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**Where the insurer is defined as Contessa Limited on behalf of Novae Syndicates Limited (*We/Us/Our*)**

If *You* have any questions or concerns about *Your Policy* or the handling of a claim *You* should, in the first instance, contact *Your Agent* who arranged this *Policy* for *You*.

Please quote *Your Policy* number in all correspondence so that *Your* concerns may be dealt with speedily.

If *Your Agent* is unable to resolve the complaint to *Your* satisfaction by close of business on the third business day *You* should then contact:

Novae Syndicates Limited  
Chief Executive  
Novae Insurance Company Limited  
71, Fenchurch Street  
London EC3M 4HH

If *You* are still not satisfied with the way a complaint has been dealt with *You* may ask the Complaints Department at Lloyd's to review *Your* case without prejudice to *Your* rights in law.

The address is:

Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA

If appropriate *You* may refer *Your* complaint to the Financial Ombudsman Service.

The address is:  
The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square,  
London E14 9UR

Telephone No: 0800 023 4567

Please quote *Your Policy* number in all correspondence so that *Your* complaint may be dealt with speedily.

**Data Protection**

*We* hold data in accordance with the Data Protection Act 1998. It may be necessary for *Us* to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, *We* may share information *You* give *Us* with other organisations and public bodies, including the Police, accessing and updating various databases. If *You* give *Us* false or inaccurate information and *We* suspect fraud, *We* will record this and the information will be available to other organisations that have access to the database(s). *We* can supply details of the databases *We* access or contribute to on request.