

PRELIMINARY LIST OF AFFECTED INSURERS AND POLICIES

UPDATED 10 JUNE 2020

The following is a preliminary list of policy wordings which match the 19 policy wordings within the scope of the test case. The list is not comprehensive: there are other insurers and many other policies in the market that we expect the test case to affect. In July, we expect to publish an updated, consolidated list of the disputed business interruption insurance policies that will be affected by the test case, based on firm submissions which will be collated by the FCA following the short consultation to this effect published on 1 June 2020.

Insurers	Policy wordings
Allianz Insurance plc	Marsh/Jelf Material Damage and BI – Resilience
American International Group UK Limited (AIG)	Marsh/Jelf Material Damage and BI - Resilience
Arch Insurance (UK) Limited	OGI Commercial Combined - COMMERCIAL COMBINED
Arch Insurance (UK) Limited	OGI Retailers - RETAILERS POLICY
Arch Insurance (UK) Limited	Powerplace (Offices & Surgeries) - OFFICE AND SURGERIES POLICY
Argenta Syndicate Management Limited	Guest House and B&B policy v8 12.19, v7 05.19, v6 02.19, v5 12.18
Argenta Syndicate Management Limited	Holiday Home and Self Catering Accommodation policy v7 12.19, v6 05.19, v5 02.19, v4 12.18
Aspen Insurance UK Limited	Marsh/Jelf Material Damage and BI - Resilience

Insurers	Policy wordings
Aviva Insurance Limited	Marsh Material Damage and BI - Resilience
Axa Insurance UK Plc	Marsh/Jelf Material Damage and BI - Resilience
Chubb European Group SE	Marsh/Jelf Material Damage and BI - Resilience
Ecclesiastical Insurance Office plc	Education (ME794)
Ecclesiastical Insurance Office plc	Education (ME868)
Ecclesiastical Insurance Office plc	PD3258 (ME871) Heritage Business & Leisure
Ecclesiastical Insurance Office plc	PD3259 (ME872) Heritage Arts and Culture
Ecclesiastical Insurance Office plc	ME857 Parish Plus
Ecclesiastical Insurance Office plc	ME858 Parishguard
Ecclesiastical Insurance Office plc	ME866 Charity and Community
Ecclesiastical Insurance Office plc	ME867 Faith and Community

Insurers	Policy wordings
Ecclesiastical Insurance Office plc	ME869 Care
Ecclesiastical Insurance Office plc	<u>ME886 Nurseries</u>
Ecclesiastical Insurance Office plc	<u>MGM602 Marsh School and College</u>
Ecclesiastical Insurance Office plc	PD2513 Pound Gates Nursery
Hiscox Insurance Company Limited	15779 WD-HSP-UK-BG-PHAR-PYI(1)
Hiscox Insurance Company Limited	16725 WD-HSP-UK-GEO-PYZ(4) (1)
Hiscox Insurance Company Limited	20155 WD-HSPX-UK-TIOFAD-PYI(1)
Hiscox Insurance Company Limited	BI - OM - 13754 WD-HSP-UK-EAPYF(1)
Hiscox Insurance Company Limited	BI - OM (Jelf) - 8671 WD-HSP-UK-JMBI(3)
Hiscox Insurance Company Limited	BI -11905 WD-HSP-UK-TBO-BI(1)
Hiscox Insurance Company Limited	Booksellers BI - 12578 WD-HSP-UK-BSBI(2)

Insurers	Policy wordings
Hiscox Insurance Company Limited	Bowling Clubs 15480 WD-HSP-UK-LFB-PYI(1)
Hiscox Insurance Company Limited	Charity BI 9248 WD-CHR-UK-PYL(2)
Hiscox Insurance Company Limited	Cleaners BI - 8358 WD-UK-PIP-GCC-PYI
Hiscox Insurance Company Limited	Clinic and Surgery BI -16777 WD-HSP-UK-HFC-PYI(1)
Hiscox Insurance Company Limited	Covernotes BI - 10272 WD-HSP-UK-MUS-PYI(2)
Hiscox Insurance Company Limited	Cricket Club BI - 14174 WD-HSP-UK-CC-PBI(3)
Hiscox Insurance Company Limited	CSA - BI - 13500 WD-HSP-UK-CSA-PYI(1)
Hiscox Insurance Company Limited	Electrical contractors BI - 10117 WD-HSP-UK-JCS-PYI(9)
Hiscox Insurance Company Limited	Golf - BI - 9102 WD-HSP-UK-GPS-PYI(4)
Hiscox Insurance Company Limited	Gunsmiths BI - 8006 WD-HSP-GUN-PYI
Hiscox Insurance Company Limited	Masonic halls BI - 10883 WD-HSP-UK-MASBI(1)

Insurers	Policy wordings
Hiscox Insurance Company Limited	Media and entertainment BI - 9519 WD-HSP-UK-AEM-PBI(2)
Hiscox Insurance Company Limited	Not for Profit BI - 16097 WD-NFP-UK-PYI
Hiscox Insurance Company Limited	Office BI - 11335 WD-HSP-UK-MPO-PYI(3)
Hiscox Insurance Company Limited	Office BI - 15410 WD-HSP-UK-MFL-PYF (1)
Hiscox Insurance Company Limited	Office BI (Package) - 7620 WD-PIP-UK-POP(3)
Hiscox Insurance Company Limited	Opticians BI - 9280 WD-HSP-UK-OPT-PYI(2)
Hiscox Insurance Company Limited	Professions BI - 16089 WD-PROF-UK-PYI
Hiscox Insurance Company Limited	Professions BI - 6001 WD-PIP-UK-PYF(9)
Hiscox Insurance Company Limited	Property BI - 10199 WD-HSP-UK-INFBI(2)
Hiscox Insurance Company Limited	Recruitment BI - 16216 WD-REC-UK-PYI
Hiscox Insurance Company Limited	Recruitment BI - 8671 WD-HSP-UK-JMBI

Insurers	Policy wordings
Hiscox Insurance Company Limited	Retail BI-15299 WD-SR-UK-PYI(1)
Hiscox Insurance Company Limited	Retail BI-15447 WD-HSP-UK-LFR-PYI(1)
Hiscox Insurance Company Limited	Retail BI - 16105 WD-RET-UK-PYI
Hiscox Insurance Company Limited	Salon BI - 18680 WD-HSP-UK-QHB-PYI
Hiscox Insurance Company Limited	Showtime BI - 11492 WD-HSP-UK-HSH-PYI
Hiscox Insurance Company Limited	Sport leisure BI - 11431 WD-HSP-PSS-PYI(10)
Hiscox Insurance Company Limited	Sports and Leisure BI - 16258 <u>WD-HSP-UK-GEOG-PYI(3)</u>
Hiscox Insurance Company Limited	Technology BI - 16101 WD-TEC-UK-PYI
Hiscox Insurance Company Limited	Trades BI - 16107 WD-TRAD-UK-PYI
Hiscox Insurance Company Limited	Venues BI - 16110 WD-VEN-UK-PYI
Hiscox Insurance Company Limited	Venues BI - 7103 WD-CCP-UK-PVB(2)

Insurers	Policy wordings
Hiscox Insurance Company Limited	Venues BI - 7103 WD-VEN-UK-PYZ (3)
Liberty Mutual Insurance Europe SE	Marsh/Jelf Material Damage and BI - Resilience
MS Amlin Underwriting Limited	ADA628-20190601 Commercial Combined (Instant Underwriting)
MS Amlin Underwriting Limited	ADA626-20190601 Leisure (Instant Underwriting)
MS Amlin Underwriting Limited	ADA627-20191024 Office and surgery (Instant Underwriting)
MS Amlin Underwriting Limited	ADA672-20190601 Retail (Instant Underwriting)
MS Amlin Underwriting Limited	<u>ADA555-20191101</u> Forge Commercial Combined (with Eastlake & Beachell)
Protector Insurance UK	Marsh/Jelf Material Damage and BI - Resilience
QBE UK Ltd	PBCC040120 Business Combined
QBE UK Ltd	PBCC170619 Business Combined
QBE UK Ltd	<u>PCCP010420 Commercial Combined Insurance Policy</u>

Insurers	Policy wordings
QBE UK Ltd	PLSP010119 Leisure Combined Insurance (inc P.A.)
QBE UK Ltd	PNML010119 NDML Nightclub and Late Nate Venue Policy
QBE UK Ltd	POFF180120 Office Insurance
QBE UK Ltd	POFP040120 Office Insurance
Royal & Sun Alliance Insurance plc (RSA)	v1.3 APR18 Eaton Gate Super Facility Commercial Combined
Royal & Sun Alliance Insurance plc (RSA)	GPUB/PW/06/17 Eaton Gate Super Facility Pubs and Restaurants
Royal & Sun Alliance Insurance plc (RSA)	v27.6 APR18 Eaton Gate Super Facility Retail
Royal & Sun Alliance Insurance plc (RSA)	Marsh/Jelf Material Damage and BI – Resilience
Royal & Sun Alliance Insurance plc (RSA)	S00475G Cottagesure
Zurich Insurance plc	<u>Commercial combined - Manufacturing (Acturis) SME557</u>
Zurich Insurance plc	<u>Commercial combined – Professional and Business Services (Acturis) SME563</u>

Insurers	Policy wordings
Zurich Insurance plc	Commercial Combined – Sports, leisure and entertainment (Acturis) SME567
Zurich Insurance plc	Commercial Combined - Wholesale and Retail (Acturis) SME561
Zurich Insurance plc	Commercial Combined (Acturis) SME500
Zurich Insurance plc	Contractors Combined SME555
Zurich Insurance plc	Endorsement POA3 to the Combined All Risks Policy ZCYP36
Zurich Insurance plc	Marsh/Jelf Material Damage and BI - Resilience