

You and we are free to choose the law applicable to this contract but in the absence of agreement to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom the law that will apply will be the law of England and Wales.

#### **About Covéa Insurance**

Covea Insurance plc is a financially secure, well established UK insurer with a Standard and Poors rating of A- Stable and 1.1 million policyholders\*\*.

Covea Insurance plc was formed in 2012 through the merger of Provident Insurance and MMA Insurance, two well established insurers with a combined experience of over 100 years in the UK insurance market.

Covea Insurance plc is part of the Covéa group; a leading French Mutual Insurer with assets of €71bn, 10.7m members and customers and over 25,000 employees\*.

**\*As at the end of 2010**

**\*\* As at the end of 2011**

Reason for Issue : NEW BUSINESS  
Statement Dated : 12th June 2014

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Registered in England and Wales 613259

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority