

Key Facts document

keyfacts[®]

THIS IS A SUMMARY AND DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE COVER.

HCC International Insurance Company PLC trading as Tokio Marine HCC (HCC) Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Name of the Surety Company

HCC International Insurance Company PLC trading as Tokio Marine HCC (HCC) Registered Office: One Aldgate London EC3N 1RE United Kingdom.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202655.

Surety Bond (The Bond)

This is a guarantee by HCC to pay as notified by the Office of the Public Guardian and directed by the Court of Protection (the Court), any financial losses suffered by "P," up to the amount of the Security specified in the Bond, arising from the failure of a Deputy to perform their Deputyship duties. It meets the security needs the Court requires under the Mental Capacity Act 2005 before finalising a Deputyship order.

Significant Features And Benefits

The amount of Security is set by the Court in the Court Order, and only the Court has the right to increase or decrease the Security amount. The Bond will be automatically amended if a Court Order is issued changing the security amount. You will receive notification of any security change by letter. Please note that you will not be required to sign a new form to agree to this amendment. You will be advised of any change to the premium due at the next due date as a result of this change.

Significant And Unusual Terms

You (and your legal Personal Representatives and estates) are jointly and severally liable to recompense HCC for their loss and costs should the Public Guardian forfeit this Bond as directed by the Court. HCC will take such action as appropriate against you personally to recover their loss. If there is more than one Deputy appointed you are each liable for the actions of all the other Deputies.

Premium Payment

Annual Payment Bonds - You must pay from "P's" estate the initial and all future premiums by the due date in respect of the Bond. If you fail to do so HCC may apply to the Court to be relieved of further liability.

Single Payment Bonds - This is a one-off payment for the lifetime of the Bond. You are not entitled to any refund in the event of early termination of the Bond, or reduction in the amount of Security.

Surety Bond Payment

Payment of your Surety Bond premium will be made by you to Howden Insurance Brokers Limited, and cleared through the banking system before your Surety Bond is issued.

How A Claim Is Made

The Court is the only body that can initiate a claim on this Bond. The Bond will be forfeited by the Public Guardian through an Order issued by the Court. This Order and the original signed Bond, held by Howden Insurance Brokers Limited, will be forwarded to HCC with the Court's direction for payment.

Key Facts document

keyfacts[®]

Duration Of The Bond

The Bond remains in force until the requirement for you to provide Security is discharged by the Court.

Cancellation Rights

The Bond can only be cancelled on the instructions of the Court, when they issue an order discharging the security.

Complaints

We strive to do everything to ensure that you receive the best possible service. However, if you wish to make a complaint about our service please contact Howden Insurance Brokers Limited in the first instance at

Business Risk

Howden Insurance Brokers Limited

One Creechurch Place

London EC3A 5AF

+44 (0)20 7623 3806

compliancehuk@hyperiongrp.com

Financial Ombudsman Service

HCC are covered by the Financial Ombudsman Service. If you are not satisfied that your complaint has been resolved you may be entitled to refer it to this independent body for review. The contact details are:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

0800 023 4567 or

0300 123 9 123

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

The business of HCC is covered by the Financial Services Compensation Scheme. A claimant under the Surety Bond may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of business and circumstances of the claim. Further information about compensation scheme arrangements can be found on the FSCS website.