

SLI365 Policy Summary

This policy summary does not contain the full terms and conditions of your monthly premium life and terminal illness cover.

The full terms and conditions can be found on the website and in the policy document which will be provided to you once your application has been accepted.

WHO IS THE INSURER?

Life and terminal illness cover is underwritten by Covéa Life Limited.

WHAT COVER DOES THIS SLI365 POLICY PROVIDE?

It provides a lump sum benefit if you die or are diagnosed with a terminal illness during the term of the contract. It does not have a surrender value at any time.

AM I ELIGIBLE TO TAKE OUT THE SLI365 POLICY?

- You must be over 18 and under 45 at the start date; and
- you must be under 65 at the expiry of the term detailed in the schedule to the policy; and
- be a Regular or a Reserve in the British Armed Forces.

HOW LONG DOES THE SLI365 POLICY LAST?

Your cover will end when one of the following happens:

- you die; or
- expiry of the chosen term detailed in the schedule to the policy; or
- you cease to pay your premium; or
- the policy is cancelled; or
- when you are diagnosed

You should review your cover from time to time to ensure it remains adequate for your needs.

WHAT ARE THE SIGNIFICANT EXCLUSIONS OF THE SLI365 POLICY?

Please refer to the exclusions in section 3 of the policy for more details.

We will not pay benefit if:

Suicide

Your death occurs within 12 months of your policy start date as a direct or indirect result of suicide or intentionally self-inflicted injury whether you are sane or insane.

Pre-existing condition

Your death or terminal illness is as a direct or indirect result of a pre-existing condition. We will not apply this exclusion if death occurs, or diagnosis with a terminal illness is made, more than 24 months after your policy start date.

Private activities

Your death occurs, or your terminal illness is contracted, outside the UK and is as a direct or indirect result of your involvement or participation in any conflict, conflict zone, hostilities, military-style operation or war unless you were acting under the legitimate orders of, or were on official deployment by, the British Armed Forces.

CBRN Terrorism

Your death occurs, or your terminal illness is contracted, as a direct or indirect result of an act of CBRN terrorism unless at the time when the act of CBRN terrorism took place, you were acting under the legitimate orders of, or were on official deployment by, the British Armed Forces.

Terminal Illness

Your terminal illness is diagnosed less than 12 months before your policy end date.

HOW TO MAKE A CLAIM

You or your personal representatives should write to us to make a claim.

Our address is:

Covéa Life Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone number 0330 134 8452.

Are there any limitations?

You will not be permitted to start a new SLI365 policy within 3 years of the cancellation date.

The maximum benefit we will pay on the death or diagnosis of a terminal illness of the life of the insured is shown in the schedule to your policy.

WHAT HAPPENS IF I CHANGE MY MIND?

You may cancel your SLI365 policy within 30 days of the start date or the date you receive your policy documents if this is later, and receive a full refund of any premium paid.

After this period you may cancel your policy at any time but you will not be entitled to a refund of premium, and:

NB: You will then not be permitted to start a new SLI365 policy within 3 years of the cancellation date.

WHAT WOULD HAPPEN IF COVÉA LIFE LIMITED WERE UNABLE TO MEET THEIR LIABILITIES?

In the unlikely event that Covéa Life Limited is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or from their website www.fscs.org.uk.

HOW DO I MAKE A COMPLAINT?

Any complaint you may have regarding this policy should be made to:

Customer Services Manager, Covéa Life Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone number 0330 134 8452.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service. Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final decision. This will not affect your legal rights.

OTHER IMPORTANT INFORMATION

A copy of our Complaints Handling procedure is available on request from the Customer Services Manager - see address and telephone number above.

Over 45 and need to Take Cover?

If you are over 45 and under 60 we can immediately provide you with Accidental Death, War and Terrorism cover on receipt of your application. However, cover for full life and terminal illness cannot be guaranteed as each quotation needs to be individually underwritten and you may not be accepted.

If you would like to receive an application form (NB - please do not use the application form attached to this brochure) please call our customer helpline team on: **0330 134 8452** or, to find out more about 45+ visit www.sli365.com

Covéa Life Limited is a public limited company registered in England and Wales; registered number 911235. Its registered office is at: **Norman Place, Reading, Berkshire, RG1 8DA.**

It underwrites long term insurance business. Covéa Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

About our services

1 THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2 WHOSE PRODUCTS DO WE OFFER?

We only offer our own products.

You will not receive advice or a recommendation from us for life and terminal illness insurance.

3 WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

All you will have to pay is a monthly policy fee of £1.50 which will be added to your monthly insurance premium throughout your chosen term.

4 WHO REGULATES US?

Covéa Insurance Life Limited : 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. Registered in England & Wales No. 613259.

Covéa Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Its Financial Services Register no. is 202178. You can check this on the FCA website by visiting the FCA website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768 (freephone).

DEMANDS AND NEEDS STATEMENT

Covéa Life Limited has not made any recommendation to you regarding the suitability of this policy for your demands and needs.

THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Covéa Life Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Covéa Life Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Covéa Life Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Covéa Life Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.