

Willis Limited, part of the WTW group, registered address, 51 Lime Street, London, EC3M 7DQ, who are authorised and regulated by the Financial Conduct Authority under firm reference number 310186 acts as a co-manufacturer of the product alongside **Helvetia Global Solutions Ltd** the insurer.

For our role in designing, arranging and distributing this insurance, we receive remuneration in the form of commission paid to us by the insurer. This commission is included within the premium you pay — it is not an additional charge added to your premium.

As co-manufacturer, we have assessed this remuneration as part of the product's fair value assessment under the FCA's product oversight and governance rules. We are satisfied that it is consistent with the product offering fair value to customers and with our obligations under the FCA's Consumer Duty.