Important note:

AIG Europe Limited (AEL) is undertaking a restructure as part of its plans for the UK leaving the European Union and intends to transfer its European business to AIG Europe S.A. (AIG Europe) which is expected to take effect on 1 December 2018. AIG Europe is a member of the same group of companies as AEL. As a result of the restructure, your policy will transfer to AIG Europe but this will have no effect on the cover provided under the policy. Please visit www.aig.com/Brexit to view information relating to the proposed transfer and the rights you have.
TRIP CANCELLATION INSURANCE
Travel Guard Trip cancellation insurance covers expenses resulting from cancelling the trip if the insured becomes ill, becomes injured or dies, and the insured is not able to travel.

Trip cancellation insurance also cover your trip cancellation expenses if your relative becomes ill, injured or dies and therefore you are not able to travel.

AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.

Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

Maximum sum insured is 5 000€. Cover indemnifies travel and accommodation expenses which you have already paid and which you cannot get back. Insurance also cover expenses of unused services, excursion and travel at the destination, if they are already booked, confirmed and paid and not refunded in case of cancellation.

Trip cancellation insurance includes also cover for trip interruption. This covers additional travel expenses that are caused by sudden and acute illness of insured or a next of kind. Trip interruptions covers additional travel and accommodation expenses due to the insured’s journey home.

Necessity of cancellation and trip interruption is always assessed on medical grounds. Therefore insured cannot get reimbursed for trip cancellation expenses if he is unwilling to travel.

In case of any questions related to insurance, please contact AIG customer service by phone +358 20 350 550 or by email travelguardfinland@aig.com

PLEASE NOTE THAT THE INSURED CANNOT APPLY FOR INDEMNITY FROM SICKNESS OF WHICH THE INSURED WAS AWARE OF BEFORE BUYING THE INSURANCE.

*This brochure does not replace the insurance conditions. Please read below the complete insurance terms and conditions and exclusions. Insurance terms and conditions are available in Finnish, Swedish and English and the documents can be requested from AIG as hard copies. It is advised to safe and store the terms and conditions for the future reference.

In case of discrepancies, the Finnish version shall prevail
TRAVEL GUARD® Trip Cancellation Insurance, Terms & Conditions, valid from 1st March 2018

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AIG CUSTOMER SERVICE
If you have questions regarding the policy or would like more information, please contact:
AIG Customer Service
Tel.: +358 203 50550
Fax: +358 9 6860 3880
E-mail: travelguardfinland@aig.com
Telephone service hours Mon-Fri 9am–8pm, Sat 10am–4pm

EMERGENCY ASSISTANT SERVICE
If you require medical emergency assistance on your trip, contact
Emergency Assistant Service SOS International AS
Copenhagen, Denmark
Tel.: +45 38 48 93 38
Fax: +45 7010 5056
E-mail: sos@sos.dk

The Emergency Assistant Service is available in Finnish, Swedish and English 24/7/365. When contacting the Emergency Assistant Service, please give the following information: Policy number (stated in your policy document), your name and address and your contact information at the travel destination.

AIG CLAIMS SERVICE
In case of loss events, please contact
AIG Customer Service
Tel.: +358 203 50550
Fax: +358 9 6860 3880
E-mail: travelguardfinland@aig.com
Telephone service hours Mon-Fri 9am–8pm, Sat 10am–4pm
Trip cancellation insurance

The insurer of this Travel Guard insurance is the Finland branch of the insurance organization AIG Europe Limited (hereinafter “AIG”), register no 2488582-7, address Kasarmikatu 44, 00130 Helsinki Finland. AIG Europe Limited is an international insurance organization registered in Great Britain that is entitled to sell insurance policies within the European Union. The insurance terms and conditions and policy document serve as proof of an insurance contract between the insured and AIG. These insurance terms and conditions include terms and limitations for different types of coverage as well as general terms and limitations that apply to all types of coverage.

1. Insured
The policy is valid for the persons named in the policy document providing that the insurance premium has been paid. All insured must be under the age of 70 when the insurance is taken out, permanent residents in Finland and be eligible for National Health Insurance benefits in Finland. This policy offers coverage only to individuals ordinarily resident in Finland and is null and void as to nonresidents of Finland.

2. Insurance validity

2.1 Geographical limits
The policy is valid on trips everywhere in the world, except on trips to or through the following countries: Cuba, Iran, Syria, Sudan, North Korea or Crimea region.

This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.

Cover is valid for trips in Finland once insured is staying for at least two nights in pre-booked and payable accommodation away from insured’s home town.

2.2 Insurance period
This is a single trip policy and the policy will cease once insured returns from trip to Finland. Cancellation cover begins once a trip has been booked and the insurance premium has been paid. Cancellation cover ends once the insured’s trip has started from the insured’s home, workplace, place of study or another place of departure. Trip interruption cover starts once insured has promptly made the check-in and ends once check-in for return journey has been made. The policy is valid for trips that do not last longer than 90 days. If a trip lasts continuously longer than the period specified in the policy document, the insurance period will end on the date marked on the policy document.

2.3 Sports cover
The policy does not cover loss events caused in the following sports or activities:
• competitive sports or practice thereof;
• winter sports: any kind of downhill skiing, cross-country skiing or show barding;
• motor sports;
• scuba diving;
• climbing sports, such as mountain, rock and wall climbing;
• aviation sports, such as hang gliding, paragliding, parachute jumping or bungee jumping;
• off-piste skiing, speed skiing or downhill;
• martial arts and contact sports, such as boxing, wrestling, judo or karate;
• independent treks or expeditions or similar activities abroad to mountains, jungles, deserts, wilderness areas or other uninhabited areas;
• ocean sailing.

3. Beneficiaries
In case of death, the beneficiaries are the insured’s close family members, unless the insured has notified AIG of another beneficiary in writing. In other types of coverage, the insured is the beneficiary.
Policy contents

4. Policy contents

The policy covers the following types of coverage:

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<td>6</td>
<td>Trip interruption</td>
<td>€5,000 or the cost of the original trip, whichever is lower</td>
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The policy limits given in the table indicate the maximum compensation per insured for each loss event covered by the policy. Types of coverage, their coverability and limitations are defined in full detail in the sections indicated in the table.

5. Trip cancellation

The policy covers trip cancellation; situations where the insured is prevented from embarking on a trip necessitated by:

- an acute and serious illness, an accident or the death of the insured or his or her next of kin. The necessity is assessed on medical grounds.
- unexpected significant financial losses in the insured’s assets in the home country, which make it necessary for the insured to remain,
- theft of travel documents or identification, which has been reported to the police, within 24 hours of the start of the trip.

The above-mentioned next of kin of the insured include his or her husband, wife, common-law spouse, child, adopted or foster child, child of the husband/wife or common-law spouse, grandchild, parent, adoptive or foster parent, parent-in-law, parent of common-law spouse, grandparent, siblings, half-siblings, step-siblings, daughter-in-law, son-in-law or a travel companion with whom the insured has booked a trip for two.

In case of cancellation, the insured will be compensated for expenses equal to the policy limit specified in the coverage chart (section 4) due to travel, accommodation, unused services, excursions and travel at the destination which the insured has already paid and cannot get a refund. The refund or reimbursement that the insured is or would be entitled to receive from the transportation company or tour operator immediately when the cause of the cancellation manifested will be deducted from the compensation.

Travel arrangements must be stopped and the insured must cancel all travel arrangements with the transportation company or tour operator immediately when the insured becomes aware that the trip must be cancelled.

5.1 Limitations connected to trip cancellation

The policy does not cover expenses due to trip cancellation if:

- the insured does not want to travel;
- the cause of cancellation manifested before the insurance period or before the trip was booked and paid. The policy only covers expenses due to trip cancellation if the illness or injury or other cause of cancellation was sudden and unexpected and not known when the trip was booked;
- the acute illness or accident was caused by abuse of alcohol, medicinal drugs or other intoxicants;
- the expenses are incurred due to using an airline bonus system or a similar method;
- insured fails to obtain required inoculations, vaccinations, passport or visa;
- the trip cancellation is due to pregnancy or childbirth.

6. Trip interruption

The policy covers trip interruption if the insured is forced to return home prematurely due to sudden acute illness, accident or death of insured or a next of kin. In case of trip interruption, the policy also covers a guardian’s premature return to Finland if a child who is travelling with the guardian must be repatriated for necessary medical reasons. Expenses due to trip cancellation are covered up to the policy limit specified in section 4.

The above-mentioned next of kin of the insured include, his or her husband, wife, common-law spouse, child, adopted or foster child, child of the husband/wife or common-law spouse, parent, adoptive or foster parent, parent-in-law, parent of common-law spouse, grandparent, grandchild, brother, sister, half-siblings, step-siblings, daughter-in-law, son-in-law, fiancé or fiancée or a travel companion with whom the insured has booked a trip for two.

Compensation for trip interruption covers:

- unavoidable additional travel and accommodation expenses due to the insured’s journey home, but not meal expenses;
- unused services, excursions and travel at the destination which the insured had paid for separately in advance.

Insurance does not cover:

- additional travel or accommodation expenses or similar expenses if the trip is prolonged due to illness or accident. In case of trip cancellation, the policy does not cover expenses due to transport of vehicles to Finland;
- trip interruption, if the cause of the interruption manifested before the insurance period or before the trip was booked. The policy only covers expenses due to trip interruption if the illness or accident was sudden and unexpected and not known when the trip was booked;
- compensation for the original return trip;
- trip interruption if the insured is forced to cancel the trip but does not return to Finland.

7. General limitations concerning all types of coverage

7.1 War

AIG is not liable for damages caused by war or armed conflict, revolution, civil commotion or use of military force.

7.2 Nuclear damage and radioactive, biological and
The policy does not cover loss events caused by:
• nuclear damage as specified in the Nuclear Liability Act, regardless of where the nuclear damage occurs;
• the use or emissions of radioactive substances which directly or indirectly lead to nuclear reaction, radioactive radiation or pollution;
• the spread, use or emissions of toxic biological or chemical substances when they are used intentionally in an act of terrorism.

7.3 Intent and gross negligence
If the insured has caused a loss event intentionally or due to gross negligence, AIG’s liability may be reduced or compensation may be refused completely in accordance with what is reasonable for the situation.

7.4 Other limitations connected to all types of coverage
The policy does not cover loss, injury, damage or legal liability:
• sustained directly or indirectly by any individual or entity identified on any applicable government watch list as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses;
• the loss event is caused by participation in violent industrial action, insurrection or other violent riot in a public space;
• the insured is participating in active military, police, militia or peacekeeper operations or practices thereof;
• the insured is carrying out duties assigned to flight crew or connected to flight in an aviation accident;
• the loss event is caused by an earthquake, volcanic eruption, flood, tsunami, hurricane, tornado or wildfire, landslide, avalanche, or any other natural catastrophe;
• the insured is participating in criminal activity;
• the sudden illness was a result of abuse of alcohol or medicine or use of intoxicants;
• the insured is involved in a fight, excluding self-defense;
• the claim submitted by the insured is due to new laws or instructions specified by Customs or other authorities;
• the claim arise from or as a result of civil commotion, strike, lock-out, blockade, riot of any kind, action of government of any country or threat of such event;
• any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fill any part of their obligation to insured;
• Damages compensated legally by motor insurance or an insurance policy of the employer.

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
Compensation procedure

8. Compensation procedure

8.1 Loss event procedure
The claimant must submit to AIG all documents and information necessary to determine the insurer’s liability. Travel insurance claims must be submitted as soon as possible on a signed form of the insurer. AIG may transfer the information to its centralized system and store personal data in accordance with the Personal Data Act (523/1999) and privacy protection regulations.

In case of injury, insured needs to request from the airline a document, which shows the cancellation expenses that insured has to pay. This document should be attached to the claims notification. Include also doctor’s certificate for the illness/accident and please hold all original receipts and documents, as they might be requested by AIG.

Notification of claim can be done via AIG online tool: www.aig.fi/en/claim-notification-online or by printing the notification form from www.aig.fi/en/claims and by posting it with all necessary attachments to AIG (without postal fee):

AIG Europe Limited Finland branch
Tunnus 5008951
00003 VASTAUSLÄHETYS

Claims must be made within one (1) year of the date claimant became aware:
• of the valid insurance;
• loss event and the consequences thereof.

Claims must be made within ten (10) years of the date of the loss event. If claims are not made within this period, claimant loses all rights to compensation.

If help is needed how to apply a claim, insured may contact AIG customer service at +358 20 350 550, open Mon-Fri 9 AM to 8 PM and Sat 10 AM to 4 PM.

During the travel in case of urgency, please contact Emergency Assistant Service SOS International:

Emergency Assistant Service:
SOS International AS
Copenhagen, Denmark
Tel.: +45 38 48 93 38
Fax: +45 70 10 50 56
E-mail: sos@sos.dk
(24h service in Finnish, Swedish and English)

8.2 Compensation procedure for medical expenses
The insured must pay the medical expenses and apply for compensation in accordance with the Sickness Insurance Act. Compensation in accordance with the Sickness Insurance Act must be applied for from the Social Insurance Institution of Finland (Kela) within six (6) months of the payment of the medical expenses. The claimant must submit to AIG the original Kela certificate of the compensation it has paid and copies of the receipts and documents submitted to Kela. The original receipts for which the insured has not received compensation based on the Sickness Insurance Act or any other legislation must be delivered to AIG. If the insured has lost the right to compensation in accordance with the Sickness Insurance Act, AIG will deduct the part that would have been paid in accordance with the Sickness Insurance Act from the compensation.

8.3 Notification of claim
A notification of claim must include the following information and documents:
• policy number;
• short description of the loss event;
• ticket or other type of transport receipt;
• Cancellation or interruption of a trip;
• appropriately dated and signed doctor’s certificate that includes an exact description of the illness or injury or another type of certificate;
• a certificate of refund or compensation received from the transportation company or tour operator;
• original receipts of additional expenses;
• in case of death, a death certificate.

AIG may request other information and documents where needed. If the insured gets a medical examination at the request of the insurer, the insurer will compensate the insured for the incurred expenses. In case of death benefits, AIG is entitled to require a post-mortem examination, the expenses of which will be paid by AIG.

8.4 Fraudulent information
If the insured gives fraudulent statements or hides information that would be relevant to compensation for damages, the compensation may be reduced or refused completely.

8.5 Force majeure
The policy does not cover losses due to war, warlike conditions, insurrection, civil commotion or other similar events.

8.6 Procedure if the insured is dissatisfied with claims handling
If the insured is dissatisfied with the insurer’s decision on a claim, the insured must always first contact the claims handler. The insured may also contact the Finnish Financial Ombudsman Bureau or the Finnish Competition and Consumer Authority, which issues recommended settlements based on consumer protection legislation.

Finnish Financial Ombudsman Bureau
Porkkalankatu 1
00180 Helsinki
Tel: 09-6850 120
Fax: 09-5850 1220
email: info@fine.fi

Finnish Competition and Consumer Authority
Hämeentie 3
PL 306
00531 Helsinki
Tel: 029 566 5200
Fax: 029 566 5249
email: kril@oikeus.fi

9. How we use personal information
AIG Europe Limited collects Personal Information from its customers, claimants and business contacts. This is necessary to allow us to offer insurance protection, issue and manage policies and handle claims appropriately.
“Personal Information” identifies and relates to an individual. By providing Personal Information we are asking you and you agree to give permission for its use as described below. If Personal Information is provided by a source other than the Data Subject we ask that source to ensure that it is authorized to provide the Data and for its use as described below.

The types of Personal Information we may collect and why
Personal Information we collected may include: identification and contact information, payment card and bank account, credit reference and credit scoring information, sensitive information about health or medical condition, and other Personal Information primarily provided by you. Personal Information may be used for the following purposes:
- Insurance administration, e.g. communications, risk acceptance, claims processing and payment management;
- for deciding of contract terms and payment terms;
- for assistance and advising concerning healthcare and travel;
- Prevention, detection and investigation of crime, e.g. fraud and money laundering;
- Legal and regulatory compliance, including compliance with laws outside your country of residence;
- Monitoring and recording of telephone calls for quality, training and security purposes; and
- for marketing, market researches and analyses

After the end of customer relationship AIF transfers the Personal Information from customer register to marketing register and Personal Information may be used to market AIG’s products. You may choose to prohibit the marketing by informing us by e-mail: aigfinland@aig.com or write to AIG Europe Limited branch, Kasarmikatu 44, 00130 Helsinki, Finland. Please note that despite the marketing ban, AIG may send you information regarding administration of insurance contract and claims.

Sharing of Personal Information
For the above purposes Personal Information may be shared with our group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets. AIG does not share Personal Information with others to be used for marketing purposes.

International transfer
Due to the global nature of AIG business Personal Information may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than those of the EU/EEA, subject always to legal requirements in your country of residence.

Security and retention of Personal Information
Appropriate legal and security measures are used to protect Personal Information. AIG service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil the purposes described above.

Requests or questions
According to the Data Protection Act, a data subject has a right to access Personal Information or request to correct inaccurate Personal Information, or to object to its use for marketing purposes. To request access or correcting or objecting the use of Personal Information please e-mail: aigfinland@aig.com or write to AIG Europe Limited branch, Kasarmikatu 44, 00130 Helsinki, Finland. More details about our use of Personal Information can be found in our full Privacy Policy at www.aig.com/it-privacy-policy-finnish or you may request a copy using the contact details above.

10. Policy termination
The policy does not include a right to give notice if the insurance period is shorter than 30 days. If the insurance period is longer than 30 days, AIG will return the insurance premium to the insured if the policy is terminated in writing before the start of the trip. If the insured terminates the policy after the trip has started, AIG is entitled to the insurance premium for the time that the insurance has been valid, and AIG will return the unused part of the insurance premium to the insured.

Policy termination in written:
AIG Europe Limited
Kasarmikatu
00130 Helsinki
Spositi: travelguardfinland@aig.com

11. Advance information in distance selling
Advance information in distance selling can be read via this link: www.aig.fi/ennakkotiedot. Advance information is provided in Finnish as described in Finland Consumer Protection Provision (38/1978).

12. Applicable law
This policy is subject to these terms and conditions as well as Finnish Law.

13. District court
If the claimant is dissatisfied with AIG’s decision, he/she may bring action against AIG. The action may be brought in the district court in the claimant’s domicile in Finland, in the domicile of AIG or in the place of loss in Finland, unless otherwise prescribed by Finland’s international agreements. Action against AIG’s indemnity decision must be brought within three years of the claimant being informed in writing about AIG’s decision and the time limit. After the time limit has expired, the right to bring action ceases.
About our insurance services

1. Financial Supervisory Authority
The Financial Supervisory Authority is the authority for supervising Finland’s financial and insurance sectors, operating independently under the Bank of Finland. The duties of the Financial Supervisory Authority include supervising that insurance companies operating in Finland comply with legislation and good practice.

2. Who regulates us?
AIG Europe Limited, Finland branch is authorized and regulated by the Financial Supervisory Authority. If you wish, you can verify it at the Financial Supervisory Authority website www.finanssivalvonta.fi or by contacting the Financial Supervisory Authority by telephone at +358 10 83151. Within the UK, AIG Europe Limited is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the FS Register (www.fca.org.uk).

3. Ownership
AIG Europe Limited, Finland branch (register number is 2488582-7) is a local branch of the international insurance organization AIG Europe Limited registered in Great Britain. We are entitled to sell insurance policies within the European Union. AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

4. AIG Customer Service and insurance claims:
- By mail: AIG Europe Limited, Customer Service, Kasarmikatu 44, FI-00130 Helsinki, FINLAND
- By telephone: +358 203 50550 (Mon–Fri 9am–8pm, Sat 10am–4pm)
- By e-mail: travelguardfinland@aig.com

Claims handling if a notification of claim has already been filled in:
- By mail: AIG Claims Department/AIG Europe Limited, Kasarmikatu 44, FI-00130 Helsinki, FINLAND
- By telephone: +358 203 50550 (Mon–Fri 9am–8pm, Sat 10am–4pm)

If you are dissatisfied with our service, please contact AIG Customer Service first. If you are dissatisfied with a decision, you may also contact the Finnish Financial Ombudsman Bureau or the Finnish Competition and Consumer Authority, which issues recommended settlements.

AIG Europe Limited, Finland branch
Register number 2488582-7
Kasarmikatu 44
FI-00130 Helsinki
Finland
American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. In Europe, the principal insurance provider is AIG Europe Limited. This material is for information purposes. Not all products and services are available in every jurisdiction, and insurance coverage is governed by the actual terms & conditions of insurance set out in the policy or in the insurance contract. Certain products and services may be provided by insurance companies that are not affiliated with AIG. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insured are therefore not protected by such funds.

Within the UK, AIG Europe Limited is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the Financial Services Register (www.fca.org.uk). Registered in England: company number 1486269. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.