

The following companies will transfer their London market business to The Ocean Marine Insurance Company Limited:

- Aviva Insurance Limited
- Aviva International Insurance Limited
- London and Edinburgh Insurance Company Limited
- The World Auxiliary Insurance Corporation Limited

Please note that Aviva insurance companies often have a long history and may have traded under other names in the past. You can check this at www.avivatransfer.co.uk

Scottish Transfer

Under the Scottish Transfer the business of each of the following companies will be transferred to Aviva Insurance Limited:

- CGU Bonus Limited
- The Scottish Boiler and General Insurance Company Limited

The Scottish Transfer will be on substantially the same terms as the English Transfer and will be conditional upon that transfer taking effect.

Aviva will ask the Court of Session to approve the Scottish Transfer at a hearing to be held on Thursday, 6 October 2011 at 9:30am.

Any person (including an existing Aviva Insurance Limited policyholder or claimant) who alleges that he or she would be adversely affected by the carrying out of the Scottish Transfer is entitled to be heard by the Court of Session, as is the Financial Services Authority. If you wish to object to the Scottish Transfer you should lodge written answers (formal written objections) to Aviva's application with the Court of Session at Parliament House, Parliament Square, Edinburgh EH1 1RQ by no later than 28 September 2011. While representations may be heard, if answers are not lodged in advance, anyone who does not lodge answers is strictly heard only at the Court's discretion.

If you intend to come to the hearing at the Court of Session, please give not less than five working days' written notice of your intention to attend the hearing, and the reasons for any objection to the Scottish Transfer, to Aviva's solicitors in Scotland, Dundas & Wilson CS LLP at Saltire Court, 20 Castle Terrace, Edinburgh EH1 2EN, quoting PM/AVI007.001.

Please see www.avivatransfer.co.uk or call **0800 210 0035*** for further details of how to notify objections.

What if you have a Jersey policy?

If you have a policy that was sold as part of the Jersey business of any of the following companies, or a claim under such a policy, it will be transferred to Aviva Insurance Limited:

- Aviva Insurance UK Limited
- Aviva International Insurance Limited
- CGU Bonus Limited
- Hamilton Insurance Company Limited
- London and Edinburgh Insurance Company Limited
- The Scottish Boiler and General Insurance Company Limited

The transfer in Jersey will incorporate and be on substantially the same terms as the Transfers, but will only relate to the companies listed above.

Aviva will ask the Royal Court of Jersey to sanction their proposals for the Jersey business at the Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA at a hearing to be held on Monday, 10 October 2011 at 2:30pm.

Between the hours of 9am and 5pm, you can 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 Mourant Ozannes, 22 Grenville Street, St Helier, Jersey JE4 8PX. A copy of the independent expert's report will also be available free of charge at www.avivatransfer.co.uk

If you believe you are going to be adversely affected by the transfer in Jersey, you are entitled to be heard, either in person or by a legal representative, at the Royal Court of Jersey. If you intend to be heard, or to make written representations to the Royal Court of Jersey, please notify Aviva's solicitors in Jersey as soon as possible, and by no later than 5 October 2011 addressed to Matter Number 3004278, Mourant Ozannes, 22 Grenville Street, St Helier, Jersey JE4 8PX.

Please see www.avivatransfer.co.uk or call **0800 210 0035*** for further details of how to notify objections.

*Lines are open 8am to 8pm Monday to Friday, 9am to 5pm Saturday and 10am to 4pm Sunday. Calls may be recorded and monitored and will be free from a BT landline, other operators may charge and mobiles will be considerably more. If calling from outside the UK please call +44 117 915 1983.



Aviva Insurance Limited. Registered in Scotland No.2116.
Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised and regulated by the Financial Services Authority



Aviva Insurance Limited

Insurance Business Transfer

How and why Aviva are simplifying their legal structure

Later this year, Aviva are proposing to consolidate their non-life insurance business by transferring it into one main insurance company, Aviva Insurance Limited. Please be assured this won't affect how your policy or claim is dealt with.

Why are Aviva doing this?

- New Europe-wide rules on insurance regulation, known as the 'Solvency II' rules, are due to come into force in 2013 encouraging simplification and transparency of their insurance business structure.
- Making their structure simpler will help them better comply with these new rules.
- Having just one main underwriting company will better fit with the way their business is run, which they expect to lead to greater efficiency for Aviva and their customers in the future.

How are Aviva doing this?

The transfers of business to Aviva Insurance Limited will be carried out under two insurance business transfer schemes under Part VII of the Financial Services and Markets Act and by a scheme in Jersey (the "Transfers").

They have made an application to the High Court to seek an order approving the Transfers so far as they relate to the transfer of the business of the English registered companies (the "English Transfer"). An application has also been made to the Scottish Court of Session in Edinburgh (the "Court of Session") for an order approving the Transfers so far as they relate to the business of the Scottish registered companies (the "Scottish Transfer"). Aviva have also made an application to the Royal Court of Jersey relating to Jersey Policies.

Subject to approval of the High Court, the Court of Session and the Royal Court of Jersey (together "the Courts"), the Transfers will automatically move across all of the rights, liabilities and obligations under your policy, together with any claims, so there will be no need to reissue policies or sign any transfer document.

The Transfers are expected to take effect on 14 November 2011. You can see which companies and their businesses are involved in the Transfers by looking at the "Summary of Transfer" section opposite.

What do you need to do?

There's no need for you to do anything. Subject to the Courts' approval, the Transfers will happen automatically. However, you're entitled to make written representations to, or be heard at, the Courts. Please see the sections "What are your rights?" and "Summary of the Transfers" opposite.

If you pay your premium direct to Aviva, your payments and any credit agreement will also transfer automatically. You may notice some changes to the collection details on your bank statements. Again, you don't need to do anything.

How does this affect you?

If the Courts approve the Transfers, Aviva expect them to become effective on 14 November 2011, when Aviva Insurance Limited will replace your current insurer. Apart from this, the terms of your policy will not change. Cover under your policy will continue in the same way and there won't be any changes to the way your policy or any claim is dealt with as a result of the Transfers – websites, addresses and telephone numbers will remain unchanged. Where you have a policy that is already underwritten by Aviva Insurance Limited there will be no change to the insurer, and your policy or any claim will not change as a result of the Transfers.

What have Aviva done to protect your interests?

Great care has been taken to make sure that your interests are safeguarded, and that the security and benefits provided to policyholders will not be adversely affected by the Transfers.

A strict legal and regulatory process has been followed that includes consulting with the Financial Services Authority and obtaining an assessment of the Transfers, carried out by an independent expert. The duty of the independent expert is to review the impact of the changes resulting from the Transfers against the interests of all affected policyholders and claimants, and to write a report on his findings to the Courts, which will also be provided to the Financial Services Authority.

A summary of the independent expert's conclusions is enclosed together with this leaflet.

What are your rights?

It is not anticipated that the Transfers will have any material effect on your policy or on any claim and there's nothing you need to do.

If you have a policy or claim with any of the companies listed under the English Transfer and/or you are an existing policyholder or claimant of Aviva Insurance Limited and you believe the English Transfer may adversely affect you, you're entitled to either make a written representation to the High Court or to be heard (either in person or by a legal representative) at the High Court hearing.

The application for the English Transfer is due to be heard at the Royal Courts of Justice in London on Wednesday, 5 October 2011. Any person who intends to appear at the High Court or to make representations in writing is requested to notify Aviva's solicitors in England as soon as possible and by no later than 28 September 2011 addressed to CMS/EJXG/70-40465797 Clifford Chance LLP, 10 Upper Bank Street, London E14 5JJ.

Please see www.avivatransfer.co.uk or call Aviva on **0800 210 0035*** for further details of how to notify objections.

If you have a policy or claim with The Scottish Boiler and General Insurance Company Limited or CGU Bonus Limited and/or you are an existing policyholder or claimant of Aviva Insurance Limited, please refer to the "Scottish Transfer" section below. If you wish to object to the Scottish Transfer please also see the "Scottish Transfer" section for further information.

If you have a Jersey policy or claim please refer to the "What if you have a Jersey Policy?" section below.

Would you like to know more?

Further information about the Transfers, including a statement setting out the terms of the Transfers, a summary, and a copy of the full independent expert's report is available free of charge at www.avivatransfer.co.uk. Any further news about the

Transfers will be posted on the website so you may wish to check for updates.

You can also request free copies of any of these documents, or ask any questions you may have, by calling **0800 210 0035***. This number is for enquiries about the Transfers only, so if you have a general query about your policy or claim, please use the numbers set out in your policy or claim documents. You can also write to Aviva Transfer, PO Box 3062, Bristol BS2 8QY.

Please note, if you have more than one policy underwritten by an Aviva company or have made a claim, you may receive more than one letter regarding the Transfers.

Summary of the Transfers

Your policy or claim will fall under the main part of the Transfers, which covers Aviva's non-life General Insurance and Health business. This includes, for example, car, home and travel insurance, private medical and commercial all-risks insurance.

The sections "What do you need to do?", "How does this affect you?", "What have Aviva done to protect your interests?", "What are your rights?" and "Would you like to know more?", apply equally to the English Transfer, the Scottish Transfer and to the Transfer of Jersey Policies. The "Summary of the Transfers" and the independent expert's conclusions also apply to all of the Transfers (this information is available free of charge at www.avivatransfer.co.uk).

English Transfer

Under the English Transfer, the following companies will transfer their General Insurance and Health business to Aviva Insurance Limited:

- Aviva Insurance UK Limited
- Aviva International Insurance Limited
- CGU Underwriting Limited
- Hamilton Insurance Company Limited
- London and Edinburgh Insurance Company Limited
- The Ocean Marine Insurance Company Limited

Also included as part of the English Transfer is a transfer to consolidate Aviva's specialist London market business into one main company. London market business refers to commercial business written before the end of 2000 through specialist London trading centres or forming part of Aviva's "Global Risks" commercial business and reinsured to National Indemnity Company. As part of this transfer, relevant London market business in Aviva Insurance Limited will be transferred out of Aviva Insurance Limited.