

The Office of the Public Guardian, Scotland – Bond of Caution Policy Summary

Arranged by Marsh Ltd

This is a summary and does not contain the full terms and conditions of the cover. These can be found in the Bond form you have signed and submitted to us and in the Bond Confirmation Certificate. It is important that you read this document carefully.

Name of the Insurer

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Bond

The Bond of Caution is a guarantee to pay any financial losses suffered by "The Adult" arising from your failure to perform your Intervenership/Guardianship duties as directed by the Sheriff. It meets the security needs of the Sheriff and the Public Guardian.

Significant Features and Benefits

- The requirement for and amount of Caution is set by the Sheriff and is not a matter of choice upon which we can or do make any recommendations.
- Aviva Insurance Limited guarantees that upon payment of premiums due it will pay, as directed by the Sheriff or The Office of the Public Guardian the amount of loss not exceeding the amount of Caution, should you fail to carry out your Intervenership/Guardianship duties.
- The Sheriff may from time to time increase or reduce the amount of Caution and you shall be responsible for paying any increased or reduced future annual premium.
- A single premium is payable in respect of Basic Bonds. All other Bonds require payment of an annual premium at each anniversary of the original Bond issue, until such time as the Sheriff discharges the Bond.

Significant and unusual exclusions or limitations

- You shall pay from "The Adult's" estate the initial and all future (except in the case of Basic Bonds) premiums by the due date in respect of the Bond or any Endorsement. If you fail to do so Aviva Insurance Limited may apply to the Sheriff to be relieved of further liability.
- All premiums are payable in full and you will not be entitled to any refund in the event of early termination or replacement of the Bond.
- You and your legal Personal Representatives and estate remain liable to Aviva Insurance Limited for their loss and costs should The Public Guardian forfeit this Bond as directed by the Sheriff. Aviva Insurance Limited will take such action as appropriate against you personally.
- You and Aviva Insurance Limited shall remain liable under this Bond until an Order is made by the Sheriff relieving you and Aviva Insurance Limited from further liability under the Bond or any Endorsement.

Duration of Bond

The Bond will remain in force until the requirement for you to provide security is discharged by the Sheriff.

Cancellation rights

You do not have the right to cancel the Bond without the permission (discharge of Caution) of the Sheriff.

How a Claim will be made

The Bond will be forfeited by the Sheriff or the Office of the Public Guardian under certificate issued by the Sheriff. This certificate together with the original Bond, held by Marsh Ltd, will be forwarded to Aviva Insurance Limited with the Sheriff's direction for payment to the estate or Personal Representative of "The Adult".

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it we would like to hear from you. In the first instance please contact Marsh Ltd, Legal and Protection Services, Ground Floor, 16 Windsor Place, Cardiff, CF10 3BY, who arranged the bond for you.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body at;

The Financial Ombudsman Service (FOS),
Exchange Tower,
London
E14 9SR
Email: complaint.info@financial-ombudsman.org.uk
FOS Website: <http://www.fos.org.uk/>

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

The business of Aviva Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). A claimant under the Bond may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of business and circumstances of the claim.

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