

[Housing Association Name]  
Address  
Address  
Address  
Postcode

Date August 2017

## Important information - proposed transfer of your Zurich Building Guarantee Policy or Policies to East West Insurance Company Limited

Zurich Insurance plc  
The Zurich Centre  
3000 Parkway  
Whiteley  
Fareham  
PO15 7JZ

Dear Sir or Madam,

We are writing to you as one or more properties in your portfolio may be covered by a Zurich Building Guarantee Policy (**Policy**). Please read this letter and the enclosures carefully as they provide you with important information.

<http://www.zurich.co.uk>

### What is happening?

We are proposing to transfer part of our insurance business, which includes the Policies, to East West Insurance Company Limited (**East West**), a UK authorised insurance company (the **Transfer**).

Zurich Insurance plc (**ZIP**) is a public limited company incorporated in Ireland which conducts business in the United Kingdom through a branch registered in England and Wales. As such, the Transfer will be carried out by an insurance business transfer scheme under the Irish Assurance Companies Act 1909, the Insurance Act 1989 and the European Union (Insurance and Reinsurance) Regulations 2015, which will be submitted for approval to the High Court of Ireland (the **Court**).

The Court hearing, which will consider and, if appropriate, approve the Transfer, is currently scheduled for 14 March 2018. If Court approval is granted, your Policy or Policies will transfer to East West on 31 March 2018.

### Will anything change?

The Transfer will have no impact on your Policy or Policies (except that the insurer will change to East West).

The terms and conditions of, and your rights and obligations under, your Policy or Policies will not change, and you will receive the same cover as before the Transfer.

Communications will be monitored regularly to improve our service and for security and regulatory purposes

Zurich Insurance plc  
A public limited company  
incorporated  
in Ireland Registration No. 13460  
Registered Office: Zurich House,  
Ballsbridge Park, Dublin 4, Ireland  
UK branch registered in England  
and  
Wales Registration No. BR7985  
UK Branch Head Office:  
The Zurich Centre, 3000 Parkway,  
Whiteley, Fareham, Hampshire  
PO15 7JZ

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

## How are you protected?

Your interests, and the interests of other policyholders, are being looked after by a review process which includes:

- the appointment of an independent actuary (the **Independent Actuary**) to produce a report for the Court on the likely impact of the Transfer on policyholders;
- close consultation with the UK and Irish financial services regulators responsible for the supervision of ZIP and East West;
- the ability for you and other policyholders to raise concerns and object to the Transfer; and
- the requirement for approval of the Transfer by the Court.

The Court will only approve the Transfer if it considers it appropriate.

## What should you do next?

We enclose a set of questions and answers about the Transfer which you should read carefully.

If you are aware of anyone else who has an interest in any of your Policies, please ensure that they are also given the opportunity to read this letter and the enclosures. If you are currently in the process of selling any property covered by a Policy then please pass this letter to your solicitor or conveyancer.

**Unless you want to raise any concerns or object to the Transfer, you do not have to take any further action.**

However, if you believe you may be adversely affected by the Transfer, you can call, email or write to us using the details in the further information section below; or if you would like more information about how to raise concerns or if you wish to appear at the Court hearing or object to the Transfer, please read the enclosed set of questions and answers.

## Keeping you informed

If the Transfer is approved by the Court on 14 March 2018, or if there are any changes to the Transfer process (such as changes to the Court hearing date), we will update [www.zurich.co.uk/buildingguaranteetransfer](http://www.zurich.co.uk/buildingguaranteetransfer) with this information.

## Further information

You can find more detailed information at [www.zurich.co.uk/buildingguaranteetransfer](http://www.zurich.co.uk/buildingguaranteetransfer) including the scheme document, the full Independent Actuary's report and any supplemental reports prepared by the Independent Actuary.

You can also call us on 0800 954 1047 (or if calling from outside the UK, on +44 178 233 9736). Phone lines are open from 9.30am to 5.00pm Monday to Friday (excluding public holidays). If you prefer, you can write to us at Zurich Insurance plc, Building Guarantee Transfer, PO Box 16853, Birmingham, B2 2EN or by email to [buildingguaranteetransfer@uk.zurich.com](mailto:buildingguaranteetransfer@uk.zurich.com).

These contact details can also be used to request free copies of any of the documents relating to the Transfer or to ask any further questions.

**If you would like this information in large print, in Braille or on a CD please call us on 0800 954 1047 (or if calling from outside the UK, on +44 178 233 9736).**