LLOYD’S LIFE ASSURANCE CERTIFICATE

Effected through: Expatriate Healthcare - Strategic Insurance Services Limited

With Insurer: Sagicor Life at Lloyd’s - Syndicate 44
1 Great Tower Street
London
EC3R 5AA

Certificate issued under Contract No. B1152C001711300

Whereas the Grantee named in the Schedule hereby has made to Underwriters a written proposal as stated in the Schedule which proposal together with any statements representations or declarations contained therein and otherwise made in connection with this contract shall be deemed to be incorporated herein and shall be relied upon in determining Underwriters' assessments and acceptance of this contract of Life Assurance.

This is to certify that in consideration of the payment already made by the Grantee and the first Premium stated in the Schedule and of the subsequent Premium or Premiums (if any) to be paid as thereby provided, we, the Underwriters referred to herein, in the event of a claim being made will pay the Sum Assured shown in the Schedule to the Person or Persons to whom the same is therein expressed to be payable on production of proof satisfactory to them of (1) the happening of the event mentioned in the Schedule and (2) the title of the person or persons claiming payment and (3) the age of the Life Assured (where such age has not been admitted).

Provided always that this Assurance is subject to the provisions and conditions set out overleaf and those if any endorsed by the Underwriters herein.

The Underwriters, whose names and proportions will be supplied upon application, hereby bind themselves severally and not jointly, each for his own part and not one for another and therefore each of the Underwriters (and his Executors and Administrators) shall be liable only for his own share of his syndicate's proportion of any claim payable hereunder.

In witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule by

Authorised Signatory................................. Date.................................

For and on behalf of Sagicor Life at Lloyd’s - Syndicate 44, 1 Great Tower Street, London EC3R 5AA
ENDORSEMENTS

Premium Payment Clause

The Assured undertakes that premium will be paid in full to Underwriters within 30 days of inception of this Assurance Contract/Policy (or, in respect of instalment premiums, when due).

If the premium due under this Assurance Contract / Policy has not been so paid to Underwriters by the 30th day from the inception of this Assurance Contract / Policy (and, in respect of instalment premiums, by the date they are due) Underwriters shall have the right to cancel this Assurance Contract / Policy by notifying the Assured via the broker in writing. In the event of cancellation, premium is due to Underwriters on a pro rata basis for the period that Underwriters are on risk but the full Assurance Contract / Policy premium shall be payable to Underwriters in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this Assurance Contract / Policy.

It is agreed that Underwriters shall give not less than 15 days prior notice of cancellation to the Assured via the broker. If premium due is paid in full to Underwriters before the notice period expires, notice of cancellation shall automatically be revoked. If not, the Assurance Contract / Policy shall automatically terminate at the end of the notice period.

Unless otherwise agreed, the Leading Underwriter (and Agreement Parties if appropriate) are authorised to exercise rights under this clause on their own behalf and on behalf of all Underwriters participating in this contract.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

Where the premium is to be paid through a London Market Bureau, payment to Underwriters will be deemed to occur on the day of delivery of a premium advice note to the Bureau.

LSW3000

PROVISIONS AND CONDITIONS OF THE CERTIFICATE

1. Thirty days of grace will be allowed for payment of annual renewal premiums and fifteen days of grace will be allowed for payment of renewal premiums at a lesser interval. Nevertheless if the event upon which the Sum Assured is payable occurs within any days of grace and the premium has not been paid, the Sum Assured will be payable in full unless the amount of the overdue premium. This Certificate shall become void and no benefit shall be payable hereunder upon the expiry of any days of grace if the premium due remains unpaid, and there shall be on entitlement to a return of any premiums already paid.

2. If it should be found that the age of the Life Assured was understated when this Certificate commenced, then the Sum Assured shall be reduced to such a sum as would have been assured had the age been correctly stated.

3. This Certificate of Assurance does not acquire a surrender value.

4. This Certificate is free from all restrictions as to occupation, foreign travel or residence, except as may be specifically provided herein to the contrary, and is indisputable unless there be nondisclosure or misrepresentation of a material fact in the said Proposal and Declaration, or in the Statements made to the Medical Examiner and referred to in the said Declaration.

5. Unless specially provided herein to the contrary this Certificate shall be governed by English Law and the English Courts alone shall have jurisdiction in any dispute arising hereunder.
6. No benefits under this Policy shall be subject to interest charges and the Underwriters shall not be affected by any trust, charge, lien, assignment or any other dealing related to this Policy.

7. In this Policy, where consistent with the context, the masculine gender shall include the feminine, the singular shall include the plural and the plural the singular.

8. All Notices of Assignment must be registered with Sagicor Life Insurance - Syndicate 44, 1 Great Tower Street, London, EC3R 5AA.

**GENERAL CONDITIONS:**

**Complaints Procedure**
The Underwriters make every endeavour to provide an excellent level of service. However, if you have reason to make a complaint please write in the first instance to The Syndicate Manager, Sagicor Life Insurance - Syndicate 44, 1 Great Tower Street, London, EC3R 5AA. The Underwriters undertake to resolve the matter quickly and efficiently.

If you continue to remain unsatisfied you may contact Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London. EC3M 7HA. Tel: 020 7327 5693

If your complaint remains unresolved, you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

This does not prejudice your rights in law.

**Financial Services Compensation Scheme**
Lloyd’s insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd’s insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

**Customer Information**
The Assured is requested to read this Certificate. If it is incorrect, please return it immediately to your advisor or intermediary for alteration.

In all communications the Certificate Number appearing in the Schedule should be quoted. This will enable us to respond to your query quickly and efficiently.

**Claims**
The representative of your Estate should contact the Financial Adviser through whom the contract was effected or by writing to The Claims Manager, Sagicor Life Insurance - Syndicate 44, 1 Great Tower Street, London, EC3R 5AA.