

Twins and multiple birth certificate

We are delighted to welcome you as a Twins and Multiple Birth Insurance customer.

This is to certify in accordance with the Authorisation granted under Contact Number B0609INC23911 to the issuing agent by Certain Underwriters at Lloyd's of London whose name, which will be supplied on application, may be ascertained by reference to the said Contract which bears the Seal of the Lloyd's Policy Signing Office, the said Underwriters are Hereby bound for their own Part and not one for another, their Heirs, Executors and Administrators, subject to the terms, Conditions, exclusion and limitation hereof to Pay in accordance with the Schedule of Benefits as defined herein.

It is strongly recommended that you read your Certificate to ensure that it provides the cover you require. If you are unsure on any aspect, please contact your insurance advisor.

As your insurer we will endeavour to respect The truth you have placed in us but, should You at any time be dissatisfied with our Service, a complaints procedure is provided.

We look forward to providing you with the highest level of service and security.

"Twins" insurance certificate (Multiple birth risk)

Please read the certificate, schedule and any Endorsements as if they are one document.

You have made a written proposal and declaration to **us** for this insurance. The certificate is a contract between **you** and **us**.

We will insure **you** under the terms and conditions of the certificate after **we** have accepted **your** premium (and any tax payable on this).

Meaning of words

Born

Living at the time of delivery

Expected Date Of Birth

The predicted date of birth which a doctor has confirmed in writing and which **we** have recorded in the schedule.

We or Us

CBG INSURANCE BROKERS LTD, on behalf of Certain underwriters at Lloyd's of London.

You/Your

The person shown in the schedule
As the insured person.

The cover

What is insured

1 If two children are **born** at the **expected date of birth**, **we** will pay the sum insured shown in the schedule.

2 If more than two children are **born** at the **expected date of birth**, **we** will pay double the sum insured shown in the schedule.

What is not insured

A multiple birth:

- more than six weeks before the **expected date of birth** unless medical evidence is provided to **us** to show that the growth and development of the babies equates with the **expected date of birth**;
- which follows the use of any fertility treatment or fertility treatment or fertility enhancing drugs;
- where a fully completed, dated and signed application form, doctor's certificate and payment has not been received within the first 11 weeks of the pregnancy and before any scan has taken place.

Conditions

1. **You** must tell **us** of any claim as soon as is reasonably possible. **You** must also give us all the help and information **we** may reasonably need, within 30 days after the birth.
2. If **you** or anyone acting for **you** makes a claim knowing that it is false, **we** will not pay the claim. All cover under your certificate will cease.
3. This certificate is governed by the law that Applies to where **you** reside within the United Kingdom. If there is a dispute as to which law applies, it will be English Law.

Making a claim

If **you** wish to claim please contact:
Jubilee Service Solution
21 Perry Mount Road
Haywards Heath
West Sussex
RH16 3TP
Telephone: **01444 419978**

Our Complaints Procedure

We aim to provide a standard of service that will leave **you** with no cause for complaint. However, if **you** feel that **we** have not met the high standards **we** set ourselves, **you** can take the following action:

1. In the first instance contact:

CBG INSURANCE BROKERS LTD
Lloyd's Cover Holders
Marcus Hearn House
65/66 Shoreditch High Street
London
E1 6JL
Telephone: **020 7739 3444**

2. If **you** are not satisfied with the way a complaint has been dealt with **you** may ask the Complaints and Advisory Department at Lloyd's to review **your** case without prejudice to **your** rights in law.

The address is:

Complaints and Advisory Department
Lloyd's
One Lime Street
London
EC3M 7HA
Telephone: **020 7327 5693**

3. In the unlikely event that **we** cannot resolve any difference, **you** may ask the Financial Ombudsman Service (FOS) to review **your** case.

Financial Ombudsman Services
South Quay Plaza
183 Marsh Wall
London
E14 95R
Telephone: **0845 0801800**
email: enquiries@financial-ombudsman.org.uk

You may contact the FOS at any stage of **your** Complaint. **Your** legal rights will not be affected.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation should **we** be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on **020 7892 7300**