

## Life with Terminal Illness Cover Summary

This summary does not contain the full details of Life with Terminal Illness Cover, these can be found in the Policy Document.

### Who is the insurer?

Life with Terminal Illness Cover is underwritten for UK residents by Covéa Life Limited.

### What is Life with Terminal Illness Cover?

Life with Terminal Illness Cover is life insurance that pays the lump sum benefit you select, if you die or if you are diagnosed with a terminal illness during the period that you select. A terminal illness is where life expectancy is less than 12 months. Full details are shown in your Policy Document.

### What happens if I change my mind and want to cancel my Cover?

You can cancel your Cover at any time. If you cancel within 30 days of when the Cover starts, we will refund any premiums you have paid, as long as you have not made a claim. If you cancel the Cover after the 30-day period there is no cash-in value and any premiums you have paid will not be refunded.

### When won't the Cover pay out?

We will not pay any claims or make any other payments to you if:

- You don't answer all of our questions truthfully and accurately at the time you apply for your cover
- You die in the first year due to suicide or intentional self-inflicted injury
- You have a terminal illness diagnosed in the last year of the benefit term
- You die outside of the Cover term
- You cancel your Cover
- Your Cover ends because you haven't paid your premiums

Please refer to your Policy Document for full details. You may need to review and update your cover in future to ensure it remains adequate.

## When might the Cover be limited?

If you take out more than one Cover with us the total benefit will be subject to a maximum limit. Please refer to your Policy Document for full details.

## How do I make a claim?

To register a claim, please contact us at [claims@differentlife.co.uk](mailto:claims@differentlife.co.uk) or call 020 3670 9620. For full details, see 'Claims' section in your Policy Document.

## We don't always get it right

If you are not satisfied with this product you can contact the Protection Department, Covéa Life Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, ME19 4JX, telephone 0333 130 4543.

If you remain unhappy you may be eligible to refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR, web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) telephone: 0800 023 4567, email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance.

Further information is available at web: [www.fscs.org.uk](http://www.fscs.org.uk), telephone: 0800 678 1100 or 020 7741 4100, email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)