

Endorsement No. 1

Insured – The claimants in the **Dispute**

Policy Number - 880QICC2020.01.072020

1. The **Insurer** confirms that this **Policy** is non-voidable and non-cancellable and any claim made against it will be honoured in full irrespective of any exclusions or any provisions of the **Policy** or of the general law, which would have otherwise rendered the **Policy** or the claim unenforceable or entitled the **Insurer** to avoid, rescind, discharge, cancel or vitiate the **Policy** or avoid, reduce, exclude or deny cover or otherwise repudiate liability under the terms of the **Policy**. However, if any payment is, or has been made, under this **Policy** which would not be paid due to a condition or exclusion of the wording, the **Insurer** reserves the right to reclaim such costs directly from the **Insured** and/or the **Representative**.
2. The **Insured** irrevocably authorises and instructs the **Insurer** to pay, and the **Insurer** agrees to pay, any claims payment to the **Opponent** by paying such claims payment to the **Opponent's** solicitor's bank account. No instruction whether by the **Insured** or by any other person other than the **Opponent's** solicitor to make payment to any other entity or account shall be honoured by the **Insurer**.
3. The arrangements contained in this endorsement shall continue to apply notwithstanding the liquidation or insolvency of the **Insured** or the **Insurer**.
4. No material changes to the terms of the **Policy** which limit the cover available to the **Insured** (including but not limited to reductions of the **Limit of Indemnity**, reduction of the risks covered, or widening of the exclusions) shall be made without the written consent of the **Opponent** as well as of the **Insured**.
5. The parties to this **Policy** agree that irrespective of any other provisions of the **Policy** the terms of this endorsement and this **Policy** are intended to benefit the **Opponent** and may be enforced by the **Opponent** directly pursuant to the provisions of the Contracts (Rights of Third Parties) Act 1999. No other third party is entitled to the benefit of or to enforce any term of this endorsement under any provision of the Contracts (Rights of Third Parties) Act 1999 or otherwise.

All other terms and conditions remain unchanged.

Signed: 

Rocco Pirozzolo

Underwriting Director of Harbour Underwriting Limited (trading as "Quantum Legal Costs Cover" and "QLCC") for an on behalf of Hamilton Insurance DAC

Dated: 14 July 2020