



# **EXECUTOR & INHERITANCE PROTECTION INSURANCE**

England and Wales

---

## CERTIFICATE OF INSURANCE

<b>Policy Type:</b>	[##] <b>*Important Note:</b> Please refer to clause 1.2 for further information regarding how the options above relate to the risks covered by this Policy.
<b>Policy Number:</b>	TBC
<b>Policy Commencement Date:</b>	TBC
<b>The Deceased:</b>	TBC
<b>Date of Deceased's death:</b>	TBC
<b>Who is insured by this Policy, referred to as "you" or "your" in the Policy terms:</b>	<b>Insured 1</b> = TBC, including the Personal Representative's estate on event of their death. <b>Insured 2</b> = All beneficiaries who have inherited; any buyer of the Deceased's property and personal belongings; legal entities; charities; the heirs and successors of the beneficiaries in the event of their death and their appointed legal representatives if any.
<b>The Insurer that provides this insurance, referred to as "the Insurer" or "us" in the Policy terms:</b>	AXA XL Insurance Company UK Limited – 75% Royal & Sun Alliance Insurance Ltd – 25%
<b>Policy Amount, which is the maximum amount of our liability under this Policy:</b>	GBP
<b>Insured Events:</b>	See clause 1.2.
<b>Additional Insured Event(s):</b>	TBC
<b>Additional Uninsured Matter(s):</b>	TBC
<b>Additional Condition(s):</b>	TBC
<b>Excess:</b>	TBC
<b>Premium:</b>	GBP
<b>Insurance Premium Tax:</b>	GBP
<b>Total:</b>	GBP

Ian Keith, Managing Director

DUAL Asset

for and on behalf of **AXA XL Insurance Company UK Limited and Royal & Sun Alliance Insurance Ltd.**

---

## STATEMENT OF FACT

The information that you have given, made up of the questions and the answers that you gave, when you applied for this Policy are stated below:

## DEFINITIONS

Certain words in this Policy have particular meanings that are described below.

<b>Additional Conditions:</b>	Means any additional terms and conditions contained in the Certificate of Insurance.
<b>Authorised Expenses:</b>	<p>Legal fees, costs, disbursements and expenses that we are obliged to pay (including, but not limited to, expenses related to experts or other relevant third parties), which you or your Legal Representative incurs in defending you or pursuing your Claim because of an Insured Event. Authorised Expenses must always be reasonably and properly incurred. We must approve them in writing before they are incurred (such approval not to be unreasonably withheld, conditioned or delayed). However, we will backdate approval for Authorised Expenses of up to GBP 15,000, if it is not reasonably possible to obtain our written consent before those fees and expenses have been incurred. Before incurring any Authorised Expenses without our prior approval, the Insured is obliged to carry out the following steps:</p> <ul style="list-style-type: none"><li>(a) email a Claim notice in accordance with this Policy; and</li><li>(b) notify by telephone DUAL Asset's Claims Team and if no response, the Managing Director on their mobile, the numbers of which you will find at <a href="http://www.dualasset.com">www.dualasset.com</a>.</li></ul>
<b>Certificate of Insurance:</b>	The certificate which appears at the beginning of this Policy, issued by DUAL Asset on behalf of the Insurer, which certifies that you will be indemnified in accordance with the terms and conditions of this Policy.
<b>Claim:</b>	A claim brought by or against you, or threatened by or against you, arising out of and/or in connection with any of the Insured Events.
<b>Court:</b>	A court of law in England & Wales.
<b>Creditor:</b>	A bank or financial institution, a supplier of goods or services to the Deceased's property, or a person who has provided credit or a loan to the Deceased, but had invoiced the Deceased prior to death.
<b>Deceased:</b>	The individual named in the Certificate of Insurance.
<b>DUAL Asset:</b>	DUAL Asset is a trading name of DUAL Corporate Risks Limited which is authorised and regulated by the Financial Conduct Authority, number 312593. Registered in England and Wales under company number 4160680 with registered office at One Creechurch Place, London, EC3A 5AF.
<b>Excess:</b>	The amount of Authorised Expenses and/or Loss or Damage which you are required to pay or incur, before the Insurer has any liability under this

---

	<p>Policy. The relevant amount is stated in the Certificate of Insurance and applies in the aggregate for the Period of Insurance (unless otherwise amended by the Additional Conditions).</p>
<b>Final Judgment:</b>	<p>A judgment of a Court that cannot legally be appealed further.</p>
<b>Hazardous Substance:</b>	<p>Any substance exhibiting any characteristic hazardous to, or having an adverse impact on, the environment, including but not limited to solids, liquids, gaseous or thermal irritants, contaminants or smoke, vapour, soot, fumes, acids, alkalis, soil, chemicals and waste materials, air emissions, odour, waste water, oil, oil products, infectious or medical waste, asbestos products, ionising radiation, nuclear fuel or any chemical, biological, bio-chemical or electromagnetic weapon.</p>
<b>Insured Event(s):</b>	<p>The issue or event that has led to, or given rise to a Claim, as set out in the “Insured Events” section of this Policy (clause 1.2) and in the Certificate of Insurance.</p>
<b>Insurer, we, us, our:</b>	<p>AXA XL Insurance Company UK Limited and Royal &amp; Sun Alliance Insurance Ltd.</p>
<b>Legal Representative:</b>	<p>The person or firm that we appoint to represent you and protect your interests in respect of a Claim.</p>
<b>Loss or Damage:</b>	<p>Money or some other remedy that you must pay to someone else as a result of an Insured Event. This includes an award that a Court orders be paid to settle your Claim or a term of a Settlement requiring you to make a payment.</p>
<b>Period of Insurance:</b>	<p>The Policy, and the cover afforded by it, starts on the Policy Commencement Date, which is stated in the Certificate of Insurance. The Policy continues to protect you for as long as you are at risk for the Insured Events, unless otherwise limited by the Certificate of Insurance or elsewhere in this Policy.</p>
<b>Policy:</b>	<p>This Executor &amp; Inheritance Protection Insurance policy, which includes the Certificate of Insurance, the Statement of Fact, the Definitions, the Policy Terms &amp; Conditions and any endorsements.</p>
<b>Policy Amount:</b>	<p>The maximum amount of our liability under this Policy, which is stated in the Certificate of Insurance. Any payment of Authorised Expenses will not reduce the Policy Amount.</p>
<b>Policy Commencement Date:</b>	<p>The date this insurance contract commences, which is stated in the Certificate of Insurance.</p>
<b>Settlement:</b>	<p>An out of court settlement of any Claim reached by us on your behalf or reached by you with the prior written consent of the Insurer, to settle a dispute between you and a third party.</p>

<b>Statement of Fact:</b>	The information that you have given, made up of the questions and the answers that you gave, when you applied for this Policy.
<b>Uninsured Matters:</b>	Risks and events, for which we will not be liable, as set out in the “Uninsured Matters” section of this Policy.
<b>United Kingdom:</b>	The United Kingdom of Great Britain and Northern Ireland.
<b>You, your or Insured:</b>	The person or persons named in the Certificate of Insurance that are insured by this Policy.

## POLICY TERMS & CONDITIONS

### 1 INSURED EVENTS

#### 1.1 Indemnity

We will indemnify you above the Excess (if applicable), in aggregate, up to the Policy Amount, for Loss or Damage caused by any of the Insured Events. In order to claim on this indemnity, you must have paid the premium within 28 days of the Policy Commencement Date.

We will also pay your Authorised Expenses above the Excess (if applicable) for any Claim, except for a Claim under Insured Event 8 (“Proprietary Estoppel”) below. Authorised Expenses will not reduce the Policy Amount. Some Insured Events have separate maximum payment amounts that are referred to in that Insured Event.

Our indemnity is based upon the terms and conditions of this Policy, the Uninsured Matters listed below and any Additional Conditions. If there is any inconsistency between the Policy Terms & Conditions and any Additional Conditions, then the Additional Conditions will prevail to the extent of the relevant inconsistency.

#### 1.2 Insured Events

**Important Note:** The Certificate of Insurance specifies the “Policy Type”. The scope of cover of this policy depends on the Policy Type that is listed in the Certificate of Insurance. In this regard, and in relation to the Insured Events below, the following applies, subject to any Additional Conditions, Insured Events and/or Uninsured Matters specified in the Certificate of Insurance:

- (a) if the Policy Type is stated as “**Comprehensive Insurance**”, all the Insured Events listed below are covered by this Policy;
- (b) if the Policy Type is stated as “**Missing Will Insurance**”, only Insured Event 1 below is covered by this Policy;
- (c) if the Policy Type is stated as “**Missing Beneficiary Insurance**”, only Insured Event 2 below is covered by this Policy; or
- (d) if the Policy Type is stated as “**Missing Will and Missing Beneficiary Insurance**”, only Insured Event 1 and Insured Event 2 are covered by this Policy.

#### Insured Events

1. **Missing Will:** A will is discovered after the estate is distributed according to the laws of intestacy, which changes entitlement to the Deceased’s estate.
2. **Missing Beneficiary:** After the estate is distributed, someone who is not insured by this Policy and is missing at the date of distribution, successfully exerts a claim upon the estate, either as an entitled family member under the laws of intestacy, or as a beneficiary named in the Deceased’s will.
3. A will or codicil is discovered, which is dated after the will which was administered and which changes the entitlement to the Deceased’s estate.

4. A buyer claims that an item of jewellery, watch, or general household content, which they purchased from the Deceased's estate, was not rightfully owned by the Deceased and the buyer is legally obliged to return the item to its rightful owner.
5. There is a challenge against the validity of the will, by someone who is not named in the will, either because:
  - a. the will is fraudulent or was not properly executed; and/or
  - b. the Deceased did not have the proper mental capacity required to make the will, was subject to undue influence, did not approve the will or have proper knowledge of its contents.
6. Financial claims by Creditors who are unknown when the estate is distributed. For this coverage only (unless your Certificate of Insurance includes Additional Conditions), this coverage is limited to a maximum payment equal to 10% of the Policy Amount, or GBP 100,000.00, whichever is the smaller, in respect of each Claim.
7. A person claims to be entitled to inherit from the estate but is not who they say they are and has fraudulently identified themselves as a beneficiary and been paid.
8. Proprietary Estoppel claims for money or assets, from someone who believes that the Deceased made promises to make financial provision for them. For this coverage (unless your Certificate of Insurance includes Additional Conditions), this coverage is limited to a maximum payment of GBP 100,000.00, or the Policy Amount, whichever is the smaller, in respect of each Claim.
9. A claim for financial provision under the *Inheritance (Provision for Family and Dependants) Act 1975* from a person who is not an Insured.
10. A charity that is not insured by this Policy exerts a claim after the estate is distributed.
11. A charitable legacy is challenged by someone who is not named in the will.
12. There is a claim for an unknown tax liability of the Deceased with any fines, penalties and interest, after the estate is distributed and this coverage is limited to a maximum payment of GBP 100,000.00, or the Policy Amount, whichever is the smaller, in respect of each Claim.
13. Any additional Insured Event described in the Certificate of Insurance.

## 2 UNINSURED MATTERS

We will not indemnify you for Loss or Damage or pay Authorised Expenses, for the following Uninsured Matters, unless specifically insured against as an Insured Event(s):

- (a) Any Claim by someone that you, or someone acting on your behalf, have made efforts to locate, after this Policy was issued.
- (b) Loss or Damage and other expenses arising as a result of you, or someone acting on your behalf, making investigations to locate a will or codicil for the Deceased after this Policy was issued.
- (c) Loss or Damage and other expenses caused or increased by:
  - (i) you communicating with a third party, in respect of an Insured Event(s), without our prior written consent (which we will not unreasonably withhold or delay); or
  - (ii) someone to whom you have disclosed the existence of this Policy without our consent (which we will not unreasonably withhold or delay).



However, this exclusion does not prevent you from disclosing this Policy to, or discussing Insured Event(s) with a third party where you are required by law to do so.

- (d) Financial claims from UK's HMRC for outstanding Inheritance Tax owing from the Deceased's estate.
- (e) Financial claims from a foreign tax authority.
- (f) Financial claims by health care providers, the Deceased's landlord, the Deceased's bank, mortgage lender or credit card provider(s), recipients of regular standing orders and direct debits, utility companies and local authority or other people we might (reasonably) think you should have made enquiry of before the Deceased's estate is distributed.
- (g) If only "Missing Beneficiary Insurance" has been selected as the Policy Type in the Certificate of Insurance, claims from beneficiaries named in a will of the Deceased which was only discovered after the Policy Commencement Date, are not covered by this Policy (**note:** either "Missing Will Insurance", "Missing Will and Missing Beneficiary Insurance" or "Comprehensive Insurance" has to be selected as the Policy Type in the Certificate of Insurance for this cover to apply).
- (h) If the Deceased was not domiciled in the United Kingdom at the date of their death (however, your Claim will not be affected if the Deceased was domiciled in the United Kingdom but died overseas).
- (i) Any Claim by someone who responded to a Trustee Act Notice or advertisement in relation to the Deceased's estate, which was placed after the Policy Commencement Date, or was placed within six weeks prior to taking out this Policy.
- (j) In respect of Insured Event 7 ("Fraudulent Beneficiary") only, a person claiming to be entitled to inherit from the Deceased's estate, who is not a United Kingdom national.
- (k) Any Claim by someone (including charities) named in the Deceased's will, who is not to inherit in full, or part, because of insufficient funds in the estate.
- (l) Payment protection insurance (PPI) compensation claims.
- (m) The discovery of a will outside the United Kingdom.
- (n) Loss or Damage and other expenses caused by or arising from any malicious or non-malicious data activity, Hazardous Substance, terrorism, war, invasion, riot, civil commotion, revolution or a similar event.
- (o) Legal fees and other expenses included in the definition of Authorised Expenses, which we did not authorise in writing before they were incurred, unless we have backdated approval for these Authorised Expenses.
- (p) Any Claim relating to real estate assets which were owned by the Deceased which could be covered under buildings and contents insurance, unoccupied buildings insurance, a legal indemnity title policy, or any mortgage fraud claims.
- (q) Any fraudulent, deliberately exaggerated or dishonest claim or arising from untrue or incomplete information given by you when you applied for this Policy.
- (r) Any additional Uninsured Matter described in the Certificate of Insurance.

### 3 CONTRACT OF INSURANCE

#### 3.1 Duty of fair presentation

If you are an individual buying this Policy wholly or mainly for purposes unrelated to your trade, business or profession (a “**Consumer**”), you have a duty to take reasonable care to answer all of the Insurer’s questions fully and accurately and to ensure that any information that you provide is not misleading. This duty exists whilst arranging the policy, when it is renewed and any time that it is varied.

Where the Insured is not a Consumer (as defined above), the obligation above does not apply and the Insured acknowledges its duty to make a fair presentation of the risk to the Insurer in accordance with the Insurance Act 2015. At inception of this Policy and whenever changes are made to it at your request, you must disclose to us all material facts in a clear and accessible manner and not misrepresent any material facts.

If you do not comply with the applicable obligations in this clause 3.1, we may exercise the rights set out in the remainder of this clause 3.

Nothing in this clause 3 limits or varies the application of the Insurance Act 2015, the Consumer Insurance (Disclosure and Representations) Act 2012 or other legislation which is relevant and applicable.

#### 3.2 Deliberate or reckless breach

If we establish that you deliberately or recklessly breached the obligations in clause 3.1, we may avoid this Policy, decline all Claims and retain the premium. We may also recover any amounts that we have already paid under this Policy, along with any costs or expenses we have incurred.

#### 3.3 Breach which is neither deliberate nor reckless

If we establish that your breach of the obligations in clause 3.1 was neither deliberate nor reckless then we can exercise the rights set out below.

- (a) If we would not have entered into this Policy, we may avoid this Policy and decline all Claims, but will return the premium to you. We may also recover any amounts that we have already paid under this Policy, along with any costs or expenses we have incurred.
- (b) If we would have entered into the Policy but on different terms (other than terms relating to the premium), we can treat this Policy as if it had been entered into on those different terms.
- (c) In addition, if we would have entered into the Policy, but would have charged a higher premium, we may reduce proportionately the amount to be paid on a Claim (and, if applicable, the amount already paid on prior Claims). In these circumstances, we will only pay X% of what we would have otherwise been required to pay, where  $X = (\text{the premium actually charged} \div \text{the premium we would have charged}) \times 100$ .

### 4 THE TERM OF THIS POLICY AND HOW TO CANCEL YOUR POLICY

#### 4.1 Period of Insurance

The Policy, and the cover afforded by it, starts on the Policy Commencement Date, which is stated in the Certificate of Insurance. The Policy continues to protect you for as long as you are at risk for the Insured Events.

#### 4.2 Cooling off period

The cancellation right in this clause applies only if the Insured is a natural person who has entered into this Policy for purposes outside their trade, business or profession.

You are entitled (either yourself or through your professional adviser) to cancel this Policy by notifying DUAL Asset using any of the contact details shown in this Policy within fourteen (14) days of either:

- (a) the date you receive this Policy; or
- (b) the Policy Commencement Date,

whichever is the later.

A full refund of any premium paid will be made, unless you have made a Claim, in which case the full premium is due.

You cannot make a Claim after cancelling this Policy.

#### 4.3 Our Right to Cancel

We are entitled to cancel this Policy, if there is a valid reason to do so, including for example:

- (a) any failure by you to pay the premium; or
- (b) as permitted under clause 3.

## 5 MAKING A CLAIM

You must tell DUAL Asset within 28 days of you (and if you are a company or partnership then one of your directors, officers, partners or senior managers) becoming aware of anything that may result in a Claim under this Policy, even if you are not sure you want or need to make a Claim.

To make a Claim, please contact DUAL Asset.

**In writing:**

DUAL Asset  
One Creechurch Place  
London EC3A 5AF

**By email:**

dualassetclaims@dualgroup.com

**By phone:**

+44 (0)20 3318 8391

Once we have received your Claim we will:

- (a) register your Claim;
- (b) give you a reference number to quote; and
- (c) explain the Claim process (including confirming whether you are covered and explaining the next steps).

Remember, once your Claim has been accepted by us, it is our aim to defend you, at our expense, to resolve the Claim as efficiently as possible.

## 6 DEALING WITH CLAIMS UNDER THIS POLICY

You must not negotiate, admit fault, make any payment, offer of payment or promise of any payment unless you have our written permission. Such written permission will not be unreasonably withheld or unduly delayed. We have the right to refuse to indemnify you for any payment, offer or promise of payment that does not have our permission.

You must co-operate with us at all times and we have the right to reduce your Claim to the extent that a material non-co-operation affects our ability to assist you and increases Loss or Damage.

In dealing with any Claim, we will choose whether to defend you or pay you a cash amount equal to the Loss or Damage you have suffered. At any time, we can pay you an amount equal to the Policy Amount or any lower amount for which the Claim can be settled, after deduction of any money already paid. We may then give up control of and have no further liability in connection with the Claim.

We may carry out the defence or settlement of your Claim and:

- (a) take any legal action in the name of any person covered by this Policy; and
- (b) if necessary, choose a Legal Representative, who will act for you in any legal action.

If we decide to take legal action, we will not be obliged to pay your Claim until there is a Final Judgment or Settlement. Whilst we are taking legal action on your behalf, if we believe that it is likely that we will not be successful, we have the discretion to agree a reasonable settlement with you to resolve your Claim.

Unless otherwise permitted under this Policy, we will only pay Authorised Expenses that we have first agreed to in writing, such approval not to be unreasonably withheld or delayed. Authorised Expenses will be promptly paid by us on a monthly basis, following production of the relevant invoices by you on a monthly basis.

In the following circumstances, your Claim will be referred to an arbitrator:

- (a) if we cannot agree how a Claim should be managed;
- (b) if we accept liability, but you disagree with the amount we offer to pay; and/or
- (c) if you disagree with our decision to pursue litigation to a Final Judgment.

The arbitrator will be jointly appointed. The arbitrator will be a barrister or a chartered surveyor with not less than 10 years' experience of such disputes. Should we and you be unable to jointly appoint an arbitrator within 45 days of beginning any such attempts, either party will be entitled to apply to The London Court of International Arbitration or the Royal Institution of Chartered Surveyors who shall make the appointment.

When the extent of your Claim and our liability to you under this Policy has been finally determined, we will pay you within 60 days of that determination. All payments made under this Policy will reduce the Policy Amount. The exception to this are payments of Authorised Expenses, which are paid in addition to the Policy Amount and do not reduce it.

## 7 OTHER INSURANCE

If any incident that leads to a valid Claim is covered under any other insurance policy, we will only pay our share of the Claim.

## 8 YOUR AGREEMENTS WITH OTHERS

You may not assign any of the rights under this Policy without our express written permission (such permission not to be unreasonably withheld, conditioned or delayed). However, this does not prevent assignment of rights as and between any of the persons or entities included within the definition of “You, your or Insured” in the Definitions.

## 9 FRAUD

If you, or anyone acting for you, makes a Claim under this Policy which is fraudulent, intentionally exaggerated and/or supported by a fraudulent statement or other device, we will not pay any part of that Claim and, if we have already paid money pursuant to that fraudulent Claim, we may recover from you any such amounts paid. We may also notify the relevant authorities, so that they may consider criminal proceedings.

In addition, we may terminate the Policy with effect from the time of the fraudulent act and retain the premium. Any such termination does not affect your and our rights and obligations regarding any event occurring before the time of the fraudulent act.

## 10 NOTICES, CHANGES TO POLICY TERMS AND GOVERNING LAW

Every notice that needs to be given under this Policy must be given in writing either by email or post and should include your Policy Number. If you give us notice, please email us at [probate@dualgroup.com](mailto:probate@dualgroup.com) or send it to the address that is detailed in your Certificate of Insurance. If we give you notice, we will send it to your last known address.

To be effective, any change to the terms of this Policy must be made by way of an endorsement issued by the Insurer. If you wish to request an amendment, please email your request to [probate@dualgroup.com](mailto:probate@dualgroup.com) or send it to the address that is detailed in your Certificate of Insurance.

English and Welsh law and the English language will apply to this Policy and, subject to clauses 6 and 13, the courts of England & Wales will deal with disputes that arise from its terms, unless agreed otherwise in writing with us.

## 11 SANCTIONS

We shall not provide any benefit under this Policy to the extent of providing cover, payment of any Claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## 12 SEVERAL LIABILITY NOTICE

If there are multiple parties that comprise the Insurer, each subscribing insurer’s obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. Each subscribing insurer is not responsible for the subscription of any co-subscribing insurer, who for any reason does not satisfy all or part of its obligations.

## 13 WHAT TO DO IF YOU HAVE A COMPLAINT

### 13.1 Making a complaint

If there is any occasion where service does not meet your expectations, please contact your legal representative or broker in the first instance by any means convenient to you.

If you remain dissatisfied, please direct your complaint:

In writing:	By email:	By phone:
Head of Compliance DUAL Corporate Risks Limited One Creechurch Place London EC3A 5AF	complaints@dualgroup.com	+44 (0)20 7337 9888

In the first instance, DUAL Corporate Risks Limited will review your complaint and hope to resolve the matter. DUAL Corporate Risks Limited will investigate the circumstances regarding your complaint and we will endeavour to resolve your complaint at the earliest possible stage.

### 13.2 Financial Ombudsman Service

If you remain dissatisfied after DUAL Corporate Risks Limited has considered your complaint, or you have not received a final decision within eight (8) weeks, you may be able to refer your complaint to the Financial Ombudsman Service (**FOS**).

The FOS can be contacted:

In writing:	By email:	By phone:
The Financial Ombudsman Service Exchange Tower London E14 9SR	complaint.info@financial-ombudsman.org.uk	0800 023 4567 (Free phone) 0300 123 9123 (Chargeable)

You can find information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### 13.3 Financial Services Compensation Scheme

DUAL Asset and the Insurer are covered under the Financial Services Compensation Scheme (**FSCS**). You may be entitled to compensation from the FSCS if obligations under this contract of insurance are not met. If you are entitled to compensation under the FSCS, the level and extent of compensation available depends on a range of factors, including the nature of this contract of insurance and the type of business operated by the Insured. Further information about the FSCS (including contact details) is available at [www.fscs.org.uk](http://www.fscs.org.uk).

## 14 PERSONAL INFORMATION

### 14.1 Personal information

This clause applies if this Policy provides cover for individuals who are either insureds or beneficiaries under the Policy ("**Individual Insureds**").

The Insurer and other insurance market participants collect and use relevant information about Individual Insureds to provide you with your insurance cover and to meet our legal obligations.

This information includes Individual Insured's details, such as their name, address and contact details and any other information that we collect about them in connection with your insurance cover. This information may include more sensitive details such as information about their health and criminal convictions.

DUAL Asset will process Individual Insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with the privacy notice available on DUAL Asset's website and applicable data protection laws.

For more information about how AXA XL Insurance Company UK Limited processes your personal information, please see its full privacy notice at: <https://axaxl.com/privacy-and-cookies>. For more information about how Royal & Sun Alliance Insurance Ltd processes your personal information, please see its full privacy notice at: <https://www.rsagroup.com/support/legal-information/privacy-policy/>.

#### 14.2 Minimisation and notification

The Insurer and DUAL Asset are committed to using only the personal information needed to provide you with your insurance cover. To help achieve this, you should only provide information about Individual Insureds that is requested from time to time.

You must promptly notify DUAL Asset if an Individual Insured covered by this Policy contacts you about how their personal details are used in relation to your insurance cover, so that DUAL Asset can deal with their queries.

## EXECUTOR & INHERITANCE PROTECTION INSURANCE ENGLAND & WALES

### **Insurer's Agent**

DUAL Asset  
One Creechurch Place, London  
EC3A 5AF  
United Kingdom  
(Registered in England and Wales as a trading name of DUAL Corporate Risks Limited  
registered number: 4160680)

**Email Address:** probate@dualgroup.com

**Telephone Number:** +44 (0)203 808 6030

### **Insurer**

#### **AXA XL Insurance Company UK Limited**

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

**Registered Office:** 20 Gracechurch Street, London, EC3V 0BG  
United Kingdom

#### **Royal & Sun Alliance Insurance Ltd**

Royal & Sun Alliance Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 202323).

**Registered Office:** St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL  
United Kingdom