

keyfacts[®]

Sterling Life Limited - Simple Term Life Policy Summary

This policy summary does not contain the full terms and conditions of the Sterling Life Limited Simple Term Life Policy insurance cover. Full terms and conditions can be found in the policy document which accompanies this summary.

The Cover

The Sterling Life Limited 5 year Level Term and Accidental Death insurance policy is underwritten by Sterling Life Limited. It will provide a lump sum benefit of EITHER up to a maximum of £100,000 if your death is accidental OR up to a maximum of £50,000 if your death is as a result of some other cause, depending on the level of cover and amount of premium you have chosen. It does not have a cash in value at any time.

Am I eligible for this cover?

You are eligible for this cover if:

- you are aged between 19 years and 50 years next birthday; and
- you are a UK resident.

When will we NOT pay benefit?

We will not pay benefit if your death results from:

- suicide or intentionally self inflicted harm whether you are sane or insane; or
- war, civil disorder and related risks.

See section 6 of the policy for more details.

Limitation of Benefit

The maximum amount of benefit we will pay you is shown on the insurance schedule.

The Period for which You are covered

The cover ends when one of the following happens:

- You die.
- You do not pay a premium that is due.
- You cancel the policy.
- You reach the end of the 5 year term.

Cancellation

You have a right to cancel this policy for a period of 30 days from the date you receive your policy documents and we will refund all premiums you have paid.

If you wish to cancel your policy you should write to Sterling Insurance Group Limited, 50 Kings Hill, West Malling, Kent, ME19 4JX.

After the initial 30 day period you may cancel your policy at any time by writing to us at the above address. No refund of premiums will be made.

Demands and Needs Statement

This policy meets the demands and needs of customers aged between 19 years and 50 years next birthday, resident in the UK who wish to ensure that a lump sum is available if they die during the policy.

Morton Michel is not making a personal recommendation that the plan is suitable for your needs based on individual circumstances and we recommend you read the policy document and policy summary carefully to ensure that the policy is suitable for you.

You should regularly review your level of insurance cover to ensure it is suitable for your needs

Claims

Notification of claims should be made to Sterling Insurance Group Limited, 50 Kings Hill, West Malling, Kent, ME19 4JX. Telephone 0845 272 3405.

Customer Service

If you wish to make a complaint, and to obtain a copy of our complaints procedure, you should contact the Customer Services Manager, Sterling Insurance Group Limited, 50 Kings Hill, West Malling, Kent, ME19 4JX. Telephone 0845 272 3405.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

Financial Service Compensation Scheme

If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met.

Further information can be obtained from the Financial Services Compensation Scheme at 7th Floor Chambers, Portsoken Street, London, E1 8BN.

Other Important Information

Please check that the information given in the insurance schedule is complete and correct to the best of your knowledge and belief. You must disclose any material information or fact. This means you must tell us about anything that may influence our assessment or acceptance of your application for this insurance, even if it is something that we may not have directly asked you about. If you are in any doubt as to whether certain information, or a fact, is material or not, please inform us. If you fail to disclose material information or facts, or if any information or facts you give us are false, your cover under this policy may be forfeited.

English law applies to your policy unless you have asked for another law and we have agreed to this in writing before your policy starts.

The policy terms and conditions and any other information we are required to supply shall be in English. We will communicate with you in English throughout the duration of the policy, unless we both agree otherwise.