

DEMANDS AND NEEDS

On the information currently available to us, we believe that a contract of insurance with Accelerant Insurance UK Limited is appropriate. This advice is not based on a fair analysis of the after the event insurance market as we do not hold ourselves out as insurance brokers but is based upon a regular review of the market to identify the most appropriate insurance policy to cover your opponent's costs and your disbursements if you lose.

We believe that a contract of insurance with Accelerant Insurance UK Limited is appropriate because:

- Accelerant Insurance UK Limited is a reliable insurer and is known as a market leader
- The insurer is financially sound
- Accelerant Insurance UK Limited are known to genuinely pay out on claims
- The Financial Services Compensation Scheme will apply
- The cover provided is comprehensive
- The premium reflects the category of risk
- The premium is paid at the end of the case
- The premium is self - insured and so need not be paid if the claim is unsuccessful

Under our agreement with Accelerant Insurance UK Limited, when we enter into a CFA with a client for claims that fall within certain parameters, the client is required to enter into an ATE policy of insurance with Accelerant Insurance UK Limited. This delegated authority scheme enables our clients to obtain insurance in instances where the premiums may be far higher and for claims that might well not be insurable elsewhere. We have no direct financial interest in Accelerant Insurance UK Limited's scheme. Our interest is merely for the benefit of our clients and also for administrative convenience in not having to submit one – off proposal forms and report to the insurers at regular stages whilst a claim is being progressed. First Legal Solicitors Limited provide outsources claims administration services to Accelerant Insurance UK Limited.

We are not authorised by the Financial Conduct Authority. However, we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Law Society. The register can be accessed via the Financial Conduct Authority website at www.fca.org.uk/register

I confirm I have read and understood the contents of this statement, in conjunction with the letter of engagement and wish to proceed to purchase ATE Legal Expenses Insurance with Accelerant Insurance UK Limited.

Signed: xxxxxxxx

Dated: xxxxxxxx

Reference: xxxxxxxx

First Legal Solicitors Limited

Authorised and regulated by the Solicitors Regulation Authority
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