**Important Notes and Disclaimers**

**Supporting Documents Required**

Please note that together with the completed and signed version of this application form, we will require certain supporting documents to be provided in order for us to assess the case and approach litigation funders and/or insurers, with a view to securing terms.

A checklist of suggested supporting documentation can be found at Section 10 below. **Please note that we cannot accept any application for litigation funding and/or insurance without a completed case summary; please contact us should you require a copy of our case summary template.**

**Application Fees**

We reserve the right to charge an application in relation to your case.

In most cases, we are able to progress the application without charging an application fee. Application fees are typically only payable where a direct approach has been made to funders/insurers or another broker, or where our team believe the chances of securing funding or insurance are less than 50%. This would typically be because of the prospects of success as assessed by the legal team, the proximity to trial, or the economic profile of the claim (i.e. the costs to damages ratio).

Should we require an application fee to be paid, we will advise you of our reasons and will provide you with a VAT invoice in respect of the relevant amount.

If you have any queries about our application fee policy, or would like to discuss whether an application fee is likely to be payable in relation to your case, please contact us on +44 (0) 845 257 6058.

**UK Law Firms – FCA Requirement**

If you are a UK lawyer seeking insurance on behalf of your client, please note that it is a requirement of the Financial Conduct Authority (‘FCA’) that UK law firms are registered to undertake insurance mediation, which is the term used to describe the financial services activities which arise in respect of insurance contracts. All firms carrying out insurance mediation activities must be included on the Financial Services Register and appoint a Compliance Officer. **You must provide your registration number when submitting this application.**

If you do not have a registration number, or you are unsure as to whether your firm is registered, please do not hesitate to contact us on +44 (0) 845 257 6058.
Disclosure – The Insurance Act 2015


In accordance with the Insurance Act 2015, in making this application, you are under a duty to make a “fair presentation” of the risk.

In doing so, you must disclose every material circumstance which you know, or ought to know, or make disclosure which provides the receiving party with sufficient information to put the receiving party on notice that they need to make further enquiries into those material circumstances.

All material facts that are disclosed must be substantially correct and every material representation made in good faith.

If you are not an individual, the scope of what you know or ought to know extends to what is known to individuals who are part of your senior management team, or any parties that are responsible for your insurances.

If you are in any doubt as to whether something constitutes a material fact, you should disclose it.

The funders and insurers which take part in this service will provide indications of terms based upon the information you provide. The funding contract or insurance policy will not be in force until an executed funding agreement or certificate of insurance has been issued. Completion of this form does not mean that funding or insurance is in place.

Failure to comply with your duty to make a fair presentation of the risk can lead to the receiving party avoiding the contract (and retaining any premium), charging a higher premium and treating the contract as having been entered on those terms, or reducing any claim payments proportionally.

The Insurance Act 2015 introduces various other important changes in the law. Please have a read of the attached TheJudge document concerning the various changes. If you have any questions, please do not hesitate to contact us on +44 (0) 845 257 6058.

Solvency of Funders and Insurers

Please note that TheJudge cannot and does not guarantee the solvency or security of the funders and/or insurers with which it places business.

There are many factors to take into account when assessing the solvency of an insurer, including the insurers solvency margins, the extent to which an insurer complies with their capital adequacy requirements and whether or not an insurer has a positive financial rating from an independent ratings agency.

It is the generic advice of TheJudge that, where the option exists, an insured party achieves a greater degree of certainty regarding the solvency of their chosen insurer by securing a policy from an insurer with a positive financial rating from an independent ratings agency. However, absent of certain presenting circumstances that dictate the need for a ‘rated’ insurer (such as a security for costs issue), TheJudge may approach insurers that do not have a financial rating from an independent rating agency (known as ‘unrated insurers’). This is due to the fact that, traditionally, unrated insurers have a more generous risk appetite and are more competitively priced than rated insurers.

Please tick this box if you would like TheJudge to exclude unrated insurers from our market search □

If you have any queries about the contents of this proposal form, or wish to discuss your case with a broker prior to submitting the application, please contact us on +44 (0) 845 257 6058

Once the application form has been completed, please return the same, together with the supporting documentation to applications@thejudgeglobal.com
### Section 1 – General Details

<table>
<thead>
<tr>
<th>Name(s) of the proposer(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Date of birth (if applicable)</td>
</tr>
<tr>
<td>Legal Status (e.g. individual, company, executor etc.)</td>
</tr>
<tr>
<td>Is the proposer the Claimant or Defendant in the proceedings?</td>
</tr>
</tbody>
</table>

### Section 2 – Firm Details

<table>
<thead>
<tr>
<th>Firm name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Firm EPF registration number (UK firms only)</td>
</tr>
<tr>
<td>Lawyer name</td>
</tr>
<tr>
<td>Lawyer email</td>
</tr>
<tr>
<td>Supervisor name, if applicable</td>
</tr>
<tr>
<td>Supervisor email</td>
</tr>
<tr>
<td>Date firm instructed</td>
</tr>
<tr>
<td>Firm case reference</td>
</tr>
<tr>
<td>Name of Barrister (if instructed)</td>
</tr>
</tbody>
</table>

### Section 3 – Case Details

<table>
<thead>
<tr>
<th>Type of case</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forum (court, tribunal etc.)</td>
</tr>
<tr>
<td>Jurisdiction (NB. If jurisdiction is disputed please provide details)</td>
</tr>
<tr>
<td>Applicable law (NB. If the applicable law is disputed please provide details)</td>
</tr>
<tr>
<td>Percentage prospects of successful outcome</td>
</tr>
<tr>
<td>Full value of claim (excluding costs)</td>
</tr>
<tr>
<td>Minimum acceptable figure</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Have any offers of settlement been made or received?</th>
<th>Details of offers:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Details of any non-financial remedy that may be applicable</td>
<td></td>
</tr>
<tr>
<td>Has a Letter of Claim (or equivalent) been sent?</td>
<td>Date filed:</td>
</tr>
</tbody>
</table>
### Section 4 – Opponent Details

<table>
<thead>
<tr>
<th>Name(s) of the Opponent(s)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Opponent lawyers</td>
<td></td>
</tr>
<tr>
<td>Opponent insurers</td>
<td></td>
</tr>
</tbody>
</table>

Can the opponent satisfy any judgment obtained? If so, what evidence is available to support this?

### Section 5 – Pre-Existing Insurance Details

<table>
<thead>
<tr>
<th>Does your client have benefit of any pre-existing legal expenses insurance which will cover this dispute?</th>
<th>YES/NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>If yes, please confirm the limit of indemnity and the status of any claim submitted to the insurer</td>
<td></td>
</tr>
<tr>
<td>Has your client approached any other funder/broker/insurer in respect of this case?</td>
<td>YES/NO</td>
</tr>
<tr>
<td>If yes, please list the entities approached and the stage and/or outcome of your discussions</td>
<td></td>
</tr>
</tbody>
</table>
Section 6 – Retainer Details

Please confirm:
(i) the type of retainer you will be acting under (e.g. CFA, DBA/contingency, private fee paying);
(ii) the proposed success fee; and
(iii) the proportion of your fees which will be at risk under the retainer (if any).

Please confirm:
(i) the type of retainer Barrister will be acting under (e.g. CFA, DBA/contingency, private fee paying);
(ii) the proposed success fee; and
(iii) the proportion of Barristers Fees which will be at risk under the retainer (if any).

Section 7 – Litigation Insurance Requirements

Please Note: If you are submitting a completed copy of TheJudge Case Summary, and/or you have provided a completed costs budget in support of this application, you need not repeat that estimate below however please still confirm the total amount of litigation insurance you require.

<table>
<thead>
<tr>
<th>Costs to Date</th>
<th>Is Cover Required?</th>
<th>Now to Conclusion</th>
<th>Is Cover Required?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own lawyers’ fees</td>
<td>YES/NO</td>
<td></td>
<td>YES/NO</td>
</tr>
<tr>
<td>Own disbursements (excluding barrister’s fees, if applicable)</td>
<td>YES/NO</td>
<td></td>
<td>YES/NO</td>
</tr>
<tr>
<td>Own barrister’s fees (if applicable)</td>
<td>YES/NO</td>
<td></td>
<td>YES/NO</td>
</tr>
<tr>
<td>Opponent’s costs and disbursements</td>
<td>YES/NO</td>
<td></td>
<td>YES/NO</td>
</tr>
</tbody>
</table>

Taking the above into account, please confirm the total amount of cover required (inclusive of VAT): £
Section 8 – Litigation Funding Requirements

If your client requires litigation funding in respect of their own legal costs and/or disbursements, please provide details of the requirements below:

<table>
<thead>
<tr>
<th>Is Funding Required?</th>
<th>Amount of Funding Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own lawyers’ fees</td>
<td>YES/NO</td>
</tr>
<tr>
<td>Own disbursements (excluding Barristers fees)</td>
<td>YES/NO</td>
</tr>
<tr>
<td>Own Barristers fees (if applicable)</td>
<td>YES/NO</td>
</tr>
</tbody>
</table>

Taking the above into account, please confirm the total amount of funding required (inclusive of VAT):

£

Section 9 – Security for Costs

Is your client facing an application or order for Security for Costs?

YES/NO

If yes, please confirm the amount of security required:

£

Section 10 – Documents

Help us to help you. Well-presented cases have a better chance of obtaining funding and/or insurance. Please enclose all relevant documentation you think funders and/or insurers will need to consider the case. If further information is required, completion of the assessment is likely to be considerably delayed.

Examples of the types of documentation required (where available) include:

- **Case summary** (including a commentary on the facts, liability, quantum and enforcement. It must also include your views on the prospects of success);
- **Costs budget** (an itemised schedule of projected costs referring to stage in the litigation, up to and including the hearing);
- **Barrister’s advice**;
- **Pleadings**;
- **Correspondence with the opponent**;
- **Experts reports**;
- **Witness statements/Depositions**;
- **Evidence of Opponent’s financial strength**.
Section 11 – Declaration

(a) I/We declare that the information contained in this form and accompanying enclosures represents a “fair presentation” of the risk.

(b) I/We believe that the level of insurance requested in Section 7, and/or the amount of funding requested in Section 8 is sufficient to pursue the claim to the conclusion of a fully contested trial, unless otherwise stated.

(c) I/We agree to be bound by TheJudge’s Terms of Business, as set out below.

<table>
<thead>
<tr>
<th>Signed (client)</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Print name</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Signed (lawyer)</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Print name</td>
<td></td>
</tr>
</tbody>
</table>
The Judge Terms of Business

The following Terms of Business set out what you can expect from us and what we expect from you when agreeing to handle your application for legal insurance and/or third party litigation funding. This document contains important information. Please read it carefully.

References to “we”, “us” and “our” are references to The Judge Limited, References to “you”, “your” and “yours” are references to you and your legal representative. References to “provider” or “providers” are references to both legal expenses insurers and litigation funding companies. References to “litigation” include arbitration or other legal proceedings.

This document supersedes any agreement with us previously in force in relation to this application, with the exception of any Non-Disclosure Agreement or Confidentiality Agreement signed by us. Please contact us immediately if there is anything in these Terms of Business that you do not understand or with which you disagree.

Our Company

We conduct business through The Judge Limited which is a subsidiary of The Judge Group Holdings Limited. Our Registered Office is Amelia House, Crescent Road, Worthing, BN11 1QR. Our company Registration Number is 03941392. Our FCA Reference Number is 309696.

Our Regulation

The Judge Limited is authorised and regulated by the Financial Conduct Authority (‘FCA’) to carry out insurance mediation activities. You may check our details with the FCA. Our FCA number is 309696.

The Judge Limited is regulated and authorised to provide advice on legal expenses insurance products. Where we provide a personal recommendation in relation to your insurance options, we will provide you with a written statement of your understanding of your insurance demands and needs, based upon the information provided before concluding an insurance policy.

If we recommend an insurance policy to you, we will confirm why we believe the proposed cover to be suitable in satisfying your insurance requirements. It is important that you tell us if any of the information contained within such a statement is incorrect.

The Judge is not regulated to, and is not purporting to, provide financial advice when sourcing litigation funding. Therefore, we cannot and do not recommend particular funding products.

Our Relationship with You

We are a broker who will act on your behalf to source litigation insurance (sometimes referred to as After the Event Insurance or ATE insurance) to insure legal expenses incurred in connection with a legal dispute. We can also arrange litigation funding in order to finance legal expenses incurred in connection with a legal dispute.

Our Approach to Market for Litigation Insurance

We will tell you which providers we will be approaching. In order to proceed in a timely fashion, we may proceed to contact providers immediately upon receiving these signed Approaches to Terms of Business and confirm to you the providers which we have approached thereat. If you require confirmation of the identity of the providers in advance, please inform us by way of the covering correspondence.

If there are any providers that we have not approached with your application, but that you feel should be considered, please let us know as soon as possible.

We will generally seek to simultaneously introduce the proposal to several providers on your behalf. Whilst we may not approach every provider in the market with your application, we will typically consider what we reasonably believe to be a sufficiently large number of providers to enable us to make an informed choice of the most appropriate, and they are fully aware of the proposal from the market.

If we recommend the approach to a single provider initially with several others being approached simultaneously thereafter, if an acceptable offer is not presented.

Our Approach to Market for Litigation Funding

If you require litigation funding in order to finance legal expenses incurred in connection with a legal dispute, we may arrange a proposal to a market which provides litigation funding.

We will generally introduce the proposal to one or two hand selected providers on your behalf. We will not introduce the proposal to several providers on your behalf. You will not receive advice or a recommendation from us regarding the suitability of any offer of litigation funding. You are free to approach other litigation funders should you wish to compare terms.

Timescales

In the absence of any specific deadlines or urgency, we would expect to receive initial formal responses from the participating providers within 10 working days of receipt of the application.

Whilst this is our target turnaround time, if the case is particularly complex or requires an unusually high level of capacity, it can take longer for the providers to complete their assessment. If at any stage we believe that the 10 day target is unrealistic, we shall inform you at the earliest opportunity and will provide a more realistic timescale, if possible.

Our Earnings

As your chosen intermediary, we may earn income in a number of ways.

a) We may charge an application fee at the outset, in order to process the application;

b) We may earn a commission payment from the selected provider(s); and/or

c) We may earn a commission from time to time on additional fees charged by providers during the application process. The additional fees may give rise to a conflict of interest between you, us and the provider concerned. We will take care to ensure that such conflicts are properly managed so we can continue to act in your best interests.

You have the right to ask about our remuneration as a result of broking insurance on your behalf.

Your Obligation to Disclose Information

During the application process, you are under a duty to make a “fair presentation” of the risk. In doing so, you must disclose every material circumstance which you know, or ought to know, or disclose such information which provides the receiving party with sufficient information to enable the receiving party to judge the need for further enquiries into those material circumstances.

All material facts that are disclosed must be substantially correct and every material representation made in good faith.

If you are not an individual, the scope of what you know or ought to know extends to what is known to individuals who are in a position to influence your senior management team, or any parties that are responsible for your insurers.

If you are in doubt as to whether something constitutes a material fact, you should disclose it.

If you fail to disclose a material fact, it may affect how claims are settled under the insurance policy or may render it invalid and/or breach the litigation funding agreement.

Reporting to the provider.

Once an litigation insurance policy and/or litigation funding agreement is in place, there will be an ongoing obligation to report certain events to the providers and/or obtain the providers’ consent prior to undertaking certain steps in the litigation, including but not limited to commencing proceedings or rejecting/making an offer of settlement.

We strongly recommend that you take time to familiarise yourself with the relevant policy/agreement’s reporting requirements.

Please ensure that all reporting is made directly to the provider to avoid delay.

Insurance Policies

The relationship between you and an insurer is governed by the insurance policy. It is imperative that you read and fully understand the terms and conditions of the insurance policy and accompanying literature.

Claims under litigation insurance policies

Any claim or circumstances which may give rise to a claim should be notified directly to the insurance company without delay. Failing to comply with claims notification procedures may result in the insurer refusing to admit the claim. The policy terms and conditions will describe the claims notification procedures in detail. If you are unsure about any aspect, please contact us immediately.

Litigation Funding Agreements

The relationship between you and a funder is governed by the Litigation Funding Agreement (‘LFA’). It is imperative that you read and fully understand the terms and conditions of the LFA. It is often appropriate for you to receive independent financial and/or legal advice before entering into the LFA.

The LFA may contain obligations on you to provide complete and accurate information to the funder when the LFA is entered into and throughout the course of the LFA. It is important that all statements made on the application form and within the accompanying documentation are full and accurate to the best of your knowledge.

Pre-LFA agreements

Pre-LFA agreements are sometimes executed between clients and funders in advance of signing the final LFA. These are sometimes referred to as Conditional LFFs or Heads of Terms and these may also contain continuous disclosure obligations preceding the execution of the LFA.

Non-Circumvention and Non-Disclosure of Quotations

You are entitled to approach, whether directly or by another broker/agency, any provider whom we have not approached on your behalf.

Where we have approached providers in relation to your application, you agree to our exclusive instruction in relation to that provider. You will not approach or instruct any other broker/agency to approach the same provider, or approach that provider directly, without our consent unless our instruction has been terminated in accordance with the termination provisions within this agreement.

You will not disclose information about the offers produced by providers we have approached on your behalf to any third parties without our consent. In some cases, such disclosure may constitute the breach of the provider’s own terms and conditions.

Your Legal Representatives Regulation

Under the Financial Services and Markets Act 2000 and other associated regulations, anyone who carries out insurance mediation activities must either be authorised by the FCA or fall within the scope of an exemption. Insurance mediation activities include (but are not limited to) dealing in, arranging, assisting in the administration and performance of and advising on contracts of insurance.

Therefore, if a solicitor or other legal representative is arranging ATE insurance on your behalf (regardless of whether they are making a formal recommendation regarding a particular policy), the solicitor or legal representative requires FCA approval or an exemption.

There is an exemption for solicitors under the Financial Services and Markets Act 2000, provided that certain requirements are met, including that the insurance mediation activities are ‘incidental to the provision of professional services’. In order to qualify for the exemption, the solicitor firm needs to be listed on the FCA’s Exempt Professional Firm register (https://register.fca.org.uk/). For more information regarding this, please contact us.

Insurer Security

Where we broker an insurance policy, we cannot and do not guarantee the solvency of the insurance company or insurance intermediary, nor do we rate, assess or approve insurers so your ability to enforce your legal rights or seek compensation may vary.

If you have any concerns about the insurers we are approaching to provide cover, please let us know. We will take care to ensure that such conflicts are properly managed so we can continue to act in your best interests.

You have the right to ask about our remuneration as a result of broking insurance on your behalf.

The relationship between you and your insurer is governed by the insurance policy. It is imperative that you read and fully understand the terms and conditions of the policy and accompanying literature.

The policy terms and conditions will describe the claims notification procedures in detail. If you are unsure about any aspect, please contact us immediately.

Litigation Funding Agreements

The relationship between you and a funder is governed by the Litigation Funding Agreement (‘LFA’). It is imperative that you read and fully understand the terms and conditions of the LFA. It is often appropriate for you to receive independent financial and/or legal advice before entering into the LFA.

The LFA may contain obligations on you to provide complete and accurate information to the funder when the LFA is entered into and throughout the course of the LFA. It is important that all statements made on the application form and within the accompanying documentation are full and accurate to the best of your knowledge.

Pre-LFA agreements

Pre-LFA agreements are sometimes executed between clients and funders in advance of signing the final LFA. These are sometimes referred to as Conditional LFFs or Heads of Terms and these may also contain continuous disclosure obligations preceding the execution of the LFA.

Non-Circumvention and Non-Disclosure of Quotations

You are entitled to approach, whether directly or by another broker/agency, any provider whom we have not approached on your behalf.

Where we have approached providers in relation to your application, you agree to our exclusive instruction in relation to that provider. You will not approach or instruct any other broker/agency to approach the same provider, or approach that provider directly, without our consent unless our instruction has been terminated in accordance with the termination provisions within this agreement.

You will not disclose information about the offers produced by providers we have approached on your behalf to any third parties without our consent. In some cases, such disclosure may constitute the breach of the provider’s own terms and conditions.

Your Legal Representatives Regulation

Under the Financial Services and Markets Act 2000 and other associated regulations, anyone who carries out insurance mediation activities must either be authorised by the FCA or fall within the scope of an exemption. Insurance mediation activities include (but are not limited to) dealing in, arranging, assisting in the administration and performance of and advising on contracts of insurance.

Therefore, if a solicitor or other legal representative is arranging ATE insurance on your behalf (regardless of whether they are making a formal recommendation regarding a particular policy), the solicitor or legal representative requires FCA approval or an exemption.

There is an exemption for solicitors under the Financial Services and Markets Act 2000, provided that certain requirements are met, including that the insurance mediation activities are ‘incidental to the provision of professional services’. In order to qualify for the exemption, the solicitor firm needs to be listed on the FCA’s Exempt Professional Firm register (https://register.fca.org.uk/). For more information regarding this, please contact us.

Insurer Security

Where we broker an insurance policy, we cannot and do not guarantee the solvency of the insurance company or insurance intermediary, nor do we rate, assess or approve insurers so your ability to enforce your legal rights or seek compensation may vary.

If you have any concerns about the insurers we are approaching to provide cover, please contact us immediately.
Funder Security
We cannot and do not guarantee the solvency of any litigation funder. We do not rate, assess or approve the financial security of any funders.

Maintenance (Champerty)
The litigation funding market is relatively new and has emerged following case law which has restricted the application of the doctrine of maintenance (and champerty) which had previously prevented funders with no prior connection to the litigation from funding legal costs, without exposing themselves to unlimited adverse costs.

However, the doctrine of maintenance still exists and TheJudge cannot provide any assurance that any particular funding agreement will not contravene the doctrine of maintenance either now or in the future.

This is still a developing area of law and it is possible that test cases will be brought in the future which could affect the legality of any specific litigation funding agreements.

One important factor for the courts to consider when determining whether a funder has breached the doctrine of maintenance is the level of control which the funder exerts over the litigation. It is important that you retain ultimate control of the decisions in the litigation albeit the funder will want to be informed of developments and settlement discussions. The LFA may contain a provision for the funder to withdraw funding if the case does not progress favourably, in order to minimise the funder’s loss.

Confidentiality
All information about you provided in support of this application will be treated as private and confidential.

Privilege
Arranging litigation insurance and/or litigation funding will necessarily involve information being provided to us which is subject to litigation privilege and/or legal professional privilege. We will in turn share this information with the providers which we have selected for inclusion in our active search of the market.

Whilst this information will be shared with participating providers on the expectation that it will remain privileged from disclosure, we cannot guarantee that this will be the case and therefore if you have any concerns regarding this issue, please contact us.

Please note it is possible for the opponent to successfully apply to the court for disclosure of the litigation insurance policy or litigation funding agreement albeit the courts have demonstrated sensitivity towards ordering disclosure of prejudicial aspects of these documents during live proceedings.

Data Protection
The only personal information about you which we will retain will be that provided by you in the course of seeking insurance and/or funding. Under the General Data Protection Regulation (EU) 2016/679, private customers have the right to see any personal information which we hold in our records. If you have any queries, please do not hesitate to contact us.

Termination
This agreement can be terminated by either one of us giving 3 days’ written notice to the other.

If an litigation insurance policy and/or litigation funding arrangement has been executed prior to termination of this agreement, we reserve the right to retain any fees, brokerage or entitlement to fees or brokerage which may become payable following termination. All obligations to pay us brokerage on deferred insurance premiums or contingent third party funding success fees in accordance with the “Our Earnings” section of this document will survive the termination of this agreement.

If an insurance policy and/or litigation funding arrangement has not been executed prior to termination of this agreement, but you later execute an insurance policy and/or litigation funding arrangement with a provider that we have approached on your behalf, we reserve the right to charge a reasonable fee for introductory services which might equate to the full brokerage due had this agreement not been terminated.

Complaints
We aim to provide the highest level of customer service possible, at all times. That said, if you wish to make a complaint about our services, we do have a formal complaints procedure. In the first instance, you should contact us directly either in writing or by telephone. If you are contacting us in writing, please address your complaint to:

The Complaints Officer
TheJudge Limited
6 Bevis Marks
London
EC3A 7BA

Or, alternatively, you can call us on 0845 257 6058.

If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, explain what you need to do (if anything) and update you as to how your complaint is progressing.

If we cannot resolve your complaint straight away, we will acknowledge its receipt promptly and arrange for a senior representative to investigate the matter and provide you with a response.

If the complaint relates to our role as an insurance intermediary and we are unable to resolve the issue, you may be entitled to refer the matter to the Financial Ombudsman Service (‘FOS’). If you are eligible, we will provide you with details of how to refer to the FOS when we send you our final written response or at 8 weeks after receipt of your complaint (whichever is the earliest).

Limitation of TheJudge Liability
We will not be liable to you for any direct or indirect losses, damages or costs or expenses incurred or suffered by you as a result of us or in connection with any service that we provide to you hereunder unless directly caused by or attributable to our negligence, wilful deceit or fraud (or that of our directors, officers or employees).

Our liability for losses caused by our negligence is hereby limited to £5million. There is no limitation of liability in relation to any losses caused by wilful deceit or fraud (or that of our directors, officers or employees).

Governing Law and Jurisdiction
These Terms of Business and any dispute or claim arising out of or in connection with the same or the subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with English law.

The parties irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).