

<b>DEFENCE INSTRUCTIONS AND NOTICES</b> (Not to be communicated to anyone outside HM Service without authority)	
<b>Title:</b>	Service Life Insurance (SLI)
<b>Audience:</b>	All Service Personnel (Regulars and Reserves)
<b>Applies:</b>	Immediately
<b>Expires:</b>	When rescinded or replaced
<b>Replaces:</b>	N/A
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<b>Sponsor:</b>	Directorate of Pay and Manning
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## Introduction

This Defence Instruction and Notice (DIN) updates details of Service Life Insurance (SLI), as a life insurance scheme aimed exclusively at Service personnel (both Regulars and Reserves).

SLI is optional and complements the Armed Forces Pensions and Compensation provisions already available to members of the Armed Forces. SLI does not affect entitlements under these existing provisions. It is for the individual to decide whether to take out SLI or any insurance scheme.

## I. Background

Since the launch of SLI in 2007, MOD has provided a unique life insurance scheme, by means of a partnering agreement between MOD and Sterling Life. SLI is a life insurance scheme exclusively available to UK Service Personnel (including reservists) aged 18-60 regardless of gender, military activity or likelihood of operational deployment. There is no premium loading for high risk trades.

Service Personnel can find it difficult to find guaranteed life insurance that provides cover for war and terrorism, chemical, biological or radiological risks whilst under legitimate orders or on official deployment. SLI offers life insurance for all Services which guarantees life cover, including war and terrorism risks, throughout an individual's service and beyond (to age 65).

## II Cover Details

SLI provides up to £200,000 lump sum benefit on death from accidental or natural causes.

SLI is open to serving personnel and reservists over 18 and under 45, and automatic acceptance is guaranteed, with no medical required.

The individual decides how much cover they want up to £200,000 and for how long (from 5 to 25 years).

The monthly premiums (which not increase for the term of the policy once an individual has taken out cover) can be deducted straight from pay through JPA, or by direct debit.

*\*For personnel over 45 and under 60, SLI can still immediately provide accidental death, war and terrorism cover on receipt of their application. However, cover for full life and terminal illness cannot be guaranteed as each quotation needs to be individually underwritten.*

The main exclusions are suicide in the first 12 months and death or diagnosis of a terminal illness as a result of a pre-existing medical condition – but only for the first 24 months of an individual's policy. Benefits will not be paid for any terminal illness diagnosed less than 12 months before the policy end date.

## III Applying for SLI

In addition to using the SLI application form (Revised 01 May 2011), Service personnel can also apply online at any time from anywhere in the world via SLI's website at [servicelifeinsurance.co.uk](http://servicelifeinsurance.co.uk) or by picking up SLI's **Take Cover** leaflet from their unit admin office or local HIVE, and completing the form at the back. Alternatively, they can sign up through the **Towergate Wilsons** website or ask their local representative to help.

*For full details, personnel wishing to apply for SLI should telephone Service Life Insurance on **020 8334 1557**; or visit the SLI website, get a quote and apply online at [servicelifeinsurance.co.uk](http://servicelifeinsurance.co.uk); or email [SLITeam@servicelifeinsurance.co.uk](mailto:SLITeam@servicelifeinsurance.co.uk)*