain the same rights to raise or continue complaints, including with the Financial Ombudsman Service.

How are you protected?

The transfer process has been designed to protect policyholder interests and includes:

- the appointment of an Independent Expert whose appointment has been approved by our regulators, the Prudential Regulation Authority (the "PRA") (in consultation with the Financial Conduct Authority (the "FCA")), to review the likely effect of the proposed transfer on policyholders;
- ongoing review by the PRA and FCA throughout the process;
- keeping you informed and giving you the opportunity to raise any concerns or objections you may have. Copies of all objections will be passed to the PRA, FCA, the Independent Expert and the relevant Court for consideration; and
- approval of the transfer by the High Court of England and Wales. The transfer proposal will be heard at the High Court of Justice, the Rolls Building, 7 Fetter Lane, London EC4A 1NL on 25 February 2026. The High Court will consider the views of policyholders, the Independent Expert, the FCA and the PRA before reaching a decision on whether to approve the proposed transfer. The transfer cannot proceed without the High Court's approval.

Please turn over...

Details of the proposed transfer are contained in a legal document called the Scheme. A summary of the Scheme and a full copy of the Scheme are both accessible via the QR Code and through our website, details of which are included in the "Key Documents and further information" section below.

Jersey Scheme

As a result of the legal requirements relating to the transfer of insurance business carried on in, or from within, Jersey, there will be a similar scheme to transfer such business in Jersey pursuant to the Insurance Business (Jersey) Law 1996. Further details on the Jersey Scheme are included in the documents referred to herein in this letter.

The process for the scheme in Jersey includes additional measures to protect your interests, this requires:

- consideration by the regulator in Jersey, the Jersey Financial Services Commission (the JFSC);

- approval of the transfer by the Royal Court of Jersey. The transfer proposal will be heard at the Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA at 10am on 05 March 2026. The Royal Court of Jersey will consider the views expressed by policyholders, the Independent Expert and the JFSC before reaching a decision on whether to approve the proposed transfer; and

- copies of all objections will be passed to the JFSC and the Royal Court of Jersey for consideration (details of how you can object are described in the enclosed Frequently Asked Questions document referred to in the "Key Documents and further information" section below).

Independent Expert's Report

An Independent Expert, Mr Stewart Mitchell, a Partner of Lane Clark & Peacock LLP, has been appointed to report to the High Court on the effects of the proposed transfer on policyholders.

A summary of the Independent Expert's report and the full version are both available online via the QR code or on our website, details of which are included in the "Key Documents and further information" section below. The summary provides an overview of the transfer and the Independent Expert's conclusions on its effect on policyholders. Printed copies are available on request.

Key documents and further information

All supporting documents have been made available online including the key documents listed below. Please read these documents carefully to understand what the proposal means for you.

You can access them by scanning the QR code below or visiting our website at https://u-k-insurance.co.uk/nig/part-vii-information.html:

Key Document Access	QR Code
• Frequently Asked Questions, including more detail on the process for the proposed transfer and your related rights; • a copy of the legal notice of the transfer; • a summary of the Scheme; and • a summary of the Independent Expert's Report.	

If you are unable to access these key documents via the QR code or through our website or would prefer to receive hard copies of these documents, please contact us using the details at the end of this letter and we will send printed copies free of charge.

Please turn over...

Once you have read the information, please consider whether you may be adversely affected or have any concerns.

Do I need to do anything?

No action is required unless you have concerns about the transfer.

If you are aware of anyone else who has an interest in and/or is entitled to benefits under your policy/ies and/or claim(s), such as subsidiaries, affiliates or claimants, please ensure that they are also given the opportunity to review this letter and the documents referred to herein.

Please make sure you understand what the proposal means for you by carefully reading this letter and documents referred to in the section above.

Once you have read the information, please consider whether you may be adversely affected or have any concerns. If you are satisfied with the proposed transfer you don't need to do anything else.

If the transfer is approved, we will publish confirmation on our website as included in the "Key Documents and further information" section above.

Court hearings and objections

If, having read the information, you have concerns or feel you may be adversely affected, you have the right to object. Details of how you can object are described in the Frequently Asked Questions document accessible via the QR Code above or via our website which are both included in the "Key Documents and further information" section above.

The proposal will be heard at the High Court of Justice on 25 February 2026 and in respect of the Jersey Scheme, at the Royal Court of Jersey on 10am on 5 March 2026.

The proposal will be heard at:

Court	Hearing Date	Location
High Court of Justice (UK)	25th February 2026	Rolls Building, London
Royal Court (Jersey)	5th March 2026	Royal Court House, St Helier

If you wish to object, please do so as soon as practicable and preferably no later than 11 February 2026. You can do so by:

- calling the following dedicated helpline on 0345 246 0379 when calling from the United Kingdom or on +44 345 246 0379 when calling from abroad. (Monday to Friday, 09:00 - 17:00, excluding public holidays)
- writing to us at Part VII Mailbox, Bromley Processing Centre, Churchill Court, Westmoreland Road, Kent, BR1 1DP; or
- emailing us at queries@partvii-uki-insurance.co.uk

We will acknowledge and reply in writing to all objections we receive. We will submit details of all objections to the High Court, the PRA, the FCA and the Independent Expert. We will submit details of any objections to the Jersey Scheme to the Royal Court of Jersey and the JFSC in addition. This means that any correspondence that forms part of your objection will be part of the relevant Court process which will be accessible to the public. By submitting an objection to the transfer, you consent that your objection can be shared with the High Court, the PRA, the FCA and the Independent Expert, and if relevant, the Royal Court of Jersey and the JFSC.

Please turn over...

You can, if you wish, choose to present your view to the High Court yourself or send a representative. If you intend to attend the hearing, please let us know in advance. Please note that if you wish to be represented by legal counsel at the hearing then he or she would need to have appropriate rights of audience to appear in the High Court (England) in London.

In respect of the Jersey Scheme, you can also present your view to the Royal Court of Jersey yourself or send a legal representative. If you intend to attend the hearing it would be helpful if you could let us know. You can also make written representations directly to the Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA including “UKI Transfer” as a reference.

Accessibility and Contact

Need this information in a different format?

If you require this information in large print, Braille, audio, or another format, please contact us and we will provide it free of charge.

How to get in touch with us

If you would like any further information or have any comments or queries about the proposed transfer, you can contact us using the method set out below.

- Email: queries@partvii-uki-insurance.co.uk
- Post: Part VII Mailbox, Bromley Processing Centre, Churchill Court, Westmoreland Road, Kent, BR1 1DP
- Phone: 0345 246 0379 when calling from the United Kingdom and +44 345 246 0379 when calling from abroad (Monday to Friday, 09:00–17:00)

Any other general queries relating to your policy/ies and/or claim(s) that do not relate to the proposed transfer should continue to be made to your usual contact or using the contact details set out in your policy document(s).

Yours faithfully,

Hazel Johnson

On behalf of U K Insurance Limited