

**Important Information**

Please carefully read this Certificate to ensure your personal details are correct and that cover has been effected in accordance with your wishes. If it is incorrect, please return it immediately for alteration.



**TERM LIFE ASSURANCE**

**POLICY TERMS & CONDITIONS**



Third Floor  
36-38 Botolph Lane  
London EC3R 8DE



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## INTRODUCTION

### The purpose of your Policy

Your Policy sets out the basis of your contract with us, and the terms & conditions of your Term Life Assurance cover, and comprises this document and the Certificate & Schedule previously provided to you.

All your Policy documents are important and should be kept in a safe place for future reference.

Please **do not** confuse your Policy with the Policy Summary which you have also been provided with previously. The Policy Summary is intended to highlight the key elements of this document, and is not a substitute for your actual Policy.

Please read your Policy carefully, to make sure that it accurately reflects the Terms Life Assurance cover you require.

We would also recommend that periodically, you check the Terms Life Assurance cover you have purchased, to satisfy yourself that it remains appropriate, particularly in the event of any change(s) in your personal circumstances.

In this respect, please take particular note of the **Eligibility Criteria** section within your Certificate & Schedule, as this details the basis upon which you qualify for the Term Life Assurance you have purchased. For guidance on how to proceed, please refer to Section 1.6: **How do I change my level of cover?**

Should you require any assistance in understanding any aspect of your Policy, please contact your agent.

Alternatively, you may contact us directly at:

**In writing:** Expatriate Healthcare, 3<sup>rd</sup> Floor, 36-38 Botolph Lane, London EC3R 8BE.

**By Email:** [info@exphealth.com](mailto:info@exphealth.com)

## 1. WHAT YOU ARE COVERED FOR

### 1.1 Who is covered?

The Life Assured name detailed within your Certificate & Schedule. No other person is covered under your policy.

### 1.2 What does the cover provide?

It provides a lump sum benefit payment in the event of your death during the terms detailed within your Certificate & Schedule.

Please note that your Life Cover does not have a cash-in value at any time.

### 1.3 When does the cover start?

It starts from the date shown in your Certificate & Schedule headed 'Commencement Date of this Assurance'.

### 1.4 How long does the cover last?

The cover period is shown in your Certificate & Schedule in the section headed "Period of this Assurance".



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### 1.5 What am I not covered for?

You are not covered for death directly or indirectly from or arising out of or contributed to by:

- war, whether war be declared or not, hostilities or any act of war or civil war;
- nuclear reaction, nuclear radiation or radioactive contamination;
- any act of terrorism;
- suicide arising out of, or contributed by your wilful self-injury, attempted suicide, or deliberate exposure to exceptional danger, other than when attempting to save human life.

Any other particular exclusion(s) will be detailed in your Certificate & Schedule.

### 1.6 How do I change my level of cover?

If you wish to make any change(s) to your Term Life Assurance, or notify us of any particular change in your personal circumstances, please contact your agent.

Any change(s) requested will be assessed based on your circumstances at that time, and it may mean that your existing Term Life Assurance cover has to be cancelled and replaced. Should this be the case, you will be notified in good time accordingly.

Please also note that any change(s), cancellation or otherwise, may have an impact on the amount of Premium that is payable.

## 2. PAYMENT OF PREMIUMS

### 2.1 When do I pay my premium?

Your Premium is due and payable from the date shown in your Certificate & Schedule headed 'Commencement Date of this Assurance', and should be paid in accordance with the payment instructions you receive from your agent.

### 2.2 What happens if I don't pay my premium?

In the event that you do not pay your Premium as advised by your agent we may cancel your Life Term Assurance cover.

## 3. GENERAL CONDITIONS

### 3.1 Disclosure of information

You have a legal obligation to disclose any and all facts that might be considered material, 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 ability.

Should your medical or other information change in the time between when you apply for your Term Life Assurance cover, and the Commencement Date of this Assurance as shown in your Certificate & Schedule, please contact your agent immediately.



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### **3.2 Governing Law**

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

### **3.3 Policy Language**

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

### **3.4 Sanction Limitation**

No cover is provided and there shall be no liability 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 be contrary 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.

### **3.5 Cash Value**

This policy has no cash-in value at any time.

### **3.6 Prevention of Money Laundering & Know Your Customer**

In accordance with regulations, we have to check the identity and address of everybody who's involved with or who has a beneficial interest in the policy. Therefore as well as checking your details electronically, we will also require you to provide proof of your identity within 14 days from the start date of the policy. This will include, but may not be limited to, a copy of your passport or other appropriate government issued photo identification, such as a driving license. If you are unable to adequately prove your identity we will cancel your policy ab initio (from inception) and refund your premium in full.

## **4. HOW YOU ...**

### **4.1 Make a Claim**

In the event of a Claim, notification in the first instance should be provided to your agent as soon as practicable. Your agent will provide instructions for the next steps.

Generally, we will require

The Certificate & Schedule;

The original Birth Certificate of the deceased Life Assured;

The date of death of the Life Assured with an original (not a copy) Death Certificate;

Your contact details;

Marriage Certificate or legal change of name documentation (if death certificate shows a different name from the birth certificate);

Plus any other supporting documentation, such as medical records, that may be requested as appropriate.

### **4.2 Lodge a Complaint**

If you wish to make a complaint concerning your Term Life Assurance cover, please contact your agent in the first instance, who will deal with your Complaint accordingly.

If you wish to have sight of your agent's Complaint Handling Procedures, these will be made available on request.

Should you be dissatisfied with the Complaints Handling service you receive from your agent, you may contact us direct either by writing to Expatriate Healthcare, 3<sup>rd</sup> Floor, 36-38 Botolph Lane, London, EC3R 8DE or by e-mail us at [info@exphealth.com](mailto:info@exphealth.com).



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We have our own Complaints Handling procedures, which we will make available to you on request.

At any stage, you may submit any Complaint directly to Lloyd's. The contact details are:

Complaints,

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)

Details of Lloyd's complaints procedures are set out in a leaflet "Your complaint - How We Can Help" available at:-

<http://www.lloyds.com/complaints>

and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The address is:

### THIS PARAGRAPH APPLIES TO NON-UK DOMOCILE CUSTOMER ONLY: -

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to your local Ombudsman or dispute resolution service. Alternatively you may be entitled to refer your complaint to the United Kingdom Financial Ombudsman Service. The address is:

The Financial Ombudsman Service,

Exchange Tower,

London E14 9SR, UK.

Telephone Number: 0800 0234 567 (calls to this number are normally free for people ringing from a local "fixed line" phone, but charges may apply if you call from a mobile phone).

Telephone Number: 0300 1239 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

### **4.3 Cancel your policy**

You may cancel your Term Life Assurance cover at any time. However, please note the following:

Should you cancel **within** 30 days of receiving your Certificate & Schedule, you will be refunded any Premium that you have already paid, and no further benefits or premium will be payable.

Should you cancel **after** 30 days of receiving this document and pay your premiums monthly, no refund of any premium paid by you up to that time will be made, nor will any further benefits or premium be payable. If you pay your premium annually or as a single premium, you will be entitled to a pro-rata refund.

Please note that 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 or email your agent.

### **4.4 Contact Us**

In the first instance please contact your agent with any query.

If your agent is unable to help you our contact details are:



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Telephone: +44 (0)20 3195 7481  
Email: info@exphealth.com

## 5. FINANCIAL SERVICES COMPENSATION SCHEME

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.

Please note that FSCS initial responsibility is to seek continuity of cover rather than to pay compensation, and as such may seek to transfer your Term Life Assurance cover to an alternative Insurer.

As a guide, FSCS compensation payments cover up to 90% of the value of claims.

For further information, please visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100 or write to 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU).

## 6. DATA PROTECTION ACTION 1998

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims and complaints, if any, which may necessitate providing such information to other parties.

## 7. REGULATORY AUTHORITIES

This insurance is underwritten by Lloyd's Syndicate 779 which is managed by ANV Syndicates Limited (company 226696). ANV Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Expatriate Group (a trading style of Strategic Insurance Services Limited) is regulated by the Financial Conduct Authority.

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The Underwriters of your cover are:-

**100% Lloyd's Syndicate 779**

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