

20 February 2026

Dear Policyholder,

Subject: Stewart Title Europe Limited ("STEL") ceasing its insurance business in Europe
- Update Communication

We refer to STEL previous communication informing you, as a holder of an insurance policy issued by STEL, that the company would cease issuing new insurance contracts and enter run-off as of 1 January 2025, following receipt of regulatory approval by the Malta Financial Services Authority.

As of 30 January 2026, and with regulatory approval, STEL has been acquired by Marco Insurance PCC Limited, part of Marco Capital, a leading European P&C insurance run-off Group.

To reflect this change in ownership, STEL's name has been changed to Marco Title Europe Limited ("MTEL").

Please be assured that all policies issued by STEL remain valid until their expiration date, and MTEL will continue to meet its obligations in accordance with the laws and regulations governing the run-off process.

As part of this framework, certain limitations on policy amendments will continue to apply; however, where applicable, policyholders may elect to withdraw without penalty.

To ensure continuity during this transition, MTEL has retained Stewart Title Limited ("STL") to manage claims handling and related administrative services. STL is a UK registered entity regulated by both the Financial Conduct Authority and the Prudential Regulation Authority.

Please direct your queries and/or claims to the following:

All Inquiries

Contact: Richard Holmes, Legal Counsel
Business address: Stewart Title Limited, 11 Haymarket, London SW1Y 4BP
Tel: +44 (0)20 7010 7820
Email: stelclaims@stewart.com

Italian "Donazione Facile" and "Easy Trust" Policyholders

Contact: Eversheds Sutherland Associazione Professionale;
Business address: Via Privata Maria Teresa 8, 20123 Milano, Italy
Tel: +39 02 892871
Attention: Pietro Massimo Marangio
Email: STELpolicies@eversheds-sutherland.it

Yours faithfully,

Stefan Haberer

Stefan Haberer
Executive Director
Marco Title Europe Limited