

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

<MAIL_DATE >

Reference number:

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

We're planning some changes to our business

Our records indicate that your company, or one of its subsidiaries or affiliated entities, is party to one or more reinsurance contracts with LVIC, FIL, TIL and/or HICO (the "Contracts"). We're therefore writing to you because the proposed transfer will, if approved, include the transfer of your Contract to Allianz Insurance plc.

These changes don't affect your Contract, how we support you, or the service we continue to provide.

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"). A similar legal process requiring approval from the Royal Court of Jersey will be followed in respect of business carried on in or from within Jersey. If you would like more information, please contact us on the details at the end of this letter.

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 the terms of your Contract(s) will remain unchanged, as will our ways of working together. You'll still be able to contact us as you do now and you will still be dealing with the same relationship managers as you do now.

Whilst the terms of your Contract are not impacted, if the transfer goes ahead the legal entity responsible for your Contract will be Allianz Insurance plc. Again, this change will not impact the terms of your Contract, our working relationship, the support we provide to you or how you contact us.

Why have I received this letter?

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

As you hold a Contract, the transfer will, if approved, include the transfer of your Contract to Allianz Insurance plc. It's important you let anyone else with an interest in your Contract know about the proposed transfer.

What's happening?

The transfer is subject to a prescribed legal process involving the Court. The proposed transfer will be implemented under Part VII of the Financial Services and Markets Act 2000 (the "Scheme") and is expected to take effect on 1 January 2027, subject to approval of the Court. If the transfer is approved, your contract 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;
- 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").

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 and a summary of the report from the Independent Expert. We'll keep this webpage updated with everything you need to know.

In relation to the Contracts specifically, if the Court approves the proposed transfer:

- All rights, benefits, powers and obligations of the Contracts will be transferred from LVIC, FIL, TIL and/or HICO to Allianz Insurance Plc from the effective date which is expected to be 1 January 2027. Your rights and obligations as a reinsurer will remain unchanged, but will be exercisable by or owed to Allianz Insurance Plc instead of LVIC, FIL, TIL and/or HICO.
- Allianz will continue to perform the Contracts as if it had originally entered into them, and will make any necessary administrative changes. Settlements should continue to be paid in the usual way. We do not expect there to be any other impact on your business. Contacts will remain the same and the Contracts will continue to protect the same original business as before, with the same terms and conditions.
- The Court will override any restrictions on assignment or novation contained in any Contract. Unless the Court Order states otherwise, the proposed transfer will not constitute a breach, default, or termination event, or give rise to any right to modify, acquire or claim any interest or right, under any Contract.
- The proposed transfer of your Contract will not constitute a breach, default, or termination event, or give rise to any right to modify, acquire or claim any interest or right, under any Contract.

Your right to object

If you think you might be adversely affected by the proposed transfer, you have the right to object. While you have the right to object up to the day of the Court hearing, it would be helpful if you could let us know by **25 September 2026**.

You can do this by:

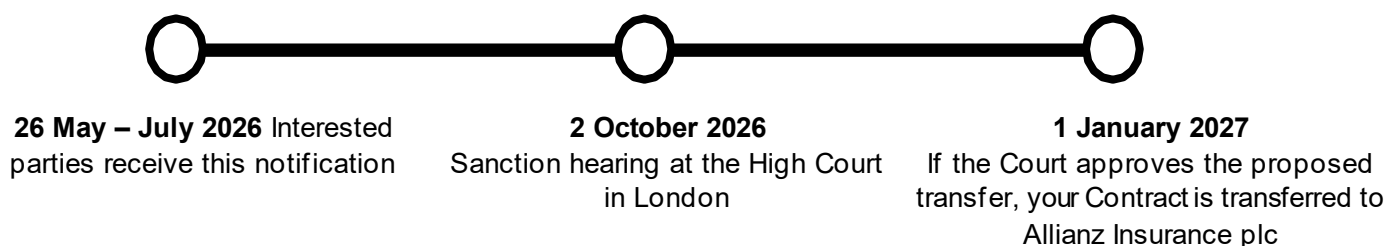
- writing to us at: **Allianz Transfer**, PO Box 282, Sheffield HD8 1GD
- emailing us at **transfer@allianz.co.uk**
- calling our dedicated helpline on **0330 678 5017** between 9am and 5pm (UK time) on Monday to Friday (excluding bank holidays) or **+44 330 678 5017** from outside the UK (charges will 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).

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**.

The Court must approve the proposed transfer before your contract will legally be transferred to Allianz Insurance plc, and the Court will consider any objections received before doing so. Any objection will also be provided to the Independent Expert and the PRA and FCA. 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 hearing changes, we'll place a notice showing the revised date of the hearing on the webpage. We'll also notify anyone who has raised an objection or told us they plan to attend the Court hearing. If the 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 **0330 678 5017** 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).

Yours sincerely



Dr Michael Ruf
Chief Financial Officer

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 0330 678 5017.