

**EXCESS OF LOSS POLICY**  
**EVIDENCE OF COVER**

- INSURERS:** QBE Underwriting Limited and other participating syndicates at Lloyd's of London<sup>1</sup>
- INSURED:** INFINOX CAPITAL LIMITED
- BENEFICIARIES:** Customers of the Insured who satisfy the requirements for Claimants set out in the Policy.
- ADDRESS:** Birchinn Court, 20 Birchinn Lane, London EC3V 9DU
- POLICY PERIOD:** From: 00:01 1<sup>st</sup> December 2022  
To: 00:01 30<sup>th</sup> November 2023
- COVER:** In the event of the Insured's Default, that Loss to a Claimant which is caused by the failure of the Insured to meet its liability to that Claimant in respect of the Claimant's Covered Assets and excluding the Retention and subject always to the Exclusions stated in the Policy.
- SUM INSURED:** Up to GBP 500,000 per Claimant, subject to and in accordance with the limits and the terms and conditions of the Policy.
- RETENTION:** Minimum of GBP 85,000 per Claimant and if greater, an amount equal to all payments paid or due to the Claimant, from the FSCS, the Insured's Estate or any other source in respect of the Claimant's Loss.

**IMPORTANT NOTES**

1. This evidence of insurance is provided for information purposes only and confers no rights upon any person in possession of it.
2. This evidence of insurance does not amend, extend or alter the terms of the Policy or otherwise form part of the Policy.
3. The insurance afforded by the Policy is subject to all terms, exclusions and conditions of such Policy and, in particular, the Policy contains a number of important limitations on and exclusions to the provision of insurance under the Policy
4. The Insured and Beneficiaries are required to comply with certain obligations in order for a claim under the Policy to be valid.
5. In the event of conflict, the terms and conditions of the Policy shall prevail.
6. Capitalised terms in this document have the meaning set out in the Policy.
7. A copy of the Policy is available, on request from the Insured and should be reviewed by all parties who may be a beneficiary of the Policy.

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<sup>1</sup> Including but not solely: QBE, Canopiuss, Aegis