

Elite Scheme Creditor Flowchart

This Scheme Creditor Flowchart has been designed to help Scheme Creditors follow the process for voting and claiming in the Scheme. Please consider whether you have a claim against Elite and whether you might be a Scheme Creditor. If you require further assistance, please refer to the Scheme Website.

KEY

Refer to other documents

There is an action for you to complete

For further information, FAQs, and all documents, please refer to the [Scheme Website](#).

How to complete the Creditor Portal [Registration Form](#).

- Click on the link above (this is the same as the link in your letter).
- Enter code **EliteScheme26** which will direct you to the Elite form.
- Add contact details and, where available, policy details.
- Click **submit** at the bottom of the page.
- You will receive an email confirming you have registered your details.

Does your policy cover claims protected by Financial Services Compensation Scheme ("FSCS") and are you an eligible claimant within the FSCS Rules?

Yes, you are an **FSCS Protected Creditor**.

Creditors are required to make their own determination as to whether they are eligible for FSCS protection. Please refer to the PRA Rulebook [here](#) for guidance. Further details can be found on the FSCS website at www.fscs.org.uk. You may wish to seek legal advice if you are unclear as to whether you are eligible.

No, you are an **Other Direct Insurance Creditor**.

FSCS Protected Creditors are required to submit a claim into the Scheme for voting purposes only. The value of your vote should be determined by a Future Loss, for example a return of premium or the cost of a replacement policy, and further details can be found in the Estimation Guidelines and additionally in the FAQs on the Website, as well as on the following page of the flowchart.

If you have an actual claim in the meantime, you should continue to submit your claim in the ordinary course as stipulated in your Elite policy.

If you have multiple claims, please submit one Claim Form for all of your claims in the Scheme. Please attach evidence to support all parts of your claim(s). Please note, if you believe you have claims as both an FSCS Protected Creditor and an Other Direct Insurance Creditor, please contact elite-insurance.scheme@quest-group.co.uk

Do you already have an existing claim against Elite which has been agreed? (You may have received confirmation from Elite's run-off manager, Quest.)

Has the claim been paid in full?

Yes

Your claim has already been agreed and paid in full. Therefore, you do not have a Scheme Claim and are not eligible to vote in the Scheme.

You may have a Disclaimer Damages Claim.

Has the claim been paid in part, by a compensation scheme (e.g., the FGAO)?

No

Have you notified Elite or its representatives of a claim under your Elite policy, prior to your policy expiring or being disclaimed, where that claim has not been agreed?

Yes

No

You have a **'Partially Paid Agreed Claim'**.

You have an **'Unpaid Agreed Claim'**.

You have a **'Notified Outstanding Claim'**.

You have a **'Future Loss Claim'**.

Instructions on how to vote, value and submit claims in the Scheme are provided on the next page of this document and within the FAQs on the Website.

How to vote and claim

FSCS Protected Creditors

In order to determine the type of your Future Loss Claim, please refer to the Estimation Guidelines which can be found [here](#).

FSCS Protected Creditors are required to submit a claim into the Scheme, which will be considered for voting purposes only. This is because if the Scheme becomes effective, FSCS Protected Creditors will continue to benefit from FSCS protection and therefore should submit any claims in respect of losses suffered in the usual way, in accordance with the terms of their policy.

To vote in the Scheme please submit a Claim Form and Supporting Information. If the Scheme is approved, any vote value you submit as part of the voting process will not automatically be treated as a Scheme Claim.

The value of your vote should be determined by a Future Loss, for example a return of premium or the cost of a replacement policy, and further details can be found in the Estimation Guidelines and additionally in the FAQs on the website.

You have a **Future Loss claim** (for the purposes of voting on the Scheme).

If you have a disclaimer damages claim for **Replacement Cover**.

If you have a disclaimer damages claim for **Return of Premium**.

If you have a disclaimer damages claim for an **IBNR estimate**.

A quote outlining the cost of comparable replacement cover for the remaining period of the policy.

An estimate of the prorated unearned premium based on the unexpired portion of any policy including any assumptions made.

IBNR estimate calculations including data and method used and any other relevant Supporting Information.

Vote on the Scheme via one of the following options:

- Submitting your vote on the [Creditor Portal](#) (this is the easiest way to vote).
- Submitting your vote via a hard copy Vote Form which can be requested via the helpdesk.
- Registering and attending the FSCS-protected creditors Scheme meeting on 07 May 2026 at 10:00am (CEST).

Please refer to the [creditor portal user guide](#) for guidance.

If using the Creditor Portal your vote must be received by Elite by 5pm (CEST) on 6 May, the day before the Scheme Meeting (07 May 2026) for it to be counted.

If you are submitting your vote using the hard copy of the form, your vote must be received by 5pm (CEST) by 1 May 2026 for it to be counted.

Preferred Supporting Information

How to vote and claim

Other Direct Insurance Creditors

In order to determine the type of your Future Loss Claim, please refer to the Estimation Guidelines which can be found [here](#).

To vote and make a claim in the Scheme, please submit a Claim Form and Supporting Information. Please find to the user guide [here](#) for your reference.

The Supporting Information required varies depending on the type of claim. Supporting Information should include, but is not be limited to the following:

If you have an **Unpaid Agreed or Partially Paid Agreed Claim**.

If you have a **Notified Outstanding Claim**.

If you have a **Future Loss claim**.

Any Supporting Information such as a settlement letter or your policy number, to help us verify your Agreed Claim.

Any Supporting Information such as your policy number and previously submitted claim evidence, to help us verify your Outstanding Claim.

If you have a disclaimer damages claim for **Replacement Cover**.

If you have a disclaimer damages claim for **Return of Premium**.

If you have a disclaimer damages claim for an **IBNR estimate**.

A quote outlining the cost of comparable replacement cover for the remaining period of the policy.

An estimate of the prorated unearned premium based on the unexpired portion of any policy including any assumptions made.

IBNR estimate calculations including data and method used and any other relevant Supporting Information.

Vote on the Scheme via one of the following options:

- Submitting your vote on the [Creditor Portal](#) (this is the easiest way to vote).
- Submitting your vote via a hard copy Vote Form which can be requested via the helpdesk.
- Registering and attending the **Other Direct Insurance Creditors Scheme meeting on 07 May 2026 at 10:15am (CEST)**.

Please refer to the [creditor portal user guide](#) for guidance.

If using the Creditor Portal your vote must be received by Elite by 5pm (CEST) on 6 May, the day before the Scheme Meeting (7 May 2026) for it to be counted.

If you are submitting your vote using the hard copy of the form, your vote must be received by 5pm (CEST) by 1 May 2026 for it to be counted.

Please note that if you opt out from using your Vote Form as your Claim Form you will be required to submit a separate Claim Form once the Scheme is effective. If you do not opt out, your vote Form will automatically convert to your Claim Form, if the Scheme becomes effective.

Preferred Supporting Information