



RSA Insurance Group plc
20 Fenchurch Street,
17th Floor,
London
EC3M 3AU
UK

**You may be required to take
action in respect of this letter.**

**If you have any questions please
visit our website
www.rsagroup.com/brexit**

or call us on +44(0) 121 415 0953

**or email us on
RSABrexit@Equiniti.com**

Dear Sir/Madam,

Proposed transfer of business in response to Brexit

Our records show that you have an insurance policy or insurance policies, or may have made a claim or claims under an insurance policy or insurance policies written by Royal & Sun Alliance Insurance plc (**RSAI**) through one or more of its establishments in France, Spain, Netherlands, Belgium and Germany (the **European Economic Area (EEA) Branches**).

We are writing to provide you with important information regarding the proposed transfer of the insurance and reinsurance business of RSAI's EEA Branches (excluding certain reinsurance business) (the **EEA Branch Business**), including your policy/ies and/or claim(s), as well as certain other business, to RSA Luxembourg S.A. (**RSAL**), a subsidiary of RSAI incorporated in Luxembourg. RSAL is authorised by the Luxembourg Minister of Finance and supervised by the Commissariat Aux Assurance (**CAA**), the Luxembourg insurance regulator.

The proposed transfer is subject to regulatory and legal approvals and, if approved, is currently expected to take effect immediately following midnight (UK time) on 1 January 2019.

Background

As a result of the United Kingdom's (**UK**) prospective withdrawal from the European Union (**EU**) (commonly known as "Brexit"), RSAI is taking the necessary steps to establish a new legal entity in Luxembourg, RSAL, and proposes to transfer the EEA Branch Business, as well as certain other business, to RSAL. These changes are required to ensure that we are able to continue to service our European business following Brexit. If the proposed transfer does not take place and the UK does withdraw from the EU, then it may not be legally permissible for RSAI to pay valid claims in respect of the EEA Branch Business following Brexit.

The transfer process

The proposed transfer is being effected under UK law through an insurance business transfer scheme (**Scheme**) pursuant to Part VII of the UK Financial Services and Markets Act 2000.

RSAI and RSAL have approved the proposed transfer and have consulted closely with their regulators in the UK, the Prudential Regulation Authority (**PRA**) and the Financial Conduct Authority (**FCA**), and in Luxembourg, the CAA. The PRA, after consulting with the FCA, has approved the appointment of an Independent Expert, who, in accordance with UK law, is required to review the proposed transfer and

report on its impact on policyholders and other interested parties. A summary of the Independent Expert's report is provided within the enclosed booklet.

For the proposed transfer to become effective, the High Court of Justice of England and Wales (**Court**) must sanction the Scheme. The Court hearing for this purpose is expected to take place on 29 November 2018 and it is proposed that the transfer will take effect at immediately after midnight (UK time) on 1 January 2019 (the **Effective Time**).

What do you need to do?

The proposed transfer will have no effect on the terms and conditions of your existing policy/ies and/or claim(s), but the insurer under your existing policy/ies will change from RSAI to RSAL. You are encouraged to carefully consider the material contained within this letter and its enclosures.

If you are aware of anyone else who has an interest in and/or is entitled to benefits under your policy/ies and/or claim(s), such as a subsidiaries, affiliates or claimants, please ensure that they are also given the opportunity to review this letter and enclosed documents. Alternatively, please provide us with their contact details so that we can contact them.

You are not required to take any action in respect of the proposed transfer. If you believe that you would be adversely affected by the Scheme, you may also raise these concerns with us in writing or over the telephone and we will make a record of your concerns and communicate these to the PRA, the FCA, the Independent Expert and the Court. You are also entitled to have objections heard and/or make representations at the Court hearing to sanction the Scheme in person or by counsel.

The Court hearing to sanction the Scheme is currently scheduled to take place on 29 November 2018 at The Rolls Building, Fetter Lane, London, EC4A 1NL. Updates on the Court hearing will be made available on www.rsagroup.com/brexit (the **RSA website**), which will be updated should the Court hearing date change.

Further Information

If you would like any further information or have any comments or queries about the Scheme, you can contact us using the methods set out below. In order to help direct your query to us, please clearly state or mark your query with the following reference '**RSA BREXIT**'.

- Write to us at RSA UK & International, 20 Fenchurch Street, London, EC3M 3AU; or
- Email us at RSABrexit@Equiniti.com; or
- Call the RSA Brexit contact centre on +44(0) 121 415 0953. The helpline will be open from 08:00 to 18:00 (UK time) on Monday to Friday. Calls may be recorded.

Any other general queries relating to your policy/ies and/or claim(s) that do not relate to the proposed transfer should continue to be made to your usual contact or using the contact details set out in your policy document(s).

The Independent Expert's full report and, when available, supplemental report can be found on the RSA website and are also available free of charge on request. These documents are available in English, French, German, Spanish and Dutch languages.



Further updates relating to the proposed transfer, including any changes to the Court hearing date, will be posted on the RSA website, so you may wish to check for updates. If the transfer is approved, it will be announced on the RSA website.

Yours faithfully,

For and on behalf of

Royal & Sun Alliance Insurance plc