

# LIFESHIELD

## Individual Policy Summary

**This policy summary does not contain the full terms and conditions of the policy; these can be found in the policy document.**

### Who is the insurer?

Life Cover is underwritten 100% Amtrust at Lloyd's Syndicate 44.

### Can I take out this cover?

To be eligible for the cover on the start date you must:

1. Be over 18 and under 61 years of age; and
2. Be living permanently and lawfully in the UKType of Insurance

Policy can be renewed up to the age of 68.

You may also include your partner and/or children, subject to the relevant premium being paid, if applicable.

### What happens if I take out cover and then change my mind?

You may cancel the policy by writing to Compass Underwriting Limited at 50 Mark Lane, London EC3R 7QR within 30 days of the start date or the day you receive your documents if is later, provided no benefit has been paid and receive a full refund of any premiums paid.

You may then cancel the policy at any time but we will not refund any premium paid.

### What cover does the policy provide?

The LifeShield plan provides guaranteed cash sum up to £100,000 if you die during the term of cover. Please see your certificate of insurance for confirmation of your benefit amount.

*Full details are shown in Section 11 of the policy wording.*

### Are there any limitations on the benefits?

There is an exclusion for any claim that arises out of any medical condition that existed (including treatment, monitoring, referral, consultations or whilst undergoing tests) in the 3-year period prior to the start date of your policy. This exclusion will not apply if you remain symptom free and do not need to seek treatment or medical advice for a continuous period of 24 months.

*You can see the full details of this in section 12 of the policy wording.*

### What am I NOT covered for under the policy?

The following are some of the key exclusions however you can see the full details of this in section 7 of the policy wording.

We will not pay a death claim as a direct or indirect result or consequence of:

- inappropriate use of alcohol or drugs, including but not limited to the following:
  - consuming too much alcohol
  - taking an overdose of drugs, whether prescribed or not
  - taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription
- intentional self-inflicted injury;
- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, riots, strikes, civil commotion, terrorism, rebellion, insurrection or military or usurped power, or explosions of war weapons;
- nuclear contamination, biological contamination or chemical contamination.

Please note, for clarity: We will pay benefit for treatment required as a result of a terrorist act providing that terrorist act does not result in nuclear, biological or chemical contamination.

### How long does the policy run for?

This policy lasts for a period of 12 months from the start date and is reviewable\* annually.

The premium rate you are charged at the start of your plan is guaranteed by the life insurer not to change for 5 years.

Your cover will end when the first of the following happens:

- you die;
- your policy is due for renewal after you reach the age of 68;
- you stop permanently residing in the UK, ;
- you or we cancel this policy as shown in the policy document; or
- you stop paying your premium, whichever is earlier.

**\*Reviewable** means that the terms and conditions can be changed annually and after the first 5 years of cover the rate can also be changed. There is no guarantee that cover will continue to be provided year on year. If the insurer decides to change the Terms and Conditions or not to provide you with a new policy this will be because of changes to all policies or the product has been withdrawn. No changes or withdrawal of the policy will be as a result your own personal circumstances. Any changes or withdrawal will be communicated to you at the contact details we have been provided for you at least 60 days prior to any change or withdrawal.