

## TERM LIFE ASSURANCE: POLICY SUMMARY

Please note that this Policy Summary does not incorporate the full Terms & Conditions of your Term Life Assurance cover, and serves only to highlight the key information relating to your cover.

For the full Terms & Conditions of your Term Life Assurance cover, please refer to your Certificate & Schedule, and our [Policy Terms & Conditions](#).

Should you wish to receive a hard copy of our Policy Terms & Conditions, please contact us.

### 1. About Your Term Life Assurance cover:

- It is underwritten by ANV SYNDICATE 779, 1 Minster Court, 4th Floor, Mincing Lane, London, EC3R 7AA (Lloyd's Syndicate 779)
- It is designed to pay out a cash sum, equivalent to the Sum Assured value shown in your Certificate & Schedule, in the event of your death.
- Cover is for a period stated in your Schedule, commencing on the date detailed in your Certificate & Schedule
- In the event of a claim, we may require access to your medical records.
- While Tax rules may change, the cash sum payable in the event of your death is currently free from Income and Capital Gains Tax.
- Death benefits may be subject to Inheritance Tax, as the amount paid on your death will normally form part of your estate, unless you place your plan in a Trust. (Should you wish further information about Trust arrangements, please seek professional financial advice).
- Cover is renewable annually, based on premiums and terms & conditions as will be appropriate, based on certain underwriting criteria, including assumptions relating to life expectancy, and the cost of providing cover at the time of renewal.

#### Important Legal Notice:

- You have a legal obligation to disclose any and all facts that might be considered material by your insurers, and any failure on your part may invalidate your cover from its inception, with no return premium being payable to you.
- It is important that you have answered all questions relating to your Term Life Assurance cover honestly and accurately, and to the best of your knowledge and belief.
- Should your medical or other information change in the time between when you apply and your cover commencement date, please contact your (insert contact category identifier) immediately.

### 2. Significant features & benefits:

The aim of your Term Life Assurance cover is to pay out a cash sum, equivalent to the Sum Assured value shown in your Certificate & Schedule, in the event of your death during the term stated on your Certificate Schedule.

### 3. Significant exclusions & limitations:

***Your Term Life Assurance will not pay any benefit in the event of the following:***

- Your Policy has stopped due to you not renewing your Term Life Assurance cover;
- You do not disclose all the relevant information that we ask for when you take out your plan. It is your responsibility to provide all information requested prior to inception of your cover. If you do not disclose all relevant information, your cover may be cancelled
- The cause of your claim is specifically excluded by any terms & conditions detailed within your cover. These will be detailed within your Certificate & Schedule.
- You do not disclose an illness, condition or change in circumstance which occurs between completing your application and the commencement date of your cover.
- Your claim is, in our opinion, directly caused by suicide arising out of or contributed to by a Person's wilful self-injury, suicide, attempted suicide, or deliberate exposure to exceptional danger, except in the attempt to save human life.

Cover is annually renewable and premiums, levels of cover and terms and conditions will be advised each year based on your age and assumptions relating to life expectancy and the cost of providing cover at the time of renewal.

**Sanction Limitation:** No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

#### 4. Your cancellation rights:

You may cancel your Term Life Assurance cover at any time, although please take note of the following:

- Should you cancel **within** 30 days of receiving this document, we will refund any premium paid by you up to that time, and no further benefits or premium will be payable.
- Should you cancel **after** 30 days of receiving this document and pay monthly premiums no refund of any premium paid by you up to that time will be made, nor will any further benefits or premium be payable.
- Your Term Life Assurance cover does not have a cash-in value at any time.

To cancel your Term Life Assurance cover, please write to Expatriate Healthcare, 3<sup>rd</sup> Floor, 36-38 Botolph Lane, London, EC3R 8DE, or email [info@exphealth.com](mailto:info@exphealth.com).

#### 5. Claims:

Should be notified in writing to Expatriate Healthcare, 3<sup>rd</sup> Floor, 36-38 Botolph Lane, London, EC3R 8DE, or email [info@exphealth.com](mailto:info@exphealth.com).

Alternatively, you may notify any claim to ANV SYNDICATE 779, 1 Minster Court, 4th Floor, Mincing Lane, London, EC3R 7AA.

#### 6. Complaints

Should be notified in writing to Expatriate Healthcare, 3<sup>rd</sup> Floor, 36-38 Botolph Lane, London, EC3R 8DE, or email [info@exphealth.com](mailto:info@exphealth.com).

In the event you remain dissatisfied, please contact ANV SYNDICATE 779, 1 Minster Court, 4th Floor, Mincing Lane, London, EC3R 7AA.

We have internal complaints handling procedures, which are available upon request.

In the event that neither we, nor ANV are able to deal with your complaint to your satisfaction, you may refer the matter to the Policyholder & Market Assistance Department at Lloyd's. The contact details are:

Policyholder & Market Assistance, Lloyd's Market Services, Lloyd's, One Lime Street, London EC3M 7HA. Tel: 0207 327 5693. Fax: 0207 327 5225. E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com).

Complaints that cannot be resolved by the Policyholder & Market Assistance Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

**This complaint procedure is without prejudice to your right to take legal proceedings.**

#### 7. Law:

Your Term Life Assurance cover is subject to the laws of England.

#### 8. Language:

You Term Life Assurance documents are in English and all our other communications with you will be in English.

#### 9. Compensation:

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme.

For this type of plan, the scheme covers 90% of the claim.

Please note that FSCS's first responsibility is to seek continuity of cover rather than to pay compensation. For further information, see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **020 7892 7300**.