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Oval Newsletter

Winter 2008



Oval acquires healthcare specialist

By Covered correspondent Madelaine Bennett

Healthcare is high on the agenda for many companies and Oval's recent ReWard survey highlighted how much employees value health cover. Private Medical Insurance is important; not only helping to make employees feel appreciated, but also providing timely treatment which can speed up recovery.

With the recent acquisition of UMS Ltd (United Medical Services) Oval has brought market leading healthcare expertise into the group and has established a dedicated Oval Healthcare division.

Tom Burfitt, Divisional Director at Oval Healthcare says "One key client service issue within our industry is that many advisors are not wholly independent and are consequently unable to compare all equivalent levels of cover. The fundamental

approach for UMS, and now Oval Healthcare is to give independent, impartial advice. One of our core values is that because we are not tied to insurers we can give genuine whole market advice.

Another clear benefit of independence is if a client already has the best provider for their needs. By working to ensure preferential terms or enhanced benefit levels we can help even when clients stay with their existing provider.

We also believe that the industry needs to hold up its hands and acknowledge that, independent or not, the standard of service generally can be poor; across the board the industry needs to sharpen its approach.

For us, service means focusing on details as well as larger issues. We pay as much attention to explaining small print and levels of cover as to initial negotiation. In our opinion, these are the

cornerstones of good service for the industry.

It is often said you never know how good your broker service is until you make a claim. As with all insurances, in our sphere, a good broker should have close relationships with medical experts in all fields to best represent clients, help resolve claims swiftly and arrange specialist advice on complex issues such as absenteeism and sickness management."

With many healthcare policies renewing around 1 April, now is the time to benchmark current arrangements. If you are thinking about introducing medical insurance, or you want to review your current deal, call Tom Burfitt on 01253 600 300 or email tom.burfitt@oval17.theovalgroup.com, or call Matt Millard on 01454 778 700 or email matt.millard@oval16.theovalgroup.com

The end of a busy year

By Jeff Herdman,
Group Managing
Director, Oval



2007 was a very busy year for Oval as we made 15 acquisitions, and as we move into 2008, things look set to be just as busy.

We have made two further strong acquisitions in Ipswich and Essex (A J Cook Insurance Brokers Limited and FMW Risk Services Limited), bringing us a new Eastern region. As ever, we continue to be committed to acquiring only the very best independent brokers, who share our passion for delivering excellent client service.

Last November we established a new healthcare division and we have also recently launched our new mortgage service, devoted to advising clients on their mortgage requirements. We know that these additions will be of benefit to our clients, providing an even more rounded service and increased expertise.

In December we were also proud to be placed in the Sunday Times Virgin 2007 Fast Track 100 league table being named as one of Britain's 100 fastest-growing private companies. We know that growth can only happen as long as we maintain excellent relationships with our clients and deliver what our clients expect of us.

We would like to wish all our clients a prosperous 2008 and very much look forward to working with you throughout the year.

To find out more about what Oval can do for your business, call Jeff Herdman on 0121 606 0660 or email jeff.herdman@oval3.theovalgroup.com



CASE STUDY

Giving insurance due credit

By Covered correspondent Melody Duncan

Insurance to cover bad debts is not always at the top of a company's agenda. But if the worst happens and a company finds a client is unable to pay, credit insurance can be a godsend.

Jonathan Smith, Oval's Divisional Director for Credit Insurance says "It's a sad fact that with the expected downturn, we are likely to see more and more companies reneging on their outstanding debts. Any company that relies on invoices being paid should consider credit insurance as a way to protect against this problem."

Oval client Grayson Automotive Services Ltd supply parts and services to the bus, coach, truck and specialist vehicle market. The company had only recently transferred its credit insurance arrangements away from a bank scheme when one of its clients went into what appeared to be pre-packaged administration which came completely out of the blue. The outstanding balance was over £170,000. What's more, since the parts had already been installed into the end product and that end product had been sold there was no way of reclaiming supplies under their T&Cs of sale.

Fortunately, Oval was able to help Grayson Automotive claim back 90% of the net debt

within 60 days of their buyer's failure.

Bernard Szypulski from Grayson Automotive said "As a supplier, it's always a worry that clients won't be able to pay for products they've ordered. Luckily our philosophy means we use credit insurance to save ourselves from difficult situations such as those experienced recently. The information and protection provided is invaluable in such uncertain times".

The information and protection provided is invaluable in such uncertain times

Jonathan continues "When a company experiences a bad debt, that cost comes straight off the bottom line, meaning that if, for example, they work to a 10% profit margin, if they have £100k of bad debt, they'd need to make £1 million in new sales to recoup that. We were delighted to be able to help Grayson Automotive avoid such a situation."

To find out more about credit insurance contact Jonathan Smith on 0121 237 1760 or email jonathan.smith@oval3.theovalgroup.com

CASE STUDY

The captive option

Most businesses do not realise there is an alternative to traditional insurance that can save money and still encourage proactive risk management. For companies that have typical premiums over £250,000 or that have difficult to insure risks, that alternative is a captive.

Bob Powell, Corporate Technical Director at Oval explains "A captive is an in-house self-insurance vehicle. Captives not only reduce cost, they also cover risks that aren't available in the traditional insurance market at realistic prices, and have access to competitive reinsurance markets.

When publishers Midland News suffered a theft, their insurance premiums rocketed. By establishing a captive, they immediately saved over £200,000 in premiums. Since owning a captive by its nature promotes better risk management, over three years, the captive actually profited £1 million."

David Hughes, Financial Director from Midland News said "It was great to take responsibility for our insurance, and careful guidance from Oval meant we always knew when to reinsure and when to cover the risk ourselves which has meant a huge difference to the bottom line."

To find out more contact Bob Powell on 01159 371 218 or email robert.powell@oval2.theovalgroup.com

Oval voted Credit Insurance Broker of the Year



Oval's Credit Insurance team is proud to have won the Association Of British Insurers' (ABI) Credit Insurance Broker of the Year 2007 award. The award aims to promote and recognise high standards in the industry.

Jonathan Smith said "We are extremely pleased to have won; our team is committed to providing a very high level of service to our clients and this award is recognition for all the hard work."

Shaun Purrington from the ABI Trade Credit Committee said "We hope to see more businesses following Jonathan Smith and his team's lead – he sets an excellent example. The testimonials provided by his clients as part of the judgement criteria spoke for themselves."



Jonathan Smith, pictured right, receives the award

67% of businesses not aware of new Energy Performance Directive

Nearly 50% of the UK's energy consumption comes from our 2 million commercial buildings; because of this, improving the energy usage of existing buildings is a major concern.

To address this, the government is introducing a new directive to make our buildings more energy efficient. In line with the European Directive for the Energy Performance of Buildings (EPBD) almost all commercial properties will soon require an Energy Performance Certificate (EPC).

Greg Spiteri, Business Development Director for Oval's property team asks, are businesses ready?

Greg says "A survey by Royal SunAlliance in November of last year, found that only 33% of businesses were aware of EPCs. Of those, a further third were unaware of the potential for fines of up to £5,000 if non-compliant."

EPCs record how energy efficient a property is with a rating of energy efficiency and carbon emissions from A to G.

This means that prospective buyers and tenants can see

information on the energy efficiency and carbon emissions from their building and consider fuel costs and the environment as part of their investment.

The legislation will be phased in between April 2007 and January 2009 and those that are not prepared will find themselves missing out.

Aside from significant fines that can be incurred from not having an EPC, those without them may also find they have difficulty in renting or selling

their property. Many prospective tenants and buyers have their own environmental targets so are far more likely to choose a building with an EPC rating, meaning that those without, risk staying empty while their neighbouring buildings quickly find occupiers.

For help and advice contact Greg Spiteri on 01582 394 538 or email greg.spiteri@oval2.theovalgroup.com



Alyson Pepperill appointed to the board of the Institute of Risk Management

Oval is pleased to congratulate London based Client Projects Director, Alyson Pepperill on



her recent appointment onto the board of the Institute of Risk Management (IRM). The IRM is the UK's leading risk management professional education and training body.

Through this appointment, Alyson will be at the forefront of new developments and training and will bring that knowledge to the Oval team and in turn to Oval's clients.

For advice on any aspect of strategic risk management, contact Alyson Pepperill on 07824 492665, email alyson.pepperill@oval1.theovalgroup.com or contact Oval's Risk Services Director, Neil Hodgson on 01924 433 136 or email neil.hodgson@oval1.theovalgroup.com

New legislation refocuses the need for health and safety provision

By Covered correspondent Melanie Wilson

In July 2007 the government introduced new legislation on corporate liability for work-related death.

This can sound pretty daunting, so in response Oval has been working with its clients to make sure that everyone is prepared.

Gross failing in the management of health and safety that has fatal consequences has always been an offence, but prosecutions have traditionally proved almost impossible, due to difficulty in proving blame. The Corporate Manslaughter and Corporate Homicide Act removes some of the perceived obstacles to bringing a successful prosecution.

The Act also means that if an organisation is found guilty

of an offence, they are liable for an unlimited fine and a publicity order, meaning the organisation must publicise details of its conviction and fine. This means not only do they need to deal with the tragedy, but also financial and public perception issues.

In reality, most employers do provide reasonable standards of care for their workers. However, it is crucial for managers to maintain a vigilant eye. There are many actions a company can take to make sure it has good practise in health and safety. By using methods such as an independent audit and review, Oval works with clients to develop bespoke health and safety risk prevention and

monitoring policies. These measures, which identify the individual needs of a company, mean that companies can rest assured that they are acting responsibly and complying with the new legislation.

To find out more about how Oval can help, contact Neil Hodgson on 01924 433136 or email neil.hodgson@oval1.theovalgroup.com



Major pension changes for 2012

By Paul Cooper, Midlands Sales Director, Oval Financial Services

The recent Queen's Speech for 2007, written by Gordon Brown, confirmed that the most radical proposals for UK pension provision for many years will be confirmed in 2008 and will come into force in 2012.

Gordon Brown has said that "A bill will place a duty on every employer to contribute to good quality workplace pensions for their employees." Through the Pensions Bill 2007 the Government will implement a new National Pension Savings Scheme ("NPSS").

So what will this mean?

- The Government plans to create a simple, low cost, centrally managed pension plan.
- The plan is aimed at people who do not currently have access to good quality workplace pensions – generally this will be those on moderate to low incomes.
- "Auto enrolment" into the NPSS will apply to every employee in the UK, aged between 22 and state pension age. This means that everyone will be automatically included in the scheme unless they specifically elect to opt out, or if their company has been made exempt because of their existing pension provision.

How will the NPSS affect existing company pension provisions?

- A simple test will measure the quality of each existing plan.
- The existing plan could then operate instead of, or alongside NPSS.
- If a company wishes to keep its existing plan, the plan will need to be on equal or better terms than the NPSS in order to be approved.



Essentially, what this means is that if you are an employer in the UK, you will need to ensure that either your existing pension arrangements are equal to the NPSS, or you will need to adopt NPSS proposals.

The plan can most definitely be a positive thing, but companies do need to make sure they are ready. Oval will be working with clients to review their existing pension arrangements to make sure that everyone is well prepared, and to offer help and guidance on the new NPSS standards.

To find out more about what NPSS might mean for your company, contact Paul Cooper at Oval on 0115 937 1307 or email paul.cooper@oval2.theovalgroup.com

Managing Inheritance Tax Liability

More than ever before, people are looking to find ways in which they may be able to reduce their liability for Inheritance Tax so that they can pass their assets meaningfully onto their families.

Worries about IHT often relate to the value of a home, as was the case for one of Oval's clients, who faced significant liability in this respect. Making gifts is the main way round inheritance tax. If you make a gift and survive for seven years, no inheritance tax is payable on the gift value. But in this particular case, the gifting of assets was not possible as the client was not certain to survive for seven years.

In answer to this, Oval devised an effective solution



for the client, which involved the outright sale of their house to their children at current market price. The proceeds from the sale were then invested into an Enterprise Investment Scheme (EIS), taking up the

lowest risk structures available at that time.

Subject to the investment being held for two years, it became exempt from IHT, being deemed legitimately outside the client's estate. Furthermore, the

EIS also had additional tax saving benefits.

Oval was able to help further reduce the value of the client's estate by helping to arrange Personal Pensions for their grandchildren. The contributions for these pensions came from surplus regular income from the client's own substantial pension plans, which meant they were removed from the estate and the auspices of IHT. Happily, these contributions also benefited from Basic Rate Tax Relief.

For help and advice on how you may be able to reduce your liability for Inheritance Tax, contact Paul Butler on 0115 937 1329 or email paul.butler@oval2.theovalgroup.com

CASE STUDY

The benefit of benefits

In spring 2006, we told you how Barrett Steel, the largest independent general steel stockholder in the UK with over 1000 employees, wanted to move away from their standard benefits package and implement a flexible benefit scheme. The scheme was intended to improve employee retention rates and benefit awareness and to add more flexible benefits that had been requested in employee surveys.

Ashley Heeley, Group HR Director at Barrett Steel worked with Judi Miller, Leeds Sales Director for Oval Financial Services and together they implemented a flexible benefit scheme this time last year. In the first year (2007) the scheme gave staff the option to select:

- additional pension provision,
- life cover,
- private medical,
- critical illness,
- childcare vouchers,
- dental insurance

Continuing its development, in the second year Ashley and Judi reviewed the package, and

based on feedback from staff, introduced further discounted benefits in addition to those introduced last year:

- Shopping vouchers providing up to 8% discount on supermarket shopping,
- Discounted mobile phone tariffs,
- Eye care vouchers giving significant savings while looking after eyes,
- Health cash plan to help with everyday healthcare costs

Employees were allowed to choose any mixture of benefits that they wanted and by asking them to make a conscious decision, this improved people's awareness of the benefits package as a whole.

Ashley Heeley said "The scheme received very positive feedback from our employees and after this first year review, we hope the additional benefits we have added will receive all the more positive feedback."

Debby Hannaford, ReWard Director at Oval said "We

wanted to develop a package that provided something different, gave choice and would provide real savings in terms of sick days and staff retention. With this package, I think that this has been achieved."

For more advice about flexible benefits, contact Debby Hannaford on 07717 802519 or email debby.hannaford@oval2.theovalgroup.com



Reward health check relieves benefit bewilderment

As we have previously reported in *Covered*, a recent Oval survey revealed that only 24% of employees understood how their benefits work.

These findings are very likely to mirror those of the wider workforce. So, how much does your company really understand about employee's attitudes to benefits?

To answer this question, Oval has put together the ReWard health check, offering free online employee surveys to allow companies to gauge employee awareness. If, as Oval predicts, this is often low, Oval can work with companies to improve their communications.

Methods of communication are usually via paper but 70% of respondents prefer to use the internet to learn about their benefits. This mismatch is just one area where Oval can offer strategies and solutions to help break down the communication barrier. Other advice includes information on statements outlining the actual financial value of the benefit and on how to make the most of what's on offer.

Helping employees gain a better understanding of the benefits available can lead to rejuvenation of entrenched attitudes, an increase in morale and a better return for the companies on their investment.

Details of the online ReWard health check are available from Debby Hannaford on 07717 802519 or at debby.hannaford@oval2.theovalgroup.com.





Club Insurance: the personal touch

For club officials, arranging club insurance can be quite a daunting task. With increasing legislation for staffing, HR, health and safety and licensing it can be difficult to know what a club needs to insure against. This can be even more difficult for those club officials whose full-time jobs and other commitments mean that their time spent managing club business is quite limited. But club insurance is vital. Each year, around one in four clubs need to make a claim, with issues ranging from injuries in inadequately lit car parks to lead stolen from club roofs.

When Oval acquired Martin & Pethard in 2007, its associated company Premier Club Insurance Services Limited also became part of the Oval group. Premier Club Insurance is a specialist insurance product, designed for clubs and tailored to the particular issues that they may face.

Oval has a team of regionally based club insurance experts focusing on this product, something which is quite unusual in the industry. This approach means that they visit club premises and understand face to face their particular needs and issues.

To arrange for one of Oval's experts to visit your club please call 0121 606 0660 or email premierclub@oval3.theovalgroup.com



Oval launches new mortgage division

The Oval group is very excited to launch a new service devoted to advising individuals on their mortgage requirements.

Oval's Billy Johnson, who is spearheading the initiative says "A high quality mortgage advisory service is something Oval has long been keen to establish. Our service will compliment the existing Private Client divisions within both Oval's Insurance Broking and Financial Services sectors and will provide specialist advice on all types of residential borrowing and personal debt, as well as commercial mortgages."

Oval Mortgage Services will help individuals to think creatively about the use of personal debt and mortgages



Billy continues "Oval Mortgage Services will help individuals to think creatively about the use of personal debt and mortgages, which will in turn help them to ensure that property transactions bring the maximum value, with the minimum cost. Companies that provide this bespoke service become asset managers of debt, which is a highly effective concept."

With the FSA's new 'treating customers fairly' initiative, and Oval's continued commitment to customer service, Oval has taken the logical step of advising clients on the full spectrum of personal finance in order to ensure that the best advice is given in every circumstance.

Billy says "Managing assets and debts together brings a holistic and comprehensive view of an individual's finances, and broadens Oval's advisory capacity with clients. If you combine our approach with the increasingly stringent lending criteria in the wake of the 'credit crunch' and the increased cost of borrowing generally over the past year, it is clear that anyone thinking of remortgage or purchase would benefit from speaking to a specialist who can help them best assess their options."

Oval Mortgage Services provide advice on all types of mortgages including residential, commercial, buy to let portfolios, and offset.

To find out more about the service, call Billy Johnson on 0116 254 6221 or email william.johnson@oval2.theovalgroup.com

CASE STUDY



A totally bespoke insurance need

Some professions carry more risk than others, and for those where risk is an innate part of the job, companies will often employ extra safety counter measures. As you might well imagine, safety has always been at the heart of the Industrial Rope Access Trade Association (IRATA), and the governing body has come to be known as an international benchmark for good standards.

Staffordshire based company Total Access is one of the UK's leading Industrial Rope Access specialist companies and is a long standing member company of IRATA International. For the staff, no two days are the same. One day they may be attached to the outside of a Heathrow control tower and another they might be on the face of Big Ben itself, as recently happened when a team of technicians abseiled down the clock face, to ensure the pristine condition of Big Ben for the 150th anniversary in 2009.

Due to the nature of the work, Total Access has very specific insurance requirements and needs a very strong, cost effective insurance package. All this means the company needs to work with an insurance broker who can be very flexible in putting together a competitive package.

Total Access's work, initially, appears to be very high risk, but strict controls and safety measures mean the risks are far lower than they might seem. This meant that as long as Oval took time to properly assess the genuine risks, they could put together a full and very competitive insurance package.

John Proudfoot, Director of Oval's Sheffield office said "Any company that works closely with IRATA, must work to high standards and ensure risks are carefully managed. Also, if incidents do happen, they have to be reported to IRATA. Using that data we have been able to see that industrial rope access is 6% safer than the construction industry as a whole and so we've been able to insure accordingly."

Richard Hinckley, Commercial Director of Total Access said "Oval has always taken a great interest in our business and most importantly have taken the time to understand our business, which is vital especially because our insurance requirements are so unique."

To find out more about the service, call John Proudfoot on 0114 290 1130 or email john.proudfoot@oval1.theovalgroup.com

Cutting the cost for the HVCA

Oval has been working with another members association with equally valuable results. Working with the Heating and Ventilation Contractors Association (HVCA), Oval has created an insurance facility exclusively for its members. By closely assessing the HVCA's claims experience, the Oval team has developed an exclusive package with main provider Norwich Union that can reduce premiums significantly.

Because HVCA members have regular third-party inspection and assessment to ensure technical and commercial competence, Oval were able to design the product to specifically reward their risk management and professionalism. This allowed the developed package to combine a broader, more flexible range of cover.

Murray Torrible, Director of Torribles Special Risks* said; "Historically, claims information has been difficult to gather, meaning competitive packages were difficult to put together. Previous risk analysis relied on data from the whole construction industry, but our

research showed that this didn't reflect HVCA claims."

Bruce Kirton, Chief Executive of HVCA subsidiary Welplan said "It has long been an unfortunate fact that HVCA members have had their insurance premium assessments bracketed in with the rest of the construction industry, even though our claims were generally considerably lower.

Now we have a product that brings significant savings to our members

Now we have a product that recognises this and brings significant savings to our members. Murray and his team have been a joy to work with to make this happen."

To find out more about how Oval can help and advise your association, contact Murray Torrible at murray.torrible@torribles.co.uk

*Torribles Special Risks is a Division of Oval Insurance Broking Limited.



Thank you for your feedback

In the last issue of *Covered* we asked for your opinion on the newsletter and its value to you.

We would like to thank everyone who responded; feedback is vital in helping the *Covered* team to ensure the publication remains relevant and interesting. All completed questionnaires received were entered into a prize draw and the winner selected at random was Cliff Lee of Hopewells Ltd, based in Nottingham. Cliff received a luxury food hamper.

If you didn't respond last time, or if you have more opinions to offer, another questionnaire is included in this issue and as ever, the team is very keen to hear your views.

If you would like to let us know your thoughts on *Covered*, please email louise.hendy@oval2.theovalgroup.com

OVAL

Please let us have your feedback on *Covered*

We are always keen to develop our communications materials to ensure they remain relevant and interesting to you. We would very much appreciate your feedback on the *Covered* newsletters via this short questionnaire.

All completed questionnaires received by the 26 October will be entered into a prize draw and the winner selected at random will receive a luxury food hamper.

To reply by post, simply seal and return (postage is paid for).

Alternatively, if you would prefer to complete the questionnaire on-line visit: www.theovalgroup.com/coveredsurvey

First Name: John Surname: Browne

Company Name: ABC Telephone number: 0123 456 7890

Do you find *Covered* is a useful source of information for your business? (please tick)

Very Sometimes Never

Overall, how would you rate the content of *Covered*? (please tick)

Excellent

News round-up

EVENING POST

The Bristol Evening Post covered the acquisition of Clevedon insurance broker, Tett Hamilton on 4 December 2007. The paper interviewed Nic Hamblin, Oval's Regional Managing Director for the South West.

BIRMINGHAM POST

The Birmingham Post picked up the story of Oval's acquisition of Leicester based financial advisory firm Ward Mitchell on 17 November 2007. Financial Adviser (part of the Financial Times), Leicester Mercury and Money Marketing also covered the story.

★ The Star

Oval's annual results were popular articles in the local press including the Sheffield Star and Portsmouth News. The Sheffield Star also mentioned the acquisition of Hart Owens in the article.

YORKSHIRE POST

Other publications, including the Yorkshire Post, Birmingham Post, Scotsman, and Leicester Mercury also covered the story of Oval's annual results. The Yorkshire Post interviewed Phillip Hodson who said "As ever, we attribute our success to putting our clients and our staff at the top of our list of priorities."

POST ONLINE

Post online devoted a significant amount of space to Oval being awarded the title of Credit Insurance Broker of the Year 2007. Jonathan Smith was interviewed and the story was covered in all the main insurance press including Insurance Times, Insurance Age and Professional Broking.

FAST TRACK

in association with THE SUNDAY TIMES

Fast Track, in association with the Sunday Times, named Oval one of the UK's 100 fastest growing companies in early December 2007. It mentioned that Oval has "pursued an aggressive growth strategy, buying up more than 20 insurance broking firms in less than four years to give it a national spread from Aberdeen to Central London and South East England."

FT Adviser

FINANCIAL TIMES

The story of Oval's placement in the Sunday Times 100 fastest-growing companies were big stories for Financial Advisor (part of the Financial Times), Professional Broking and others. Insurance Age quoted Phillip Hodson, Chief Executive Officer of Oval, as saying "It's fantastic to be recognised by such a prestigious and respected association."

Insurance Age

Oval's London restructurings were popular stories with the Insurance press including Insurance Age, Insurance Day, Insurance Times and Post. Oval announced the formation of a new retail broking team, under the leadership of Dominic Donoghue (Managing Director), Andrew Hills (Broking Director), and Richard Platt (Technical and Compliance Leader).

WESTERN Daily Press

Oval's acquisition of Devon-based Griffin Commercial Insurance Brokers was covered in the Western Daily Press who said "Wakefield-based Oval has taken over 22 companies since it was founded in 2003". Other publications that picked up both the acquisition of Griffin and Sheffield-based Hart Owens included Exeter Express, Insurance Age, Insurance Times, Post, Professional Broking and Barnsley Star.



Oval has offices around the country.

If you have an enquiry about our services, please call Louise Hendy on 0115 937 1202 or email louise.hendy@oval2.theovalgroup.com

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