

## Financial Services Compensation Scheme (FSCS)

Evo is covered by the Financial Services Compensation Scheme (FSCS) for policies sold in the UK in relation to risks located in the UK. If we cannot meet our obligations you may be entitled to compensation from the scheme.

All types of policy issued in the UK by Evo are covered by the FSCS, however the level of protection varies by product type. Where the claim is in respect of the death or incapacity of the policyholder due to injury, sickness or infirmity the FSCS will cover 100% of the claim. This would apply to accident and sickness claims under Evo's 'Accident Sickness and Unemployment' (ASU) products. In respect of all other Evo products, the FSCS will cover 90% of the claim.

Not all policyholders are eligible to claim compensation from the FSCS, however most private individuals and small businesses are eligible for protection. A company which satisfies any of the two conditions is considered a 'large company' and is therefore not eligible for protection:

- Annual turnover more than £10.2 million
- Balance sheet total more than £5.1 million
- Number of employees more than 50

For further information about the FSCS and its eligibility rules, please visit [www.fscs.org.uk](http://www.fscs.org.uk)

Additional information regarding the FSCS and its application to general insurance contracts is also available on the Bank of England website:

<https://www.bankofengland.co.uk/prudential-regulation/authorisations/financial-services-compensation-scheme>