

## **PART VII - FREQUENTLY ASKED QUESTIONS**

### **Why is this transfer happening?**

Due to technical reasons, policies for a term of 5 years or more are required to be underwritten by London General Life Company Limited.

These policies are therefore being transferred from London General Insurance Company Limited to London General Life Company Limited. Both of these companies are part of The Warranty Group, Europe.

### **Do I need to do anything?**

No, you do not need to take any action, this transfer does not affect your policy in any way at all.

### **Will this affect my policy?**

No, this will not affect your cover. Your policy benefits, rights and obligations will remain the same.

### **Will this affect the price of my cover?**

No, this transfer will not affect the price of your policy at all.

### **Do I need to attend Court?**

No, it is not necessary for you to attend the hearing.

You are entitled to make your views known to the court, if you believe you may be adversely affected by the transfer. Further details of this are explained in the letter you will have received.

### **What is an Independent Expert?**

An independent expert is a person independent of the parties, who the FSA considers has the necessary skills to assess the effect of the transfer. The independent expert reviews the proposed transfer and prepares a report on the likely effect of the transfer to policyholders. (You will have received a copy of the transfer with the letter informing you of the transfer).