

Family Legal Protection



Policy Wording

A 24/7 service providing 24/7 claims assistance
Including legal expenses cover following an accident.



**Operated on behalf of AB&C Insurance by
Provincewide for Claims**

Call: 0344 770 1050

Section One:

FAMILY LEGAL PROTECTION

Family Legal Protection provides:

Legal Advice

*Insurance for legal costs for certain types
of disputes*

ASSISTANCE HELPLINE SERVICES

Legal & Tax Helpline

You can use the helpline service to discuss any problem occurring under this policy within the United Kingdom, the Channel Islands and the Isle of Man.

Simply telephone 0344 770 1050 and quote "Provincewide – Family Legal Expenses Insurance".

For Our joint protection telephone calls may be recorded and/or monitored.

POLICY WORDING AND TERMS OF COVER

This insurance is administered by Provincewide Claims Ltd. It is underwritten by AmTrust Europe Limited, and managed on their behalf by Arc Legal Assistance Limited.

If a claim is accepted under this insurance, We will appoint Our panel solicitors, or their agents, to handle Your case. You are not covered for any other legal representatives' fees unless it is necessary to start court proceedings or a Conflict of Interest arises. Where it is necessary to start court proceedings or a Conflict of

Interest arises and You want to use a legal representative of Your own choice,

Advisers' Costs payable by Us are limited to no more than: (a) Our Standard Advisers' Costs; or (b) the amount recoverable under the Civil Procedure Fixed Recoverable Costs Regime, whichever is the lower amount.

The insurance covers Costs as detailed under the separate sections of cover up to the Maximum Amount Payable where:-

a) The Insured Event takes place in the Period of Insurance and within the Territorial Limits

And

b) The Legal Action takes place within the Territorial limits.

This insurance does not provide cover where something You do or fail to do prejudices Your position or the position of the Insurer in connection with the Legal Action.

IMPORTANT CONDITIONS

If Your claim is covered under a section of this policy and no exclusions apply then it is vital that You comply with the conditions of this policy in order for Your claim to proceed. The conditions applicable to this section are contained under the 'Conditions' section below and should be read carefully. Some of the main conditions to this insurance are that:

Prospects of Success

There must be a 51% or greater chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves Your interests. The assessment of Your claim and the

prospects of its success will be carried out by an independent Adviser. If the Adviser determines that there is not a 51% or greater chance of success, then We may decline or discontinue support for Your case.

Proportional Costs

An estimate of the Costs to deal with Your claim must not be more than the amount of money in dispute. The estimate of the Costs will be provided with the assessment of Your case and will be carried out by the independent Adviser. If the estimate exceeds the amount in dispute then We may decline or discontinue support for Your case.

Duty of Disclosure

If this policy covers You as a private individual, unrelated to any trade, business or profession, You must take reasonable care to disclose correct information. The extent of the information You are required to disclose will be based on, among other things, the type of insurance, explanatory material and the clarity and specificity of the questions You are asked when You took out this insurance.

Freedom of Choice

Only at the point it may be necessary to start court proceedings do You have the right to choose an Adviser of Your own choice to act for You. Should You choose to do so, We will only pay Standard Advisers' Costs up to the amount specified in the Maximum Amount Payable definition and may, at Our discretion, vary from time to time.

It is important that if You decide to choose Your own Adviser that You ensure they

are suitably experienced and competent to act on Your behalf, We will not be able to provide any advice or guidance in relation to choosing a non-panel Adviser.

DEFINITIONS

Adviser

Our specialist panel solicitors or accountants or their agents appointed by Us to act for You, or, and subject to Our agreement, where it is necessary to start court proceedings or a Conflict of Interest arises, another legal representative nominated by You.

Advisers' Costs

Legal or accountancy fees and disbursements incurred by the Adviser.

Adverse Costs

Third party legal costs awarded against You which shall be paid on the standard basis of assessment provided that these costs arise after written acceptance of a claim.

Conditional Fee Agreement

An agreement between You and the Adviser or between Us and the Adviser which sets out the terms under which the Adviser will charge You or Us for their own fees.

Conflict of Interest

Situations where We administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

Contract of Employment

A contract of service, whether express or implied, and (if it is express) whether oral or in writing.

Costs

Standard Advisers' Costs and Adverse Costs.

Employee

An individual who has entered into or works under (or, where the employment has ceased, worked under) a Contract of Employment.

HM Revenue and Customs Full Enquiry

An extensive examination by HM Revenue and Customs under Section 9A of the Taxes Management Act 1970 into all aspects of Your PAYE income or gains.

HM Revenue and Customs Aspect Enquiry

An enquiry by HM Revenue and Customs checking the information on one or more specific points of Your tax return.

Identity Fraud

A person or group of persons knowingly using a means of identification belonging to You without Your knowledge or permission with intent to commit or assist another to commit an illegal act.

Insured Event

The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one Insured Event shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.

In a claim arising from Identity Fraud the Insured Event is a single act or the start of

a series of single acts against You by one person or group of people.

In a claim arising from an HM Revenue and Customs Full Enquiry, the Insured Event shall be deemed to be the date HM Revenue and Customs issue a formal notice to you, notifying of a full enquiry into Your non-business affairs.

Insurer

AmTrust Europe Limited.

Legal Action(s)

- a) The pursuit or defence of civil legal causes for damages and/or injunctions, specific performance or
- b) The defence of criminal prosecutions to do with Your employment

Maximum Amount Payable

We will pay up to £100 per hour plus VAT up to the maximum payable in respect of an Insured Event, which is:

- a) £25,000 for claims under the Employment Disputes section of cover; and
- b) £50,000 for claims under any other section of cover.

Period of Insurance

The Period of Insurance declared to and accepted by Us, which runs concurrently with the period of the underlying insurance policy to which this legal expenses insurance attaches. For the avoidance of doubt, if the underlying insurance policy is cancelled, suspended or withdrawn, this legal expenses insurance will also be cancelled, suspended or withdrawn.

Standard Advisers' Costs

The level of Advisers' Costs that would normally be incurred in using a specialist panel solicitor or their agents as defined in the Maximum Amount Payable and may, at Our discretion, vary from time to time..

Territorial Limits

Personal Injury and Contract sections of cover – The United Kingdom and the European Union.

All other sections – The United Kingdom, the Isle of Man and the Channel Islands.

We/Us/Our

Arc Legal Assistance Limited

You/Your/Yourself

Any person who has paid the premium, or on whose behalf the premium has been paid and been declared to Us by your insurance adviser and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to Your family members resident with You. If You die Your personal representatives will be covered to pursue or defend cases covered by this insurance on Your behalf that arose prior to or out of Your death.

COVER

What is insured:

Costs to pursue a Legal Action following a breach of a contract You have for buying or renting goods or services for Your private use. The contract must have been made after You first purchased this insurance unless You have held this or equivalent cover with Us or another insurer continuously from or before the date on which the agreement was made.

What is not insured:

Claims

- a) where the amount in dispute is below £250 plus VAT
- b) where the breach of contract occurred before You purchased this insurance
- c) for and/or in any way relating to professional negligence
- d) Involving a vehicle owned by You or which You are legally responsible for
- e) Arising from a dispute with any government, public or local authority
- f) Arising from the purchase or sale of Your main home
- g) Relating to a lease tenancy or licence to use property or land
- h) Relating to a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
- i) Relating to a dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to You
- j) Directly or indirectly arising from planning law
- k) Directly or indirectly arising from constructing buildings or altering their structure for Your use

Consumer Defence

What is insured

Costs to defend a Legal Action brought against You following a breach of a contract You have for selling Your own personal goods. The contract must have been made after You first purchased this insurance unless You have held this or equivalent cover with Us or another

insurer continuously from or before the date on which the agreement was made.

What is not insured:-

Claims

- a) where the amount in dispute is below £250 plus VAT
- b) where the breach of contract occurred before You purchased this insurance
- c) Involving a vehicle owned by You or which You are legally responsible for
- d) Arising from a dispute with any government, public or local authority
- e) Arising from the sale or purchase of Your main home
- f) Relating to a lease tenancy or licence to use property or land

Personal Injury

What is Insured:

Costs to pursue a Legal Action following an accident resulting in Your personal injury or death against the person or organisation directly responsible.

If the Legal Action is going to be decided by a court in England or Wales and the damages You are claiming are above the small claims track limit, the Adviser must enter into a Conditional Fee Agreement which waives their own fees if You fail to recover the damages that You are claiming in the Legal Action in full or in part. If the damages You are claiming are below the small claims track limit Advisers' Costs will

not be covered but You can access the Legal Helpline for advice on how to take Your case further.

What is not insured:

Claims

- a) Arising from medical or clinical treatment, advice, assistance or care.
- b) For stress, psychological or emotional injury unless it arises from You suffering physical injury.
- c) For illness, personal injury or death caused gradually and not caused by a specific sudden event
- d) Involving a vehicle owned or driven by You.

Employment Disputes

What is insured:

Standard Advisers' Costs to pursue a Legal Action brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach as an Employee of Your:-

- a) Contract of Employment; or
- b) Legal rights under employment laws.

What is not insured:

Claims

Where the breach occurred within the first 90 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 90 days leading up to when the breach first occurred

What is not insured:

- a) for a dispute with an employer or ex-employer unless it is pursued in an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man)

b) For Standard Advisers' Costs of any disciplinary investigatory or grievance procedure connected with Your Contract of Employment or the costs associated with any settlement agreement

c) Where the breach is alleged to have commenced or to have continued after termination of Your employment

d) For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment

Property Infringement

What is insured-

Costs to pursue a Legal Action for nuisance or trespass against the person or organisation infringing Your legal rights in relation to Your main home.

What is not insured:

Claims

a) Where the nuisance or trespass started within the first 180 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 180 days leading up to when the nuisance or trespass first started

b) In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

c) For adverse possession

d) In respect of a contract You have entered into

e) Directly or indirectly arising from planning law

f) Directly or indirectly arising from constructing buildings or altering their structure for Your use

g) Directly or indirectly arising from:

i.) Subsidence meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building

ii.) Heave meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground

iii.) Land slip meaning downward movement of sloping ground

iv.) Mining or quarrying

Property Damage

What is Insured

Costs to pursue a Legal Action for damages against a person or organisation that causes physical damage to Your main home or Your personal effects. The damage must have been caused after You first purchased this insurance.

What is not insured:-

Claims

a) In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

b) In respect of a contract You have entered into

c) Directly or indirectly arising from planning law

d) Directly or indirectly arising from constructing buildings or altering their structure for Your use

e) Directly or indirectly arising from:

i.) Subsidence meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building

ii.) Heave meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground

iii.) Land slip meaning downward movement of sloping ground

iv.) Mining or quarrying

Tax

What is insured

Standard Advisers' Costs incurred by an accountant if You are subject to an HM Revenue and Customs Full Enquiry or HM Revenue and Customs Aspect Enquiry into Your personal Income Tax position.

This cover applies only if You have:-

- a) Maintained proper, complete, truthful and up to date records
- b) Made all returns at the due time without having to pay any penalty
- c) Provided all information that the HM Revenue and Customs reasonably requires

What is not insured:-

Claims

a) Where:

- i.) Deliberate misstatements or omissions have been made to the authorities
- ii.) Income has been under-declared because of false representations or statements by You

iii.) You are subject to an allegation of fraud

For Standard Advisers' Costs for any amendment after the tax return has initially been submitted to the HM Revenue and Customs.

Personal Identity Fraud

What is insured

Costs arising from Identity Fraud:-

a) To defend Your legal rights and/or take steps to remove County Court Judgements against You that have been obtained by an organisation from which You are alleged to have purchased, hired or leased goods or services. Cover is only available if You deny having entered in to the contract and allege that You have been the victim of Identity Fraud.

b) To deal with all organisations have been fraudulently applied to for credit, goods or services in Your name or which are seeking monies or have sought monies from You as a result of Identity Fraud

c) In order to liaise with credit referencing agencies and all other relevant organisation on Your behalf to advise that You have been the victim of Identity Fraud

What is not insured:-

Claims

- a) Where You have not been the victim of Identity Fraud
- b) Where You did not take action to prevent Yourself from further instances of Identity Fraud following an Insured Event
- c) Where the Identity Fraud has been carried out by somebody living with You

d) For Costs arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss

You must agree to be added to the CIFAS Protection Register if We recommend it.

Legal Defence

What is insured:

Costs in a Legal Action to defend Your legal rights arising out of a formal investigation or disciplinary hearing brought against You by any trade association or professional or regulatory body

What is not insured:

Claims

a) For alleged road traffic offences where You did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs, or prescription medication where You have been advised not to drive by a medical professional.

b) For Costs where You are entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy

c) For parking offences which cannot lead to penalty points on Your licence

d) Following an allegation of violence or dishonesty

e) For Standard Advisers' Costs incurred in excess of any costs You are able to recover under a Defendants Costs Order

Social Media Defamation

What is insured?

Following defamatory comments made about You through a social media website, Standard Advisers' Costs to write one letter to the provider of the social media website requesting that the comments are removed. Where the authors' identity of the defamatory comments is known, You are also covered for Standard Advisers' Costs to write one letter to the author requesting that the comments are removed from the social media website.

What is not insured:

Claims where You are not aged 18 years or over.

GENERAL EXCLUSIONS

1. There is no cover where:-

a) You should have known when buying this insurance that the circumstances leading to a claim under this insurance already existed

b) An estimate of Advisers' Costs of acting for You is more than the amount in dispute

c) Advisers' Costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which We have given Our prior written approval.

2. There is no cover for:

a) Claims over loss or damage where that loss or damage is insured under any other insurance

b) Claims made by or against Your insurance adviser, the Insurer, the Adviser or Us

- c) Any claim You make which is false or fraudulent or exaggerated
- d) Defending Legal Actions arising from anything You did deliberately or recklessly
- e) Costs if Your claim is part of a class action or will be affected by or will affect the outcome of other claims

3. There is no cover for any claim directly or indirectly arising from:-

- a) A dispute between You and someone You live with or have lived with
- b) Your business trade or profession other than as an Employee
- c) An application for a judicial review
- d) Defending or pursuing new areas of law or test cases

4. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

CONDITIONS

1. Claims

- a) You must notify claims as soon as possible once You become aware of the incident and within no more than 180 days of You becoming aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, Our position has been prejudiced. For claims relating to Identity Fraud, these must be reported within 45 days of You becoming aware of the incident.

- b) We may investigate the claim and take over and conduct the Legal Action in Your name. Subject to your consent which shall not be unreasonable withheld We may reach a settlement of the Legal Action.

i.) You must supply at Your own expense all of the information which We reasonably require to decide whether a claim may be accepted. Where it is necessary to start court proceedings or a Conflict of Interest arises, and You wish to nominate a legal representative to act for You, You may do so. Where you have elected to use a legal representative of Your own choice You will responsible for any Advisers' Costs in excess of Our Standard Advisers' Costs. The Adviser must represent You in accordance with Our standard conditions of appointment available on request.

c) The Adviser will:-

- i.) Provide a detailed view of Your prospects of success including the prospects of enforcing any judgment obtained.
- ii.) Keep Us fully advised of all developments and provide such information as We may require
- iii.) Keep Us advised of Advisers' Costs incurred
- iv.) Advise Us of any offers to settle and payments in to court. If against Our advice such offers or payments are not accepted cover under this insurance shall be withdrawn unless We agree in Our absolute discretion to allow the case to proceed.
- v.) Submit bills for assessment or certification by the appropriate body if requested by Us.

vi.) Attempt recovery of costs from third parties.

d) In the event of a dispute arising as to Advisers' Costs We may require You to change Adviser

e) The Insurer shall only be liable for Advisers' Costs for work expressly authorised by Us in writing and undertaken while there are prospects of success.

f) You shall supply all information requested by the Adviser and Us

g) You are responsible for all legal costs and expenses including adverse costs if You withdraw from the legal proceedings without Our prior consent. Any legal costs and expenses already paid under this insurance will be reimbursed by You.

h) You must instruct the Adviser to provide Us with an information that We ask for and report to Us as We direct at their own cost.

2. Prospects of Success

At any time We may, but only when supported by independent legal advice, form the view that You do not have a more than 51% or greater chance of winning the case and achieving a positive outcome. If so, We may decline support or any further support. Examples of a positive outcome are:

a) Being able to recover the amount of money at stake

b) Being able to enforce a judgement

c) Being able to achieve an outcome which best serves Your interests.

3. Proportionality

We will only pay Advisers' Costs that are proportionate to the amount of damages that You are claiming in the Legal Action. Advisers' Costs in excess of the amount of damages that You are able to claim from Your opponent will not be covered.

4. Other Insurances

If any claim covered under this policy is also covered by another legal expenses policy, or would have been covered if this policy did not exist. We will only pay Our share of the claim even if the other insurer refuses the claim.

5. Cancellation

You may cancel this insurance at any time by writing to Your insurance adviser providing 14 days written notice. If You exercise this right within 14 days of taking out this insurance, You will receive a refund of premium provided You have not already made a claim against the insurance.

We may cancel the insurance by giving 14 days' notice in writing to You at the address shown on the schedule, or alternative address provided by You. No refund of premium shall be made.

We will only invoke this right in exceptional circumstances as a result of You behaving inappropriately, for example:

a) Where We have a reasonable suspicion of fraud

b) You use threatening or abusive behaviour or language or intimidation or bullying of Our staff or suppliers

c) Where it is found that You, deliberately or recklessly disclosed false information or failed to disclose important information.

6. Disputes

If a complaint cannot be dealt with by the Financial Ombudsman Service (see How to Make a Claim) any dispute between You and Us may, where we both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

7. English Law and Language

This contract is governed by English Law and the language for contractual terms and communication will be English.

8. How to Make a Claim

As soon as You have a legal problem that You may require assistance with under this insurance You should telephone the Legal Helpline.

Specialist lawyers are at hand to help You. If You need a lawyer or accountant to act for You and Your problem is covered under this insurance, the helpline will ask You to complete and submit a claim form online by visiting <https://claims.arclegal.co.uk>. Alternatively they will send a claim form to You. If Your problem is not covered under this insurance, the helpline may be able to offer you assistance under a private funding arrangement.

In general terms, You are required to immediately notify Us of any potential

claim or circumstances which may give rise to a claim. If You are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Legal Helpline.

Privacy & Data Protection Notice

1. Data Protection

Arc Legal Assistance are committed to protecting and respecting Your privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which We process Your personal data, for more information please visit www.arclegal.co.uk

2. How We Use Your Personal Data and Who We Share it With

We may use the personal data We hold about You for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. We will also use Your data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by Us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for Us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in Our Privacy Statement, which is available to view on the website address detailed above.

4. Disclosure of Your Personal Data

We may disclose Your personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

5. Your Rights

You have the right to ask Us not to process Your data for marketing purposes, to see a copy of the personal information We hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.

6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with Our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

If You have any questions concerning Our use of Your personal data, please contact The Data Protection Officer, please see website for full address details.

Customer Service

Our aim is to get it right, first time, every time. If We make a mistake, We will try to put it right straightaway.

If You are unhappy with the service that has been provided, You should contact Us at the address below. We will always confirm to You, within five working days, that We have received Your complaint. Within four weeks You will receive either a final response or an explanation of why the complaint has not been resolved plus an indication of when You will receive a final response. Within eight weeks You will receive a final response or, if this is not possible, a reason for the delay plus an indication of when You will receive a final response. After eight weeks, if You are unhappy with the delay, You may refer Your complaint to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if You cannot settle Your complaint with Us, or before We have investigated the complaint if both parties agree.

Our contact details are:-

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel: 01206 615000
E-mail: customerservice@arclegal.co.uk
The Financial Ombudsman Service
contact details are:-
Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 08000 234 567.

E-mail: complaint.info@financial-ombudsman.org.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We or the Insurer cannot meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk.

Authorisation

Provincewide Claims Limited is authorised and regulated by the Financial Conduct Authority. Provincewide's Firm Reference Number is 664896.

This can be checked on the Financial Services Register by visiting the website www.fac.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.



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ANNIVERSARY**
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