

SLI 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 Sterling Life Limited.

WHAT COVER DOES THIS SLI 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 SLI 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 SLI 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 with a terminal illness as defined in the policy.

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

WHAT ARE THE SIGNIFICANT EXCLUSIONS OF THE SLI 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:

**Sterling Life Limited,
50 Kings Hill Avenue, Kings Hill,
West Malling, Kent ME19 4JX.
Telephone number 0208 334 1557.**

ARE THERE ANY LIMITATIONS?

You will not be permitted to start a new SLI 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 insured is shown in the Schedule to your policy.

**TAKE
COVER!**

WHAT HAPPENS IF I CHANGE MY MIND?

You may cancel your SLI 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 SLI policy within 3 years of the cancellation date.

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

In the unlikely event that Sterling 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, Sterling Life Limited,
50 Kings Hill Avenue, Kings Hill, West Malling,
Kent ME19 4JX.**

Telephone number 0208 334 1557.

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: **0208 334 1557** or, to find out more about 45+ visit **www.servicelifeinsurance.co.uk**

Sterling Life Limited is a private company limited by shares registered in England and Wales; registered number 911235. Its registered office is at:

**Ambassador House, Paradise Road,
Richmond-upon-Thames, Surrey, TW9 1SQ.**

It underwrites long term insurance business. Sterling Life Limited is authorised and regulated by the Financial Services Authority (FSA) and its FSA registration number is 202178.

About our services

1 THE FINANCIAL SERVICES AUTHORITY (FSA)

The FSA 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?

Sterling Life Limited, Ambassador House, Paradise Road, Richmond-upon-Thames, TW9 1SQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 202178.

Our permitted business is the arranging and carrying out of life insurance contracts.

You can check this on the FSA Register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

DEMANDS AND NEEDS STATEMENT

Sterling 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 take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Sterling Life Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Sterling Life Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.