TEST TEST
TEST ADDRESS
TEST TOWN
POSTCODE

C01/1/000010

21 July 2026

Changes to the business

Your Reference: PVII/CH/PER/M.PHL

Dear Test,

We are getting in touch to let you know about a change to the company that underwrites your Churchill insurance policy and to assure you that there will be no difference in the quality of service you currently receive from us.

On 1 July 2025, Aviva plc purchased Direct Line Group and all its brands, including Churchill. As a result, there will be some changes to the way the business operates.

Your Churchill policy is currently underwritten by **U K Insurance Limited (UKIL)**. A transfer of Direct Line Group's UKIL business to **Aviva Insurance Limited (AIL)** is proposed to take place in December 2026. This transfer will follow a strict legal process known as a **Part VII Transfer** in the UK, and a connected insurance business transfer scheme in Jersey (the **Jersey Transfer**). These processes are designed to protect you.

If your Churchill policy listed below is in force at the time of the transfer, it will be underwritten by AIL from that point onwards.

Policy Number	Product	Policy Start Date
TESTPOL-12345678	Churchill Home Insurance	18/08/2025

Please share this information with anyone named on your policy, such as joint policyholders or anyone who pays your premium.

What does this mean for you?

This transfer will not affect the terms and conditions of your current policy, or your rights and obligations as a Churchill policyholder.

- Your Churchill policy will be underwritten by AIL.
- Any reference to U K Insurance Limited will be removed from any documents you receive.
- Your existing insurance cover is not affected.

Your rights are protected

Following approval by the High Court and (for the Jersey Transfer) the Royal Court of Jersey, the transfer will move all Churchill policies from UKIL to AIL. This will not impact your insurance cover.

As part of the strict and prescriptive governance of the transfer process, there will be:

- A report by an Independent Expert (Charl Cronje of Lane Clark & Peacock LLP) on the impact of the transfer and the likely effect on policyholders and claimants. The appointment of the Independent Expert (IE) has been approved by our regulator, the Prudential Regulation Authority (PRA) in consultation with the Financial Conduct Authority (FCA).
- An ongoing review by the PRA in consultation with the FCA, who will have the opportunity to raise objections.
- The opportunity for you to ask questions or to object to the transfer, on an ongoing basis. Copies of all Part VII Transfer objections will be passed to the PRA, FCA, the Independent Expert and the High Court for consideration.
- Approval of the Part VII Transfer by the High Court. The High Court will consider the views of affected persons, the Independent Expert, the PRA and the FCA before reaching a decision on whether to approve the proposed transfer. The transfer cannot proceed without the High Court's approval.
- Ongoing consultation with the Jersey Financial Services Commission (JFSC) in respect of the Jersey Transfer, and approval by the Royal Court of Jersey of the Jersey Transfer.

A High Court hearing is expected to take place on 15 December 2026 at the High Court of Justice, the Rolls Building, 7 Fetter Lane, London EC4A 1NL.

If approved, the transfer is expected to take effect from 31 December 2026. Please check the online Transfer Guide found at aviva.co.uk/partvii-transfer for the latest information about the hearing date.

Jersey Transfer

A separate scheme is required to transfer the UKIL business written in, or from within, Jersey. This means the Royal Court of Jersey must approve a separate transfer under the Insurance Business (Jersey) Law 1996. A Royal Court of Jersey hearing is expected to take place on 18 December 2026 at The Royal Court of Jersey, Royal Court House, Royal Square, St Helier, Jersey JE1 1BA. Please note that if the High Court does not approve the Part VII Transfer on 15 December 2026, the Jersey Transfer will not proceed.

For the avoidance of doubt, if the High Court does approve the Part VII Transfer on 15 December 2026, but the Royal Court of Jersey does not approve the Jersey Transfer on 18 December 2026, the Part VII Transfer will proceed but the Jersey Transfer will not.

If your policy forms part of the Jersey Transfer and you think it will adversely affect you, you also have a right to be heard in person or by legal representative at the Royal Court of Jersey hearing, or to make written representations directly to the Royal Court of Jersey. You'll find further details on the Jersey Transfer and how to object in the Transfer Guide.

Your questions answered

You may have some questions about the transfer and how it affects you. Please take some time to read through the Transfer Guide, which will give you a better understanding of the process and what it means, while addressing some common concerns.

Your right to object

You, and anyone else connected to your policy, can ask questions, make a complaint, or object to the transfer if you think you may be adversely affected by it. Representations can be made via the contact details below.

The Transfer Guide has information on how to ask questions, discuss your concerns or object to the transfer.

Your personal information and future marketing

We have updated our Privacy Policy found at brandsprivacypolicy.co.uk/policy to reflect that UKIL is now part of the Aviva group.

You can find more information about how your personal information may be used and what marketing communications you may receive in the future in the Transfer Guide.

What happens next?

You do not need to take any action, unless you are unsure about the proposed transfer and have questions, or believe you may be adversely affected. The dedicated transfer team can submit objections on your behalf, or you can raise them in person or via a representative at the High Court hearing, or, if applicable, the Royal Court of Jersey hearing, in December. Please do inform us if you plan to attend either hearing in person or via a representative.

Please refer to the Transfer Guide for full details of the process, key dates and next steps.

Here is how to get in touch about the transfer

A dedicated team has been set up to handle any of your queries, which you can contact using the methods below. Please quote your reference at the top of this letter when you get in touch.

Online form

Submit your query by completing the 'Contact Us Form' on the website **aviva.co.uk/partvii-transfer**.

Email

Write to: **partviiqueries@ukipartnerships.com**

Phone

Call freephone 0800 158 2502 or if calling from overseas +44 (0) 141 349 0202.

Calls to the 0800 number are free from the UK. If calling from overseas you may be charged. International calls will be charged at the standard local rate, however, charges may vary depending on the network provider.

Lines will be open from 9am-7pm Monday to Friday and 9am-5pm on Bank Holidays. Calls may be monitored and/or recorded.

Post
Write to: UK Insurance Part VII Team, PO Box 882, Surrey Street, Norwich, NR7 7EX.

Up to date information about the transfer can be found on the website **aviva.co.uk/partvii-transfer**.

Please note: The Part VII transfer team is unable to help with general policy queries. If you have an unrelated question about your policy or an ongoing claim, please use the usual contact methods on your policy documents or the Churchill website.

Copies of all correspondence which forms part of an objection to the Part VII Transfer will be passed on to the PRA, FCA, the Independent Expert and the High Court for consideration. Where your objection relates to the Jersey Transfer, this will also be passed to the Royal Court of Jersey and the Jersey Financial Services Commission. This means that any correspondence that forms part of your objection will be part of the relevant Court process which will be accessible to the public. By submitting an objection, you consent that your objection can be shared with the PRA, the FCA, the JFSC, the Independent Expert and the High Court or Royal Court of Jersey (as applicable).

Jersey policyholders and impacted parties may wish to read the IE Report, the Jersey Representation and the Jersey scheme document in full, these can be obtained free of charge from the offices of Carey Olsen Jersey LLP, 47 Esplanade, St Helier, Jersey JE1 0BD during the period up to the date of sanction of the Jersey Transfer by the Royal Court of Jersey.

Remember, the proposed transfer will not affect the terms and conditions of your current policy, or your rights and obligations as a Churchill policyholder. Any changes made in the future will be clearly communicated with you.

If you require this information in large print, Braille, audio, or another format, please let the transfer team know using the contact details above. Printed copies of all documents will be available on request, free of charge.

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Yours sincerely,
The Churchill Team

If you've ended your policy in the last few days, don't worry, our systems can take time to update. The data used to create this letter was correct as of 7 July 2026.