



Domestic  
& General

keeping your world running

Title Initial Surname  
Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4

**Your Policy Number** ABC1234567

DD/MM/YYYY

Dear Title Initial Surname,

### IMPORTANT CHANGES TO YOUR POLICY – PLEASE READ

We are writing to you regarding your insurance policy with Domestic & General Insurance PLC. We are the underwriter and administrator of the policy referenced above (although you may have purchased this and any other policy held with us from one of our retail or other partners). Currently our policies are underwritten from the United Kingdom.

As a result of the UK's withdrawal from the EU, we intend to transfer your policy(ies) to our insurance company in Germany, Domestic & General Insurance Europe AG, which is within the Domestic & General group of companies.

The transfer is being undertaken to allow us to continue to service and renew your policy(ies) and conduct business in Europe following the expiry of the Brexit transition period, which is currently anticipated to occur on 31 December 2020. Please be assured that there is no change in the cost of your policy(ies) as a result of the transfer and all features of your policy(ies) remain as before, including the process for making a claim.

We enclose details about the transfer and what it means for you, together with a "Questions and Answers about the Proposed Transfer" leaflet. Please read this information as it is important that you understand the proposals. In particular, please see the "How to make your views known" section on page 2 which sets out your rights in relation to the transfer and how to make your views known.

You can also visit [www.domesticandgeneral.com/PartVIITransfer](http://www.domesticandgeneral.com/PartVIITransfer) for further information and documentation on the proposed transfer.

Yours sincerely

Ian Mason  
Chief Executive Officer

#### We're proposing to transfer your policy to another member of the D&G Group in Germany.

Please read this letter carefully so you understand what is happening and your rights to object to the transfer.

The Proposed Transfer is subject to approval by the High Court. **The High Court hearing is currently scheduled for 15 December 2020.** If the Proposed Transfer is approved by the High Court, it will be effective on **31 December 2020.**

If you have any questions regarding our proposals, please do contact us by calling our helpline on 1800 839 996.

## IMPORTANT CHANGES TO YOUR POLICY – PLEASE READ

If you would like this information in large print, in Braille, or on audio tape or CD, please contact our Customer Care team on 1800 839 996.

### **Proposed Insurance Business Transfer under Part VII of the Financial Services and Markets Act 2000 to Domestic & General Insurance Europe AG**

We are writing to you as our records show that you are the holder of an insurance policy underwritten by Domestic & General Insurance PLC (**DGI**). We want to let you know about some important details in relation to the proposed transfer of your policy from DGI to one of our group companies, Domestic & General Insurance Europe AG (**DGIEU**), which is headquartered in Germany (the **Proposed Transfer**).

As a result of the UK's withdrawal from the European Union (**Brexit**), the Domestic & General group of companies (**D&G Group**) plans to undertake the Proposed Transfer in order to be able to continue to service and renew your policy and conduct business across Europe after the expiry of the Brexit transition period, which is currently anticipated to occur on 31 December 2020.

DGIEU is a member of the D&G Group and is fully licensed and authorised to carry out insurance business by the German financial services regulator, the Federal Financial Supervisory Authority, BaFin. DGIEU is permitted to continue the EU business previously carried out by DGI through its head office in Germany and its local branches on the same terms as DGI does at present.

The Proposed Transfer is subject to UK legal and regulatory approvals including approval by the High Court of England and Wales (the **High Court**).

On 23 October 2019, DGI sought and obtained the approval of the High Court for an equivalent transfer of business to DGIEU. This transfer was only intended to proceed if the UK left the EU without a withdrawal agreement and you may have seen the notice on our website explaining this. Given that the UK has agreed its withdrawal from the EU (and entered a transition period), the previous transfer has lapsed. The process that we are now undertaking for the Proposed Transfer follows on from the previously approved (but not completed) transfer and comprises a new application to the High Court.

### **Summary of Proposals**

- Domestic & General are proposing to transfer your insurance policy to Domestic & General Insurance Europe AG, a subsidiary company of DGI and authorised insurance company based in Germany.
- The terms and conditions of your policy will not change as a result of the transfer.
- Please read this information leaflet and the "Questions and Answers about the Proposed Transfer" leaflet included with your letter (together your **Information Pack**). There are a number of important changes which are detailed in this information leaflet which you should be aware of.
- If you have any questions or wish to object to the Proposed Transfer, please contact the team by using the details set out below.
- The proposals have been reviewed by an independent expert (**Independent Expert**) whose conclusions are detailed on our website and have been subject to consultation by our regulators, the Prudential Regulation Authority (**PRA**) and the Financial Conduct Authority (**FCA**).
- More information is available at [www.domesticandgeneral.com/PartVIItransfer](http://www.domesticandgeneral.com/PartVIItransfer).

### **What is happening?**

The Proposed Transfer of your policy will take place by means of an insurance business transfer scheme under Part VII of the Financial Services and Markets Act (**FSMA**) 2000, known as a **Part VII Transfer**.

The Proposed Transfer is **subject to approval by the High Court. The High Court hearing is currently scheduled for 15 December 2020.** If the Proposed Transfer is approved by the High Court, it will be effective on **31 December 2020.**

**The Proposed Transfer involves processes designed to protect the interests of policyholders.** In deciding whether to approve the Proposed Transfer, the High Court will rely on the opinions of the Independent Expert who will prepare a report on the Proposed Transfer and how it will affect DGI policyholders. The High Court will only approve the Part VII Transfer if it is satisfied that all necessary UK legal requirements have been satisfied and if it considers that, in all the circumstances, it is appropriate to sanction the Proposed Transfer. Domestic & General is also working in consultation with the PRA and the FCA to agree the Proposed Transfer arrangements.

**You have the right to object to the Proposed Transfer if you feel you are adversely affected by this change.** Details of how to object are included below in the "How to make your views known" section.

Details of the Proposed Transfer are contained in a legal document called the **Scheme**. The Scheme gives effect to the Proposed Transfer of all transferring policies, together with all rights and obligations of DGI in relation to the transferring business. **Please see the "Further information" section below which details how you are able to access the Scheme, the Report of the Independent Expert and other key documents relating to the Proposed Transfer.**

## **What the Proposed Transfer means for you**

**DGIEU will replace DGI as the insurer of your policy from 31 December 2020.**

After the Proposed Transfer:

- There will be no changes to the terms and conditions or rights and obligations of your policy. The Proposed Transfer will have no effect on the amount of your premium, the duration of your policy/policies or any claim which you have made or may make under a policy or our contact details;
- The process for making a claim under the policy will not change;
- Your policy number will not change;
- You will remain within the Domestic & General Group; and
- Any outstanding claims you may have under your policy will continue to be handled in the same way and by the same people.

You will notice the following changes after the Proposed Transfer:

- Any claims made by you under your policy will be made against DGIEU rather than DGI;
- Correspondence regarding your policy and any claim will show the name of DGIEU as your insurer, rather than DGI. In short, in most cases, you should expect to see DGIEU's name where you currently see DGI's name;
- You will no longer have access to the UK Financial Services Compensation Scheme but please be assured that DGIEU will be subject to strict capital solvency rules and in the unlikely event of an insolvency under German law policyholders have preferential creditor status;
- You will have access to the German financial ombudsman scheme (Ombudsmann für Versicherungen) in place of the UK financial ombudsman scheme (FOS) (you may, however, retain access to the FOS in the limited circumstances described in the "Questions and Answers about the Proposed Transfer" leaflet);
- References to DGI on your bank statements for automated payments or collections will change to references to DGIEU; and
- If you currently make regular payments to DGI by cheque, cheques should be made payable to DGIEU and not to DGI with effect from 31 December 2020.

Your direct debit:

- Arrangements for all payments will not change as a result of this proposal but your direct debit will be made to DGIEU rather than DGI; and
- Your rights under your Direct Debit Guarantee will continue with DGIEU.

**Please note that due to the Proposed Transfer DGIEU will be the new data controller in respect of any of your data processed under your policy, pursuant to applicable data protection legislation.**

### **Action required**

**Please make sure you understand what the proposals mean for you by reading this Information Pack and any relevant documents on the website.**

If you are satisfied with the Proposed Transfer, you do not need to do anything else. If the Proposed Transfer is approved, we will publish confirmation on our website after **15 December 2020**. We will update you through our website of any changes or updates to the implementation of the Proposed Transfer.

### **How to make your views known**

You have the right to object to the Proposed Transfer if you feel you may be adversely affected. You can make objections known to DGI or to the High Court directly.

**If you wish to raise an objection to the Proposed Transfer, please notify us as soon as possible at the following:**

- **by post, to Domestic & General Insurance Plc, PO Box 75605, LONDON, SW19 9LW;**
- **by telephone 1800 839 996; or**
- **by email, to [transfer.IE@domesticandgeneral.com](mailto:transfer.IE@domesticandgeneral.com)**

Your objection and our reply will be sent to the High Court, the Independent Expert, the PRA and the FCA ahead of the High Court hearing on 15 December 2020.

If you would prefer to raise your objection to the High Court directly you can do so by contacting the court at the following address:

**High Court of Justice, Business & Property Courts of England & Wales, Companies Court (ChD)  
The Rolls Building, Fetter Lane, London, EC4A 1NL**

If you wish, you may also appear at the hearing in person or via a representative. **You will not be able to raise any objections after the High Court hearing has taken place.**

#### **Further information**

Please visit [www.domesticandgeneral.com/PartVIIITransfer](http://www.domesticandgeneral.com/PartVIIITransfer) for further information about the Proposed Transfer including:

- questions and answers that we believe you will find helpful;
- a summary of the terms of the Proposed Transfer; and
- a summary of the independent expert's report.

The above documents have been translated into the main languages of the countries in which Domestic & General operates.

In addition, a copy of the independent expert's full report is available on our website at [www.domesticandgeneral.com/PartVIIITransfer](http://www.domesticandgeneral.com/PartVIIITransfer).

Copies can also be obtained free of charge by writing to the Domestic & General Company Secretary at Domestic & General Insurance Company Limited, 11 Worple Road, London SW19 4JS.

#### **Other persons covered by your policy**

We are writing to you as our records show you are the main policyholder under the policy. If you are aware of anybody that may have an interest in this policy, we would be grateful if you could inform them of the proposed Transfer and their right to object.

If you have any other questions regarding our proposals, please do contact us by calling our helpline on . The 1800 839 996 helpline is open until the day before the High Court hearing.