



<Title> <FirstName> <Last Name>
<Address 1>
<Address 2>
<Address 3>
<Address 4>
<Postcode>

Date: June 2026

Reference number:

Dear <Title>/<First Name> <Surname>,

We're planning some changes to our business

Our records show that you currently have an open claim concerning an incident involving one of our policyholders. We're therefore writing to let you know about some proposed changes to our business structure.

These changes won't affect your claim or how we support you.

We plan to transfer the insurance business of Liverpool Victoria Insurance Company Limited ("**LVIC**"), <Fairmead Insurance Limited ("**FIL**")>, <Trafalgar Insurance Limited ("**TIL**")>, and <Highway Insurance Company Limited ("**HICO**")>, to Allianz Insurance plc. These are all companies in the Allianz UK group. Before we can do this, we need to follow a legal process that also requires approval from the High Court of Justice of England and Wales (the "Court"), and for business carried on in or from within Jersey, from the Royal Court of Jersey (the "Jersey Court").

This letter explains more about the proposed transfer, the legal process involved, where to find more information, and how to contact us. Please refer to the "What you need to know" section below. If you don't have any questions or concerns, you don't need to take any further action.

What the transfer means for you

We want to reassure you that your claim won't be affected by the proposed transfer and will continue to be handled by us in the same way. You will still be able to contact us as you do now, using the same contact details, and you'll receive the same high level of care you do today.

When we get in touch with you, it will still be the same team, that won't change.

Although the management of your claim is not impacted, if the transfer goes ahead the legal entity responsible for your claim will be Allianz Insurance plc rather than LVIC, FIL or HICO.



Why have I received this letter?

You may receive more than one copy of this letter if you have more than one claim with a company in the Allianz UK group.

It's important you let anyone else with an interest in the relevant claims know about the proposed transfer.

What's happening?

The transfer is subject to a prescribed legal process involving the Court, and the proposed transfer will be implemented under Part VII of the Financial Services and Markets Act 2000 (the "Scheme"). For business carried on in or from within Jersey, it is subject to a prescribed legal process involving the Jersey Court, and will be implemented under the Insurance Business (Jersey) Law 1996 (the "Jersey Scheme"). The Scheme and the Jersey Scheme are expected to take effect on 1 January 2027, subject to approval of the Court and the Jersey Court. If the transfer is approved, your claim will transfer to Allianz Insurance plc.

We are required by law to adhere to a strict process that includes several key steps including:

- **appointing an Independent Expert** to prepare a report on the proposed transfer which will include an assessment of the impact on policyholders and other interested parties (a summary of which is included in section 6 of the Transfer Guide);
- **seeking approval** for the proposed transfer from the Court and in respect of the Jersey Scheme, the Jersey Court;
- providing you with information regarding the proposed transfer and your right to object to it; and
- consulting with our UK regulators, the **Prudential Regulation Authority** ("PRA") and the **Financial Conduct Authority** ("FCA"), and with our Jersey regulator, the **Jersey Financial Services Commission** ("JFSC").

What you need to know

Please read this **important update** and the enclosed **Transfer Guide** which summarises the proposed transfer, explains what it means for you, and includes answers to frequently asked questions.

The dedicated webpage www.allianz.co.uk/transfer has detailed information about the proposed transfer, including copies of the complete Scheme Document, Jersey Scheme Document and a summary of the report from the Independent Expert. We'll keep this webpage updated with everything you need to know.

Following the proposed transfer, Allianz Insurance plc will become responsible for your claim.

In summary:

- **Payments** – After the transfer, any payments in respect of your claim will be to or from Allianz Insurance plc.
- **Claims** – If you currently have an open claim, **it will continue to be handled in the same way and won't be affected by the proposed transfer**. You'll still be able to contact us about your claim as you do now and you'll receive the same high level of care you do today. However, Allianz Insurance plc will become responsible for your claim. If you need to make a claim in the future, you can do so by using the current contact details. Any future claims payments will be from Allianz Insurance plc.
- **Complaints** – If you have already made a complaint, **it won't be affected by the proposed transfer**, but Allianz Insurance plc will be responsible for it. If you wish to submit a new complaint, or have questions about an existing complaint, you can do so by using the usual contact details.



Our current contact details will remain the same, even though Allianz Insurance plc will be responsible for your claim.

Your right to object

If you think you might be adversely affected by the proposed transfer, you (or someone you represent) have the right to object. While you have the right to object up to the day of the Court hearing, and in respect of the Jersey Scheme, the Jersey Court hearing it would be helpful if you could let us know by **25 September 2026**.

You can do this by:

- writing to us at: **Allianz Transfer** PO Box 282, Sheffield HD8 1GD;
- emailing us at transfer@allianz.co.uk
- calling our dedicated helpline on **0800 032 2799** between 9am and 5pm (UK time) on Monday to Friday (excluding bank holidays) or **+44 330 678 5017** from outside the UK (charges will apply)
- presenting your views in person, or by legal representative, to the Court at the hearing scheduled for **2 October 2026** (at your own cost); or
- presenting your views in person, or by legal representative to the Jersey Court at the hearing scheduled for **10am on 6 October 2026** at the **Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA** or by making written representations directly to this address, including 'Allianz Transfer' as a reference.

Next steps

The next step is for us to ask the Court to formally approve the proposed transfer. The Court will consider approving the proposed transfer at a hearing due to take place on **2 October 2026** at **The Rolls Building, 7 Rolls Buildings, Fetter Lane, London, EC4A 1NL**. For the Jersey Scheme, we will ask the Jersey Court to formally approve the proposed transfer. The Jersey Court will consider approving the proposed transfer at a hearing due to take place at **10am on 6 October 2026** at the **Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA**.

The Court, and where relevant, the Jersey Court, must approve the proposed transfer before your claim can legally be transferred to Allianz Insurance plc, and the Court and where relevant, the Jersey Court, will consider any objections received before doing so. Any objection will also be provided to the Independent Expert and the PRA and FCA, and in respect of the Jersey Scheme, to the JFSC. For more information please see above and refer to **section 4** of the Transfer Guide for details on how to object to the Scheme.

Our timeline



If the date of the Court or the Jersey Court hearing changes, we'll place a notice showing the revised date of the hearing on the web page. We'll also notify anyone who has raised an objection or told us they plan to attend the Court or the Jersey Court hearing. If the Court, and in respect of the Jersey Scheme, the Jersey Court, approves the proposed transfer, we expect it will take effect on **1 January 2027**. The webpage www.allianz.co.uk/transfer will be kept updated.

What should I do now?

I've read the guide and have no more questions		I have some questions about the transfer	
Keep this letter and the Transfer Guide. You don't need to take any action unless you're unsure about the proposed transfer, or think you could be adversely affected and want to object.		Please read the Transfer Guide or visit www.allianz.co.uk/transfer for more details about the proposed transfer and frequently asked questions. If you can't find the answer to your question, email us at transfer@allianz.co.uk	

If you'd like to speak to someone about the proposed transfer, you can call one of our dedicated advisors on **0800 032 2799** between 9am and 5pm (UK time) on Monday to Friday (excluding bank holidays). If you're outside the UK, please call **+44 330 678 5017** (charges will apply).

For all other related enquiries about your claim, please contact us as you do today.

Yours sincerely



Henry Topham

Managing Director, Retail

If you need any additional support or would like any documents in large print, braille, or audio, you can request this for free by calling 0800 032 2799 or +44 330 678 5017 from outside the UK.

You can also inspect or obtain copies (free of charge) of the Independent Expert's Report and the Representation to the Royal Court of Jersey from the offices of Maurant Ozannes (Jersey) LLP, 22 Grenville St, St Helier JE4 8PX, Jersey, between the hours of 9am and 5.15pm Monday to Friday. These will be available up to the date of the final Jersey Court hearing, which is 6 October 2026.