AON

AonProtect Personal Accident and Travel Insurance

Summary of cover

May 2024

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy documentation.

It is important that you read the policy documentation carefully when you receive it.

You should regularly review the cover provided to ensure it continues to meet your requirements.

Words or phrases that are defined in the Policy are capitalised in this summary of cover.

AonProtect Personal Accident and Travel Insurance

Who is the Insurer?

The AonProtect Policy is underwritten by Aon Underwriting Managers under a delegated underwriting authority on behalf of the Insurers (Chubb European Group SE, American International Group UK Limited and Zurich Insurance Company Ltd (UK Branch)).

What covers are available?

The AonProtect Policy consists of two key areas of cover which are available individually, or as a combined product:

Personal Accident

This section provides cover for Accidental Bodily Injury to the Insured Person that results in death or a permanent or temporary disability within two years of the accident. This Benefit is paid as a lump sum or weekly amount.

Travel

This section provides a range of benefits for the Insured Person whilst travelling on business, including medical expenses, emergency travel and repatriation, travel disruption, and loss of business equipment and personal belongings.

Who is insured under the policy?

The policy can provide cover for Directors, partners and Employees of the Policyholder and can be extended to include other nominated third party individuals working on behalf of the Policyholder.

Where cover is provided for business travel, the policy also extends to include Holiday travel for Directors of the Policyholder and their partners and children.

What is the policy duration?

Unless otherwise stated on the policy Schedule the duration of the Policy is 12 months.

How do I make a claim?

On the happening of any occurrence or incident likely to give rise to a claim, notice must be provided as soon as reasonably possible as follows:

For claims under the sub sections Kidnap and Extortion and Detention, Medical and Other Expenses, Personal Security Specialist Expenses, or Political and Natural Disaster Evacuation, contact **AonProtect Assistance**:

Telephone + 44 20 7173 7797 (outside UK)
020 7173 7797 (within UK)

AonProtect Assistance are available 24 hours a day 365 days of the year.

For all other claims contact **Aon Underwriting Managers Claims Department**:

Grosvenor House
65-71 London Road
Redhill
Surrey
RH1 1LQ
Telephone + 44 (0) 1737 783740
Email: aum.claims@aon.co.uk

Who are Benefits under this policy payable to?

Benefits are payable to the Policyholder, but they must forward these to the Insured Person where it is the Insured Person who has actually suffered the injury, loss or damage, or is otherwise entitled to benefit from the insurance.

Law applicable to the policy

Unless agreed otherwise, the law applying to the Policy will be the law of England and Wales, unless the Policyholder is registered in Scotland, whereby the law of Scotland will apply.

Summary of policy cover

Personal Accident

Significant features and benefits	Significant exclusions or limitations
Pays a Benefit (up to the maximum amount detailed below) in the event of Accidental Bodily Injury (including Bodily Injury from unavoidable exposure to the elements) which results in the Insured Person's: 1. Death (including disappearance, which leads to the reasonable presumption of death caused by Accidental Bodily Injury); 2. Loss of limb(s), sight in one or both eyes, speech, hearing in one or both ears, loss of organ; 3. Permanent Total Disablement; 4. Permanent Partial Disablement; 5. Temporary Total Disablement; 6. Temporary Partial Disablement. These Benefits are available as fixed amounts or a multiple of salary. The Insurer will pay for Benefits 5 or 6 in addition to Benefits 1 to 4 for the same Accident, but payments for Benefits 5 or 6 will stop once any payment is made for Benefits 1 to 4.	Not all Benefits are available for Additional Insured Persons (partners and children of Directors and/or Employees, Visitors, guests, work experience placements and persons accompanying an injured person). Refer to the Schedule for details of their Benefits. Cover excludes: ● illness or disease not consequent upon Bodily Injury; ● post-traumatic stress disorder other than as provided in the Policy; ● suicide, attempted suicide or self-injury. The General Exclusions stated on page 13 also apply. No Benefit will be paid under more than one of Benefits 1 to 4 in respect of a single Accident to an Insured Person. If the Insured Person already has a degenerative condition or disability when they are injured, the Insurer will consider this when deciding on any Benefit to be paid. All Benefits are dependent on the event occurring within the Effective Time/Journey Code applicable to the Insured Person, and are subject to any maximum Policy limits that apply per event. Benefits 5 and 6 are subject to a Deferment Period and Benefit Period as stated on the Schedule.

Personal Accident	Maximum Limits per Insured Person any one Accident
Benefits 1, 2, 3 or 4	The amount stated on the Schedule or 10 times the Insured Person's Annual Salary, whichever is less
Temporary Total Disablement (per week)	The amount stated on the Schedule or 100% of the Insured Person's Weekly Wage, whichever is less
Temporary Partial Disablement (per week)	The amount stated on the Schedule or 50% of the Insured Person's Weekly Wage, whichever is less
Benefits 1, 2, 3, and 4 inclusive and all Extensions	£2,500,000
Insured Persons over 80 – maximum death Benefit	£150,000
Non-Employees under 16 – maximum death Benefit	£25,000

Personal Accident – Extensions

Inner limits apply to the Extensions and specific conditions may also apply. Please refer to the Schedule and Policy for details.

The Extensions do not apply to persons who are covered solely as Additional Insured Persons.

- Medical Expenses
- Additional Insured Persons
- Catastrophe
- Chauffeur or Similar Expenses
- Child Benefit
- Childcare Expenses
- Coma Benefit
- Corporate Reputation Protection
- Cosmetic Surgery
- Damage to Personal Belongings
- Dental and Optical Expenses
- Dependent Adult Benefit
- Disability Assistance
- Domestic Assistance Expenses
- Executor Expenses
- Fractures
- Full Thickness Burns
- Funeral Expenses
- Hemiplegia, Paraplegia, Quadriplegia or Triplegia
- Hospital Confinement Benefit
- Hospital Out-Patient Travel Expenses
- Hospital Transfer Expenses
- Hospital Visiting Expenses
- Independent Financial Advice
- Major Incident Response
- Partner or Child Paralysis
- Personnel Replacement expenses
- Physiotherapy
- Prosthesis Benefit
- Quality of Life Improvement Advice
- Recruitment Costs following Suicide
- Recruitment Expenses
- Rehabilitation
- Rehabilitation Case Management
- Relocation Expenses
- Retraining Benefit – Insured Person
- Retraining Benefit – Partner of Insured Person
- Return Home Expenses
- Scarring Benefit
- Simultaneous Death of Insured Person and Partner
- Trauma Counselling
- Working Environment Expenses
- Work Experience Persons
- Workplace Assault Medical Expenses

Travel – Cancellation, Curtailment, Change of Itinerary, Rearrangement and Replacement

Significant features and benefits	Significant exclusions or limitations
Covers the cost of: ● deposits and advance payments; ● addition travel accommodation and sustenance; ● other charges related to travel and accommodation expenses; necessarily incurred if the Policyholder or Insured Person is forced to cancel, curtail, change the itinerary of, rearrange to resume, or replace an Insured Person on a Journey, as a direct result of any cause outside of their control. Where all or part of the Journey is funded by air miles or other similar vouchers the Insurer will pay the cost of an equivalent Journey. Extensions are included for: ● Natural Catastrophe ● Petcare - Delay ● Quarantine Main limits: ● Any business trip including incidental Holiday - £50,000 per Insured Person. ● Any other trip - £15,000 per Insured Person. ● Rental or chartering of transport following a natural catastrophe is included within these limits. ● Maximum limit any one event - £250,000.	Cover excludes any claim as a result of: ● travel against the advice of a Qualified Medical Practitioner and travel for for the purpose of obtaining medical treatment or advice; ● redundancy or termination of the employment of an Insured Person during, or less than 31 days prior to, a Journey; ● the financial circumstances of the Policyholder; ● the default or financial failure of any transport or accommodation provider, or any agent acting for them; ● regulations made by any public authority or government except in response to a Natural Catastrophe; ● disinclination to travel; ● circumstances more specifically insured under the Political and Natural Disaster Evacuation Sub Section. The General Exclusions stated on page 13 also apply.

Travel Hijack

Significant features and benefits	Significant exclusions or limitations
Pays a Benefit if an Insured Person is the victim of a Hijack during a Journey. Limits: ● £750 for each complete day that the Insured Person is forcibly or wrongfully detained, for up to 100 days. ● Maximum per Insured Person - £75,000. If the Insured Person is a victim of a Hijack, cover under the Policy will continue for 24 months from the date of the Hijack to enable them to complete their Journey or return to their Country of Residence.	The General Exclusions stated on page 13 apply.

Travel Kidnap, Extortion and Detention

Significant features and benefits	Significant exclusions or limitations
• Kidnap, Extortion and Detention Consultants; • Kidnap, Extortion and Detention Expenses; • Kidnap and Extortion Monies paid to secure the return of the Kidnap victim or to terminate an extortion; if an Insured Person suffers Kidnap, Extortion or Detention on a Journey. Limits (all maximums for the Period of Insurance): • Kidnap, Extortion and Detention Expenses (including Kidnap and Extortion Monies) – £250,000. • Kidnap, Extortion and Detention Consultant's Costs - £50,000. If the Insured Person is a victim of a Kidnap, cover under the Policy will continue for 24 months from the date of the Kidnap to enable them to complete their Journey or return to their Country of Residence.	Cover excludes any: • fraudulent, dishonest or criminal act of the Policyholder or Insured Person; • Kidnap that occurs in Afghanistan, Iraq, Mexico, Nigeria, Somalia, Syria or Yemen; • Kidnap of a child by its parent, step-parent or legal guardian; • Insured Person suffering Kidnap, Extortion or Detention in their Country of Residence; • Kidnap where the payment of a claim would cause the Insurer to contravene any anti-terrorism laws or regulations. The General Exclusions stated on page 13 also apply. AonProtect Assistance must be informed as soon as reasonably possible of any potential claim. The Policyholder must provide timely assistance and information, and must not make arrangements without AonProtect Assistance's involvement. A security specialist will manage negotiations, and no offers or payments can be made without the Insurer's consent.

Travel Legal Expenses

Significant features and benefits	Significant exclusions or limitations
Covers the cost of: • Legal Expenses to pursue a claim against a third party; • travel and accommodation expenses to attend court; if an Insured Person falls ill (including from psychological or psychiatric conditions) or sustains Bodily Injury, caused by a third party during a Journey. The Insurer will also pay legal defence costs if during a Journey: • an Insured Person is placed or threatened to be placed in detention by a government or local civil authority; • an Insured Person is prosecuted for a road traffic offence in a Covered Country outside their Country of Residence. Limits:	Cover excludes: • legal proceedings between an Insured Person and the Policyholder; • any costs relating to a claim or counter-claim made against the Insured Person by any other party; • any claim arising out of the wilful, deliberate or intentional act of an Insured Person; • fines, liquidated damages or penalties. The General Exclusions stated on page 13 also apply. The Insurer's consent must be obtained before incurring any legal expenses. The Policyholder and Insured Person must co-operate fully and ensure the Insurers are fully informed at all times in connection with any claim.

● Legal Expenses any one claim - £75,000. ● Travel and accommodation expenses - £1,500. ● Detention defence costs - £5,000. ● Prosecution Expenses for motor prosecutions any one claim - £50,000.	

Travel Medical and Other Expenses	
Significant features and benefits	**Significant exclusions or limitations**
Covers the cost of: ● Medical Expenses incurred outside the Insured Person's Country of Residence, including expenses associated with pregnancy if incurred in an emergency as a result of complications; ● Supplementary Travel Expenses; ● Emergency Repatriation Expenses; ● Continuing Medical Expenses; ● Search and Rescue Expenses; if incurred during a Journey as a direct result of falling ill (including from psychological or psychiatric conditions) , sustaining Bodily Injury, suicide, or for the immediate relief of pain. Extensions are included for: ● Childcare Expenses ● Corporate Reputation Protection ● Emergency Dental Treatment in Country of Residence ● Foreign Coma Benefit ● Hospital Confinement Benefit outside Country of Residence ● Hotel Convalescence outside Country of Residence ● Petcare – Hospitalisation Main limits: ● Medical Expenses – unlimited. ● Supplementary Travel Expenses – included in Medical Expenses, but Funeral expenses are limited to £10,000. ● Emergency Repatriation Expenses – unlimited. ● Continuing Medical Expenses - £50,000. ● Search and Rescue Expenses - £100,000.	Cover excludes any payment: ● arising from Journeys taken against the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment or advice; ● arising from any expense incurred 24 months from the date the first expense was incurred; ● for any Emergency Repatriation Expenses incurred without agreement from AonProtect Assistance. The General Exclusions stated on page 13 also apply. AonProtect Assistance must be informed as soon as reasonably possible of any potential claim. The Policyholder must provide timely assistance and information, and must not make arrangements without AonProtect Assistance's involvement and/or agreement. Specialists engaged by the Insurer will control all arrangements under this cover, and no arrangements, offers or payments can be made without the Insurer's consent Cover will cease for Medical Expenses and Supplementary Travel Expenses relating to any condition for which the Insured Person has already claimed, if they choose to remain in the foreign country after AonProtect Assistance advise that repatriation is appropriate.

Travel – Money and Financial Card or Cheque Misuse

Significant features and benefits	Significant exclusions or limitations
Covers the cost of: • loss or damage to Money; • the Insured Person's financial loss from – the fraudulent use of Financial Card or Cheque due to it being lost or stolen – Express Kidnap (coerced use of a card or cheque through threats to kidnap or cause injury); during a Journey. Money is also covered during the 120 hours before or after a Journey. Extensions are included for: • Automatic Reinstatement • Emergency Cash • Identity Fraud Limits: • Money - £10,000 per Insured Person. • Financial Card or Cheque misuse – included in Money limit. • Express Kidnap – included in Money limit. • Identity Fraud - £4,000 per Insured Person, maximum £10,000 in the Period of Insurance.	Cover excludes any payment: • unless the Policyholder or Insured Person has complied fully with the terms and conditions of the Financial Card; • where the fraudulent use of the Financial Card or Cheque is by – the Insured Person – a member of the Insured Person's family – an Employee other than the Insured Person if the Financial Card is issued on behalf of the Policyholder; • for any claim for Money due to the devaluation of currency or shortages due to error or omission. The general exclusions stated on page 13 also apply. If a claim for cash exceeds £3,500, the Policyholder must pay 25% of the excess amount.

Travel – Personal Belongings and Business Equipment

Significant features and benefits	Significant exclusions or limitations
Covers the cost of: • Loss of Personal Belongings; • Personal Belongings Delay; • Loss of Business Equipment; • Loss of Keys; • Loss of Travel Documents; during a Journey. Travel Documents also covered during the 120 hours before a Journey. Extensions are included for: • Automatic Reinstatement	Cover excludes: • loss, damage, or destruction due to – atmospheric or climatic conditions, or any other gradually operating cause – mechanical or electrical breakdown or derangement – any process of cleaning, restoring, repairing, or alteration – confiscation or detention by customs or other competent authority; • any Personal Belongings or Business Equipment sent as freight, air waybill, or bill of lading; • loss of or damage to Money;

- Pest Control

Main limits:

- Loss of Personal Belongings - £15,000 per Insured Person.
- Delay of Personal Belongings – £3,000.
- Loss of Business Equipment – £6,000.
- Loss of Keys - £1,500.
- Loss of Travel Documents – £3,000.

- any items of household furniture appliances or equipment, other than handheld items carried within the Insured Person's baggage;
- loss, corruption of, or damage to,
  - software, or
  - information, or
  - data

  contained in any computer tapes or recording equipment, or any consequential loss arising from this.

The general exclusions stated on page 13 also apply.

If the value of any one article, pair or set exceeds £3,500 under a claim for Loss of Personal Belongings, the Policyholder must pay 25% of the excess amount.

Any recovery obtained from the transport provider will be deducted from a claim for loss of Personal Belongings or Business Equipment.

Travel – Personal Liability

Significant features and benefits

Covers the cost of:

- damages;
- claimant's costs and expenses;
- other costs and expenses incurred with the Insurer's consent;
- travel and accommodation expenses to attend court;

if the Insured Person is found legally liable for the accidental death, disease or injury of any person and/or for accidental loss or damage to property during a Journey.

Limits:

- Personal Liability - £5,000,000 per Insured Person.
- travel and accommodation expenses to attend court - £1,000.

Significant exclusions or limitations

Cover excludes any claim for liability:

- in respect of property belonging to or in the custody of Insured Person, other than premises rented or leased to them during a Journey;
- in respect of death, illness or injury to an Employee of the Policyholder or Insured Person whilst working;
- solely arising under a contract or agreement;
- for punitive or exemplary damages in the USA/Canada;
- for death, illness or injury caused in connection with the ownership or use by the Insured Person of
  - mechanically propelled vehicles (other than golf buggies not used on roads)
  - aircraft or hovercraft
  - watercraft (other other than non-mechanically powered watercraft less than 30 feet long used inland)
  - firearms (other than sporting guns);
- where carrying out any business or trade other than that of the Policyholder;
- in respect of activities or volunteer work organised by a charity or similar organisation, other than in excess of any other available insurance;
- arising from nuclear or radioactive risks.

The general exclusions stated on page 13 also apply.

Travel – Personal Security Specialist Expenses

Significant features and benefits	Significant exclusions or limitations
Covers the cost of security specialist expenses to extricate the Insured Person if they become involved in a Life-Threatening Situation during a Journey. Limits: ● Personal Security Specialist Expenses - £30,000 per Insured Person, maximum £300,000 in the Period of Insurance.	Cover excludes: ● any fraudulent, dishonest or criminal act of the Policyholder or Insured Person; ● any Life-Threatening Situation directly attributable to circumstances within the control of the Policyholder or Insured Person. The general exclusions stated on page 13 also apply. AonProtect Assistance must be informed as soon as reasonably possible of any potential claim. The Policyholder or Insured Person must provide timely assistance and information, and must not make arrangements without AonProtect Assistance's involvement and/or agreement. AonProtect Assistance will organise any extrication, using security specialists where necessary.

Travel – Political and Natural Disaster Evacuation

Significant features and benefits	Significant exclusions or limitations
Covers the cost of: ● Evacutation Expenses; ● Accommodation Expenses; ● Trauma Counselling; if the Insured Person needs to be evacuated from their location due to an emergency, or where the Insured Person is being expelled by local authroities, during a Journey. Limits: ● Evacuation Expenses - £50,000 per Insured Person. ● Accommodation Expenses - £200 per day for up to 30 days per Insured Person. ● Trauma Counselling £5,000 per Insured Person. ● Maximum for any one Journey and for the Period of Insurance - £250,000.	Cover excludes: ● evacuation of an Insured Person from their Country of Residence; ● claims more specifically insured under the Sub Section Cancellation Curtailment Change of Itinerary Rearrangement and Replacement; ● failure by the Policyholder to produce or maintain visas, permits or similar documentation; ● the Policyholder violating the laws or regulations of the country in which they are travelling; ● Evacuation Expenses and/or Accommodation Expenses organised and undertaken without the prior consent and agreement of AonProtect Assistance; ● disinclination to continue the Journey; ● journeys where warnings to not to travel to a country prior to the trip, or to leave the country during a trip, were issued by AonProtect Assistance or the Government, and these were not heeded by the Insured Person. The general exclusions stated on page 13 also apply. AonProtect Assistance must be informed as soon as reasonably possible of any potential claim.

Travel – Rental Vehicle Excess

<table>
<tr><th>Significant features and benefits</th><th>Significant exclusions or limitations</th></tr>
<tr><td>Covers the cost of any excess or deductible the Insured Person is legally liable to pay if their Rental Vehicle sustains damage or is stolen during a Journey.

Limits:
• Excess payable following loss by theft, collision or damage - £2,500 per insured event.
• Maximum £25,000 during the Period of Insurance.</td><td>Cover excludes loss or damage to a Rental Vehicle:
• caused deliberately by the Insured Person;
• arising out of wear and tear, gradual deterioration, or mechanical or electrical failure not due to accidental damage;
• in respect of damage that existed at the start of the period of rental.

The general exclusions stated on page 13 also apply.

The Rental Vehicle must be rented from a licensed rental company.

The Insured Person must comply with all requirements of the rental agreement and any insurance policy under which a claim is being made for loss or damage to the Rental Vehicle.</td></tr>
</table>

Travel – Travel Delay

<table>
<tr><th>Significant features and benefits</th><th>Significant exclusions or limitations</th></tr>
<tr><td>Pays compensation to the Insured Person if their Journey is delayed due to:
• the departure of the means of transport being delayed from any cause outside the Insured Person’s control, if this results in a delay to the intended arrival time;
• the Insured Person being unable to travel as a result of their booked seat being:
  – unavailable due to overbooking by the airline or carrier;
  – downgraded to a lower class due to overbooking by the airline or carrier, and the Insured Person has a medical condition necessitating travel in the booked class.

Limits per Insured Person:
• The first 4 consecutive hours - £200.
• Each subsequent hour or part thereof - £75, up to a maximum of £1,800.</td><td>Cover excludes delays due to:
• strike or industrial action which existed or of which advance notice had been given before the Journey was booked;
• insufficient time being allowed by the Insured Person to meet the check-in time of the transport;
• withdrawal of service of any means of transport on the order or recommendation of any Port Authority, Civil Aviation Authority, or any similar body, in any country, except in response to a Natural Catastrophe.

The general exclusions stated on page 13 also apply.</td></tr>
</table>

Claim conditions

On the happening of any occurrence or incident likely to give rise to a claim, notice must be provided as soon as reasonably possible. All information reasonably required by the Insurer must be provided and assistance given.

No admission of liability must be made without the Insurer's written consent and any letter, writ or other document received in connection with a claim must be forwarded without delay to Aon Underwriting Managers or where appropriate AonProtect Assistance.

General policy exclusions and conditions

General Exclusions

The Policy excludes any death, injury, illness, loss damage or expense as a result of:

- the Insured Person being engaged in active service in any of the armed forces of any nation;
- trade sanctions violations;
- War in the Insured Person's Country of Residence.

Cancellation

The Policyholder can cancel the Policy at any time by writing to the Insurer stating the date and hour of cancellation.

The Insurer can cancel the Policy by providing a minimum of:

- 7 days' written notice in respect of any cover provided under the Policy for War;
- 7 days' written notice in respect of non-payment of premium;
- 60 days' written notice in the case of cancelling for any other reason.

Fair presentation of the risk and changes

The Policyholder must disclose all material facts to the Insurer and not misrepresent any material facts. In the event of any misrepresentation or non-disclosure, depending on its nature, the policy may be invalidated, or a different premium charged.

Automatic Cover for Acquisitions

If the Policyholder acquires or creates any subsidiary or associated company during the Period of Insurance, cover under the Policy will automatically extend to include these companies at no additional charge, provided that:

- the wage-roll;
- the number of Insured Persons; or
- the travel pattern;

does not exceed 20% of the figures declared at inception or renewal.

If these figures exceed 20%, cover under the Policy will be automatically extended for a period of 30 days only, and the Policyholder must provide full details and pay any additional premium due for cover to continue.

Reasonable Precautions

Reasonable steps must be taken to avoid or minimise any loss or damage, and to recover any property that has been lost or stolen.

How do I make a complaint?

If you wish to make a complaint, you can contact either Aon or the Insurer. Contact details will be included in your quote and policy documentation.

If you feel that your complaint has not been satisfactorily resolved, and you are located in the United Kingdom, you may be eligible to contact the UK Financial Ombudsman Service to review the complaint:

Address: Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Tel: +44 (0) 800 023 4567 (calls from UK landlines and mobiles are free) or +44 (0) 300 123 9123;
Website: www.financial-ombudsman.org.uk.

If you are located outside the United Kingdom, but within a member country of the European Union, you may refer the matter to the Mediator of Insurance Companies:

Address: La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09, France
Website: www.mediation-assurance.org

Financial Services Compensation Scheme

The Insurers (other than AIG Europe S.A) are covered by the Financial Services Compensation Scheme. If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

If you are entitled to compensation under the scheme, the level and extent of the compensation will depend on the nature of this contract. Further information about the scheme is available on their website www.fscs.org.uk

About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

Follow Aon on LinkedIn, X, Facebook and Instagram. Stay up-to-date by visiting Aon's newsroom and sign up for news alerts here.

Aon UK Limited
Registered Office:
The Aon Centre
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AN
Registered number 210725.