

Life Insurance with Optional Covers

Key Facts and Policy Terms and Conditions

"With my family covered, I can relax and enjoy life"

Welcome to Sorted Insurance

At **Sorted Insurance**, we're committed to providing quality, great value insurance products that can help protect the ones you love should the worst happen to you.

Sorted products are provided by one of Scotland's longest standing Life Insurers for over 150 years, Scottish Friendly Assurance Society Limited. Our range includes large cash sum policies to cover a growing family's needs, to smaller cash sums for funeral costs, final bills or maybe even to leave as an unexpected gift for the grandkids. For added peace of mind, there are optional covers that you can add to your policy too.

Whatever combination you choose, you'll be protected 24 hours a day, 7 days a week, anywhere in the world.

Sorted Insurance products are super flexible. Circumstances change, and it's hard to imagine what your needs might be in 10 years' time. You can make changes to your **Sorted** policy whenever you need to; increasing or decreasing your cash sum as your mortgage grows or reduces, for example.

We don't think that Life Insurance needs to be complicated. We've made our products as straightforward as we can, so that you can make the right choice for you and your family. If you do have any questions, the **Sorted** service agents are right here in the UK, and happy to help you.

It's good to know you've got things Sorted.



About this document

We've produced this document to help you understand the key things you will need to think about when deciding if our products are right for you and your family. It gives you the key facts you need to take into account when making your decision. Please read this document carefully so that you understand what you are buying, and get in touch with Sorted Insurance if you still have any questions.

A Life Insurance Policy can be a commitment you make for many years. Please keep this document in a safe place, so that you can refer to it in the future.

Some words or expressions we have used have a special meaning. They begin with a capital letter and you can check their meaning in the glossary section on pages 26 and 27.

Sorted Insurance is responsible for arranging your Policy and carrying out administration on behalf of the insurer, Scottish Friendly Assurance Society Limited (referenced as 'we', 'us' and 'our' under this Policy).

References to 'you' and 'your' mean the key life insured under this Policy.

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Key Facts about Sorted Life Insurance and Optional Covers

The Key Facts of the Policy provide You with a summary of Our product. The full Terms and Conditions are contained later in this document.

The Financial Conduct Authority is a financial services regulator. It requires Us, Scottish Friendly Assurance, to give You this important information to help You to decide whether Our Sorted Life Insurance with optional covers is right for You. You should read this document carefully so that You understand what You are buying, and then keep it safe for future reference.

About us

Your Policy is arranged by Sorted Insurance. Sorted Insurance is a trading name of Neilson Financial Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA) and entered on the Financial Services register under reference no. 594926.

Neilson Financial Services Limited is registered in England and Wales under no. 07986483. Registered Office, Landmark Place, Windsor Road, Slough, Berkshire SL1 1JL.

Your Policy is issued, underwritten and administered by Scottish Friendly Assurance Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered on the Financial Services register under reference no. 110002, with permission to effect and carry out contracts of insurance.

Choosing your Insurance

When choosing Sorted Life Insurance You'll need to think about:

- the Cash Sum, which is the amount that is payable when a valid claim is made;
- the optional covers that You want to add to Your Sorted Life Insurance;
- whether the Policy will be a Single Plan on Your own life, or a Joint Plan to include Your legal spouse, civil partner or common law partner (Partner Life Insured) under Your Policy; and
- whether You prefer an age based Premium Policy (where the Premium and Cash Sum increase) or a level Premium Policy (where the Premium and the Cash Sum remain fixed).

How much does the Insurance cost?

The amount of Premium payable will depend on:

- the Cash Sum(s);
- whether You add the optional cover(s);
- ✓ whether You have a Single Plan or Joint Plan;
- the Policy type You choose; and
- ✓ Your personal circumstances, for example Your age, Your health, family history and occupation.

The amount of Premium payable will be stated in Your Schedule which will be sent to You at the time You are accepted for cover.

What are the Policy types?

We know that everyone has different needs, so We have two Policy types to choose from; age based Premium or level Premium. Both Policy types are flexible which allow You to apply for changes if Your circumstances change. For example, You'll be able to increase Your Cash Sum if You move to a larger home, or decrease it when the children leave home and You decide it's time to downsize. Maybe Your financial situation changes and You decide You'd like even more peace of mind by adding Critical Illness cover, adding Children's cover or increasing Your Accidental Death cover.

Age Based – How does it work?

With an age based Policy, Your Premium is based on Your age. The Premium is recalculated each year at Your Policy Anniversary; gradually increasing in line with Your age.

With an age based Policy, Your monthly Premium will start lower compared to its equivalent on a level Policy type, so this may appeal to those on a tight budget during the early years of holding the Policy. Plus, with an aged based Policy, You can keep it for the rest of Your life (whole of life) rather than deciding on a fixed term.

Automatic Cash Sum Increases: The age based Policy features a 5% automatic annual increase to Your chosen Cash Sum for Your Life Insurance and any optional cover You have. This increase is not subject to further health and lifestyle questions. It is applied automatically to Your Policy on Your Policy Anniversary each year, for 10 consecutive years from the Policy Start Date. Example: If You have chosen a £100,000 Cash Sum at the start of the Policy, the next year You will be covered for £105,000. At the end of 10 years, assuming You don't opt out of the increase, Your Cash Sum would be £150,000. The Cash Sum increase is a great way of increasing Your Cash Sum gradually over the years, for example, as Your family or mortgage grows.

You will be sent a new Schedule each year, which will show Your new Cash Sum with the 5% automatic increase included and Your new monthly Premium recalculated based on Your age and the automatic increase. At this point You have the flexibility of deciding to accept the increase (in which case You wouldn't need to do anything), or You can let Sorted Insurance know if You wish to opt-out of it (in which case a replacement Schedule will be issued which will show Your rise in Premium based on age only). If You change Your mind, You can still opt back in to the 5% Cash Sum increases within the 10 years, whatever suits Your needs best.

Level – How does it work?

Our level Policy is great for people who want certainty, knowing that their increasing age will not affect their monthly Premium – it will stay the same each year unless You ask Sorted Insurance to make changes to Your Policy. With Our level Policy You have the choice of a fixed Term from 10 to 40 years. Once You have been covered for the length of the Term You choose, Your Policy will end.

The 5% automatic Cash Sum increase is not available on a level Policy, so Your chosen Cash Sum will stay the same. It is important to note that as the value of the Cash Sum You choose at the start of the Policy will not increase, it may not keep up with inflation.



Sorted Life Insurance

What is Sorted Life Insurance?

Sorted Life Insurance can help protect Your family financially in the event of death or Terminal Illness. Sorted Life Insurance pays Your chosen Cash Sum – from £60,000 up £750,000 if You die or suffer a Terminal Illness. You choose the amount of cover and Your loved ones can use the money in any way they want. It could be used to pay off a mortgage or loans, pay the rent or provide cash to help with daily living expenses.

Who can take out Sorted Life Insurance?

You can apply if, at the Start Date, You (and if applicable, Your Partner Life Insured):

- ✓ are resident in the United Kingdom; and
- \checkmark are aged at least 18 and under 65.

What is covered?

The Sorted Life Insurance Cash Sum will be paid if, whilst covered under the Policy, the Life Insured dies, or is diagnosed with a Terminal Illness. The amount of benefit payable is stated in Your Schedule.

The Sorted Life Insurance Cash Sum is only payable once for each Life Insured.

What is not covered?

The Sorted Life Insurance Cash Sum will not be paid if the Life Insured dies, or is diagnosed with a Terminal Illness, directly or indirectly as a result of an intentional self-inflicted injury that occurs within the 12 months from the Start Date of the Policy (the 'Waiting Period').

For full details about what is covered and what is not covered under Sorted Life Insurance, please refer to the Terms and Conditions in sections 3 and 5 on page 15.

When does cover end?

The Sorted Life Insurance cover ends for a Life Insured when the first of the following occurs:

- the date of death or payment of a Terminal Illness claim for that Life Insured;
- ✓ the date You cancel the Policy;
- \checkmark the date We cancel the Policy;
- ✓ for a Level Premium Policy only, the date the Policy Term expires; or
- ✓ for a Level Premium Policy only, the Policy Anniversary on or following, the attainment of age 79 by that Life Insured.



Optional Children's Cover

What is Children's cover?

For a small additional Premium, Children's Cover can be added to Your Sorted Life Insurance Policy. It's designed to help cover extra costs that may be incurred for things like medical expenses if Your child suffers an Accidental Death or a specified serious injury or illness. Cash Sums are available from $\pounds10,000$ up to $\pounds30,000$.

Who can take out Children's cover?

Anyone who has Sorted Life Insurance cover can apply to take out this cover for their financially dependent children (and/or those of a Partner Life Insured). The children must be under 21 years of age and must be resident in the United Kingdom at the Start Date.

What is covered?

The Children's cover Cash Sum will be paid if the Insured Child, whilst covered under the Policy, suffers any of the following:

- Accidental Death;
- ✓ Paralysis;
- ✓ Blindness;
- ✓ Deafness;
- Loss of Hands or Feet;
- Encephalitis;
- Bacterial Meningitis; or
- Traumatic Head Injury.

The Children's cover Cash Sum is only payable once for each Insured Child.

What is not covered?

The Children's cover Cash Sum will not be paid if the Insured Child suffers one of the specified illnesses or injuries directly or indirectly as a result of the:

- Insured Child's condition being known to be present at birth;
- Insured Child dying within 28 days of meeting one of the specified medical conditions;
- ✓ injury, symptoms or illness occurring before the Insured Child's cover Start Date; or
- injury or illness occurring during the first three months after the Insured Child's cover Start Date (the 'Waiting Period').

For full details about what is covered and what is not covered under the Children's cover, please refer to the Terms and Conditions in sections 2 and 5 on page 16.

When does the Children's cover end?

The Children's cover ends for an Insured Child when the first of the following occurs:

- \checkmark the date of death of the Insured Child;
- the date of payment of a Children's cover Cash Sum for the Insured Child;
- \checkmark the date You cancel this optional cover;
- the Policy Anniversary on, or following, the attainment of age 21 by the Insured Child; or
- \checkmark the date Your Sorted Life Insurance cover ends.



Optional Critical Illness Cover

What is Critical Illness cover?

Our optional Critical Illness cover pays a lump sum benefit out of Your Sorted Life Insurance Cash Sum if You suffer a Critical Illness. You can choose a Cash Sum of up to 50% of Your selected Sorted Life Insurance Cash Sum. The money can be used as You choose – to assist with rehabilitation, to help replace Your income whilst You are recovering, or even to pay for a recuperative holiday. With the extra financial support in place, You can focus on getting better, instead of worrying about the finances.

Who can take out Critical Illness cover?

You can apply if, at the Start Date, You (and if applicable, Your Partner Life Insured):

- have Sorted Life Insurance cover;
- are resident in the United Kingdom; and
- \checkmark are aged at least 18 and under 60.

What is covered?

The Critical Illness Cash Sum will be paid if the Life Insured suffers any of the following whilst covered under the Policy:

- Heart Attack;
- Cancer excluding less advanced cases;
- 🖌 Stroke; or
- Coronary Artery Bypass Surgery.

Only one Critical Illness Cash Sum is payable for each Life Insured. The Cash Sum payable is deducted from the Life Insured's Sorted Life Insurance Cash Sum.

What is not covered?

The Critical Illness Cash Sum will not be paid if the Life Insured suffers:

- a Critical Illness directly or indirectly as a result of an intentional self-inflicted bodily injury or attempted suicide; or
- a less advanced case of Cancer (as specified in the definition of Cancer in the 'Glossary' section on page 26).

No Cash Sum will be payable if the insured event resulting in a claim first occurs before the Start Date or during the first three months from the Start Date (the 'Waiting Period').

For full details about what is covered and what is not covered under the Critical Illness cover, please refer to the Terms and Conditions in sections 2 and 4 on page 17.

When does the Critical Illness cover end?

The Critical Illness cover ends for a Life Insured when the first of the following occurs:

- \checkmark the date of death of the Life Insured;
- the date of payment of a Critical Illness Cash Sum for the Life Insured;
- \checkmark the date You cancel this optional cover;
- the Policy Anniversary on, or following, the attainment of age 64 by the Life Insured; or
- ✓ the date Your Sorted Life Insurance cover ends.



Optional Accidental Death Cover

What is Accidental Death cover?

For a small additional Premium, You can add up to £650,000 Accidental Death cover to Your Sorted Life Insurance. This cover offers substantial protection from the ever present risk of accidents. If You die in an accident, Your loved ones may receive Your chosen Cash Sum, which will be paid in addition to Your Sorted Life Insurance Cash Sum. We can't predict when an accident will happen, but with Accidental Death cover in place, Your loved ones may experience as little financial hardship as possible.

Who can take out Accidental Death cover?

You can apply if, at the Start Date, You (and if applicable, Your Partner Life Insured):

- ✓ have Sorted Life Insurance cover;
- ✓ are resident in the United Kingdom; and
- ✓ are aged at least 18 and under 65.

What is covered?

The Accidental Death Cash Sum will be paid if, whilst covered under the Policy, the Life Insured dies as a direct result of an Accident and where death occurs within 90 days of an Accident. The benefit is paid in addition to the Cash Sum provided under Sorted Life Insurance.

Only one Accidental Death Amount is payable for each Life Insured.

What is not covered?

We will not pay an Accidental Death Cash Sum in respect of a Life Insured if the Life Insured suffers an Accidental Death directly or indirectly as a result of:

- \checkmark the consumption of drugs or alcohol;
- engaging in any professional sport;
- engaging in any motor sports as a rider, driver or passenger; or
- being a pilot or crew member of any aircraft, or engaging in any aerial activity, except as a passenger in a properly licensed aircraft.

For full details about what is covered and what is not covered under the Accidental Death cover, please refer to the Terms and Conditions in sections 2 and 4 on page 18.

When does the Accidental Death cover end?

The Accidental Death cover ends for a Life Insured when the first of the following occurs:

- the date of death of the Life Insured;
- the date You cancel this optional cover;
- the Policy Anniversary on, or following, the attainment of age 74 by each Life Insured; or
- the date Your Sorted Life Insurance cover ends.



General Information

This section applies to Sorted Life Insurance and any other optional covers chosen.

Your commitment

It is Your responsibility to:

- ensure regular monthly Premiums are paid for the duration of the Policy.
- tell Sorted Insurance when You, or any Life Insured, change personal details e.g. name, address or bank details.
- check Your Policy annually, to ensure that it continues to meet Your requirements.
- answer all the questions asked by Sorted Insurance truthfully, accurately and completely to the best of Your knowledge when applying for Your Policy.
- check Your Statement of Fact and inform Sorted Insurance if there is anything that is inaccurate or incorrect. The Statement of Fact is sent to You once You have been accepted for cover.

If there is a Partner Life Insured covered under this Policy, they have a responsibility to answer all the questions asked by Sorted Insurance truthfully, accurately and completely to the best of their knowledge when applying for the Policy. Additionally, the Partner Life Insured must check the Statement of Fact and inform Sorted Insurance if there is anything that is inaccurate or incorrect.

Any information that is not disclosed could invalidate Your Insurance cover and could mean that part or all of a claim may not be paid and Your Policy may be cancelled.

Risks

No cash-in value

The Policy has no cash-in value at any time.

Failure to Pay Premiums

If two consecutive Premium payments are missed when due, Your Policy will end with no value and cover under this Policy will no longer be provided.

Affordability

If You choose an age based Premium Policy, the Premium payable will increase each year on Your Policy Anniversary. This option may appeal to those initially on a tight budget, but You will need to remember that as You grow older, the Premium will increase each year and if the Premium payments cannot be met, then Your Policy will end and You will receive nothing back.

Effects of Inflation

If You choose a level Premium Policy, the Cash Sum and the Premium payable is fixed when Your Policy starts and does not change. The value of the Cash Sum You selected may not keep up with inflation and as such the value may reduce over time. The level Premium Policy appeals to those who want to know exactly how much they will be paying in the future, subject to the effects of inflation.

Inheritance Tax

In the event of the Life Insured's death and the Policy paying out to the estate, there may be an inheritance tax requirement. All references to taxation are based on Our current understanding of the law and practice and can change in the future.



Your cancellation rights

You have 30 days from the date on which You receive Your Policy documents to make sure You are happy with Your cover, and decide whether You want to keep it.

If You want to cancel Your Policy, You must contact Sorted Insurance within this period for a full refund, subject to no valid claim being made. If You cancel Your Policy after the 30 day period then You will not receive any refund of Premium. To cancel any optional covers You add after Your Policy Start Date, You must contact Sorted Insurance within 30 days from the date You receive Your updated Schedule.

To cancel, please contact Sorted Insurance in writing or over the phone.

🕙 0800 093 2854 (Weekdays between 9am and 7pm)

Customer Services – Sorted Insurance, PO Box 4555, Slough, SL1 0TT

Making a claim

Sorted Insurance administer all claims on Our behalf. To make a claim under this Policy:



0800 093 2854 (Weekdays between 9am and 7pm)

Customer Services – Sorted Insurance, PO Box 4555, Slough, SL1 0TT

Questions or complaints

We hope that You never have reason to complain, but if You do, We will do Our best to work with You to resolve it. Please phone or write to Sorted Insurance:



0800 093 2854 (Weekdays between 9am and 7pm)

Customer Services – Sorted Insurance, PO Box 4555, Slough, SL1 0TT Please supply Your Policy number so that Your complaint can be dealt with promptly. If Sorted Insurance cannot resolve Your complaint immediately, they will send You an acknowledgment letter within 5 working days. Sorted Insurance or Us, if applicable, will aim to resolve Your complaint promptly. In the unlikely event that Your complaint is not resolved to Your satisfaction or after 8 weeks, You may refer it to the Financial Ombudsman Service (FOS) at:



0800 023 4567 or 0300 123 9123



The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Following the complaints procedure will not affect Your legal rights.

Financial Services Compensation Scheme (FSCS)

Both Us and Sorted Insurance are covered by the FSCS. You may be entitled to compensation from the scheme if either party cannot meet their respective obligations under the Policy. The circumstances of Your claim will determine whether You can make a claim and the amount You can claim. You can obtain more information from the FSCS at:



www.fscs.org.uk

service@Sortedinsurance.co.uk

Your Policy Terms and Conditions

Your Policy is arranged by Sorted Insurance. Sorted Insurance is a trading name of Neilson Financial Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA) and entered on the Financial Services register under reference no. 594926.

Neilson Financial Services Limited is registered in England and Wales under no. 07986483. Registered Office, Landmark Place, Windsor Road, Slough, Berkshire SL1 1JL.

Your Policy is issued, underwritten and administered by Scottish Friendly Assurance Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered on the Financial Services register under reference no. 110002, with permission to effect and carry out contracts of insurance.

Scottish Friendly Assurance Society Limited is a friendly society incorporated and registered under the Friendly Societies Act 1992, whose registered office is at Scottish Friendly House, 16 Blythswood Square, Glasgow G2 4HJ.

This Terms and Conditions document sets out the benefits, terms and exclusions of Your cover.

Some words or expressions have special meaning. They begin with capital letters and their meaning is explained in the Glossary section on pages 26 and 27.

After Your application is accepted by Us, Sorted Insurance will issue You with a Schedule. Your contract of Insurance with Us consists of:

- Your Schedule;
- this Terms and Conditions document; and
- the Statement of Fact

Please keep these documents in a safe place for future reference.

Sorted Life Insurance

1. Eligibility

To be eligible for cover under this Policy, You must be resident in the United Kingdom and aged at least 18 and under 65 at the Start Date.

For a Partner Life Insured to be eligible for cover under this Policy, they must also be resident in the United Kingdom and aged at least 18 and under 65 at the Start Date or if their cover is added to the Policy later, the date when they are accepted for cover.

2. Interim Accidental Death cover

When You apply for Insurance by phone and We require further information to assess Your application, You (and Your partner, if applicable) will automatically be provided with interim cover against Accidental Death whilst Your application is assessed, except in the circumstances under the heading 'What is not covered' under Accidental Death cover on page 18. The amount of interim Accidental Death cover is the Sorted Life Insurance Cash Sum You apply for. This cover is provided at no additional cost to You and is subject to the terms explained in this document. Your Interim Accidental Death cover will end on the date You are informed of the outcome of Your application or 30 days from the date of Your application, whichever is sooner.

3. What is covered

We will pay the Sorted Life Insurance Cash Sum if, whilst covered under the Policy, the Life Insured dies or is diagnosed with a Terminal Illness.

4. Amount of cover

The minimum Cash Sum for each Life Insured under the Policy is £60,000. The maximum Cash Sum for each Life Insured under the Policy at the Start Date is specified in the table below:

Age at Start Date	Maximum Cash Sum
18 – 44	£750,000
45 – 54	£400,000
55 – 59	£250,000
60 - 64	£150,000

If You apply for cover with a Partner Life Insured, You can both apply for individual Cash Sum(s) based on the limits above. If You request to increase the Cash Sum(s) after the Start Date, then the maximum Cash Sum is based on the above table and the Life Insured's current age.

Once You (and Your Partner Life Insured, if applicable) have been accepted for cover, the Sorted Life Insurance Cash Sum(s) payable under this Policy will be specified in Your Schedule. The total benefits payable for a Life Insured under Sorted Life Insurance cannot exceed:

- for a level Premium Policy only, the maximum Cash Sum for the Life Insured's age at the Start Date.
- for an age based Premium Policy only, the maximum Cash Sum for the Life Insured's age at the Start Date plus any automatic Cash Sum increases under the Policy.

Only one Sorted Life Insurance Cash Sum is payable for each Life Insured.

If applicable, the Sorted Life Insurance Cash Sum will be reduced by the amount of any Critical Illness benefit paid for a Life Insured in the event of a valid claim. If We reduce the Sorted Life Insurance Cash Sum, We will reduce Your Premium accordingly.

5. What is not covered

We will not pay a Cash Sum in respect of a Life Insured, if the Life Insured dies, or has a Terminal Illness, directly or indirectly as a result of an intentional self-inflicted injury, within the 12 months from the Start Date of the Policy (the 'Waiting Period').

We will not pay any Cash Sum(s) where a special term has been agreed with the Life Insured in respect of the Life Insured's cover that specifically excludes the event or condition leading to the claim. Any such special term will be agreed with the Life Insured before Your Policy is issued and will appear on Your Schedule under the 'Additional exclusions and limitations' section.

6. Cover start and end dates

Cover starts for a Life Insured on the Start Date as set out in Your Schedule.

Sorted Life Insurance cover ends for a Life Insured when the first of the following occurs:

- the date of death or payment of a Terminal Illness claim for that Life Insured;
- the date You cancel the Policy;
- the date We cancel the Policy;
- the date You miss two consecutive Premium payments; or

• for a level Premium Policy only, the date the Policy Term expires (as stated in Your Schedule) or the Policy Anniversary on or following the Life Insured attaining the age of 79. If the Policyowner attains age 79 and there is a Partner Life Insured remaining who has not yet attained 79, this Policy will continue under the same terms and the Premium adjusted accordingly.

For an age based Premium Policy only, cover will continue for the whole of the Life Insured's life, except in the circumstances listed above.

Optional Children's Cover

This section of the Terms and Conditions document applies if You have Children's cover as detailed in Your Schedule and You have agreed to pay the appropriate Premium.

1. Eligibility

Anyone who has Sorted Life Insurance cover can apply for this cover for their financially dependent children (and/or those of a Partner Life Insured). The children must be under 21 years of age and must be resident in the United Kingdom at the Start Date or if Children's cover is added to the Policy later, the date when they are accepted for cover.

2. What is covered

We will pay the Cash Sum if, whilst covered under the Policy, the Insured Child suffers one of the following insured events:

- Accidental Death;
- Paralysis;
- Blindness;
- Deafness;
- Loss of Hands or Feet;
- Encephalitis;
- Bacterial Meningitis; or
- Traumatic Head Injury.

The injury or illness condition must be diagnosed by a Medical Specialist and confirmed by Our medical advisers.

3. Amount of Children's cover

When You apply for cover, the minimum Cash Sum for each Insured Child is $\pounds10,000$ up to a maximum of $\pounds30,000$.

Each Insured Child can be covered for different individual Cash Sums, based on the limits above.

Once the Insured Child has been accepted for cover, the Children's cover Cash Sum payable under this Policy will be specified in Your Schedule.

4. Cash Sum Limits

For level Premium policies only, the maximum benefit payable cannot exceed £30,000 for each Insured Child. For age based Premium policies only, the maximum benefit payable for each Insured Child cannot exceed £30,000 plus any automatic Cash Sum increases under the Policy.

Only one Children's cover Cash Sum is payable per Insured Child.

5. What is not covered

We will not pay a Children's cover Cash Sum if the Insured Child suffers Paralysis, Blindness, Deafness, Loss of Hands or Feet, Encephalitis, Bacterial Meningitis or Traumatic Head Injury directly or indirectly as a result of the:

- Insured Child's condition being known to be present at birth;
- Insured Child dying within 28 days of meeting one of the specified medical conditions;
- symptoms first arising before the Insured Child's cover Start Date; or
- injury or illness occurring before the Insured Child's cover Start Date or occurring during the first three months from the Insured Child's cover Start Date (the 'Waiting Period').

6. Children's cover start and end dates

Children's cover starts on the Start Date. The Children's cover ends for an Insured Child when the first of the following occurs:

- the date of death of that Insured Child;
- the date of payment of a Children's cover Cash Sum for that Insured Child;
- the date You cancel this optional cover;
- the Policy Anniversary on, or following, the attainment of age 21 by that Insured Child; or
- the date Your Sorted Life Insurance cover ends.

Optional Critical Illness Cover

This section of the Terms and Conditions document applies if You have Critical Illness cover as detailed in Your Schedule and You have agreed to pay the appropriate Premium.

1.Eligibility

You can apply for Critical Illness cover if You (and, if applicable, Your Partner Life Insured) have Sorted Life Insurance cover, are resident in the United Kingdom and are aged at least 18 and under 60 at the Start Date or if Critical Illness cover is added later, the date when the Life Insured is accepted for cover.

2. What is covered

The Critical Illness Cash Sum will be paid if, whilst covered under the Policy, the Life Insured suffers any of the following insured events:

- Heart Attack;
- · Cancer, excluding less advanced cases;
- Stroke; or
- Coronary Artery Bypass Surgery.

The Critical Illness must be diagnosed by a Medical Specialist and confirmed by Our medical advisers.

3. Amount of cover

When You apply for cover, the minimum Critical Illness cover Cash Sum is £30,000. The maximum Critical Illness cover Cash Sum for a Life Insured under the Policy at Start Date is the lesser of the maximum Cash Sum shown below or 50% of the Sorted Life Insurance Cash Sum for that Life Insured provided under the Policy.

Age at Start Date	Maximum Cash Sum
18 – 44	£375,000
45 – 54	£200,000
55 – 59	£125,000

If You apply for cover with a Partner Life Insured, You can both apply for individual Cash Sum(s) based on the limits above. If You request to increase the Cash Sum(s) after the Start Date, then the maximum Cash Sum is the lesser of:

- the maximum Cash Sum shown in the above table based on the Life Insured's current age; or
- 50% of the Sorted Life Insurance Cash Sum for that Life Insured provided under the Policy.

Only one Critical Illness Cash Sum is payable for each Life Insured.

In the event a Critical Illness claim is payable, We will reduce the Sorted Life Insurance Cash Sum by that Critical Illness Cash Sum in respect of that Life Insured. If We reduce the Sorted Life Insurance Cash Sum, We will reduce Your Premium accordingly.

4. What is not covered

We will not pay the Critical Illness Cash Sum if the Life Insured suffers from:

- a Critical Illness as a direct or indirect result of an intentional self-inflicted bodily injury or attempted suicide; or
- a less advanced case of Cancer (as specified in the definition of Cancer in the 'Glossary' section on page 26)

No Cash Sum will be payable if the insured event resulting in a claim occurs before the Start Date or during the first three months after the Start Date (the 'Waiting Period').

We will not pay any benefits where We have agreed a special term with the Life Insured in respect of their cover that specifically excludes the event or condition leading to the claim. Any such special term will be agreed with the Life Insured before Your Policy is issued and will appear on Your Schedule under the 'Additional exclusions and limitations' section.

5. Critical Illness cover start and end dates

Critical Illness cover starts for a Life Insured on the Start Date as set out in the Schedule.

The Critical Illness cover ends for a Life Insured when the first of the following occurs:

- the date of death of that Life Insured;
- the date of payment of the Critical Illness Cash Sum for that Life Insured;
- the date You cancel this optional cover;
- the Policy Anniversary on, or following, the attainment of age 64 by that Life Insured; or
- the date Your Sorted Life Insurance cover ends.

Optional Accidental Death Cover

This section of the Terms and Conditions document applies if You have Accidental Death cover as detailed in Your Schedule and You agreed to pay the appropriate Premium.

1. Eligibility

You can apply for Accidental Death cover if You (and, if applicable, Your Partner Life Insured) have Sorted Life Insurance cover, are resident in the United Kingdom and are aged at least 18 and under 65 at the Start Date or if Accidental Death cover is added later, the date when the Life Insured is accepted for cover.

2. What is covered

We will pay the Accidental Death cover Cash Sum if, whilst covered under the Policy, the Life Insured dies as a result of an Accidental Death.

3. Amount of cover

When You apply for cover, the minimum Accidental Death cover Cash Sum is £30,000. The maximum Accidental Death cover Cash Sum for a Life Insured under the Policy at Start Date is shown below.

Age at Start Date	Maximum Cash Sum
18 – 44	£650,000
45 – 64	£500,000

If You apply for cover with a Partner Life Insured, You can both apply for individual Cash Sum(s) based on the limits above. If You request to increase the Cash Sum(s) after the Start Date, then the maximum Cash Sum is based on the above table and the Life Insured's current age.

A Cash Sum paid under the Accidental Death cover option is made in addition to any Sorted Life Insurance Cash Sum paid.

Only one Accidental Death Cash Sum is payable for each Life Insured.

The total Accidental Death cover Cash Sum payable for a Life Insured cannot exceed:

- for a level Premium Policy only, the maximum Cash Sum for the Life Insured's age at the Start Date.
- for an age based Premium Policy only, the maximum Cash Sum for the Life Insured's age at the Start Date plus any automatic Cash Sum increases under the Policy.

4. What is not covered

We will not pay an Accidental Death cover Cash Sum in respect of a Life Insured if the Life Insured suffers Accidental Death directly or indirectly as a result of:

- engaging in any criminal activities or illegal acts;
- the consumption of drugs (unless it was under the direction of a Medical Specialist and not in connection with treatment for substance abuse, drug addiction or dependence);
- the consumption of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving;
- engaging in any professional sport (meaning the Life Insured's livelihood is substantially dependent on income received as a result of playing sport);
- engaging in any motor sports as a rider, driver or passenger;
- war (whether declared or not) or war-like activity, or taking part in a riot or civil commotion; or
- being a pilot or crew member of any aircraft, or engaging in any aerial activity except as a passenger in a properly licensed aircraft.

5. Accidental Death cover start and end dates

Accidental Death cover for a Life Insured starts on the Start Date as set out in the Schedule.

The Accidental Death cover ends for a Life Insured when the first of the following occurs:

- the date of death of that Life Insured;
- the date You cancel this optional cover;
- the Policy Anniversary on, or following, the attainment of age 74 by that Life Insured; or
- the date Your Sorted Life Insurance cover ends.





General Conditions and Information about the Policy

This section applies to the Sorted Life Insurance cover and any other optional covers selected.

1. Policy Types

We know that everyone has different needs, so We have two Policy types to choose from; age based Premium or level Premium. Both Policy types are flexible which allow You to apply for changes if Your circumstances change.

1.1 Age Based

With an age based Policy, Your Policy can be kept for the rest of Your life (whole of life), provided Premiums are paid. Your Premium is based on Your age and is recalculated each year at Your Policy Anniversary gradually increasing in line with Your age.

Automatic Cash Sum Increases: Your age based Policy features a 5% automatic annual increase to Your chosen Cash Sum for Your Life Insurance and any optional cover You have. This increase is not subject to further health and lifestyle questions. It is applied automatically on Your Policy Anniversary each year, for 10 consecutive years from the Policy Start Date. Example: If You have chosen a £100,000 Cash Sum at the start of the Policy, the next year You will be covered for £105,000. At the end of 10 years, assuming You don't opt out of the increase, Your Cash Sum would be £150,000. The automatic increase to Your Cash Sum(s) will continue even when the maximum Cash Sum at the Start Date is met or exceeded. You will be sent a new Schedule each year at least 30 days before Your Policy Anniversary, which will show Your new Cash Sum with the 5% automatic increase included and Your new monthly Premium, recalculated based on age and the automatic increase. At this point You can decide to accept the increase (in which case You wouldn't need to do anything), or if You wish to opt-out of it, You can phone or write to Sorted Insurance to let them know (in which case a replacement Schedule will be issued, showing Your rise in Premium based on age only). If You change Your mind, You can still opt back in to the 5% Cash Sum increases at any time within the 10 years.

1.2 Level Policy

Unless You make changes to the Policy, the Cash Sum and the Premium payable are fixed when Your Policy is accepted and remains fixed throughout the Term of the Policy. You chose a Term between 10 and 40 years and the cover will end at the earliest of Your selected Term or on the Policy Anniversary on, or following, the attainment of age 79 by the individual Life Insured.

2. Premium Payments

Your Premium will be debited from Your nominated bank account monthly on the date of Your choice.

All Premiums are to be paid in United Kingdom currency (\pounds sterling) from a United Kingdom bank account.

Your Premium is based on the following: the Cash Sum, if You have added any optional covers, whether You have a Single or Joint Plan, the Policy type You have selected and the Life Insured's personal circumstances, for example, age, health, family history and occupation.



3. Missed Premium Payments

If two consecutive monthly payments are not paid, this Policy will automatically end with no value and We will have no further responsibility in respect of this Policy. At Our absolute discretion, We may reinstate the cover if the outstanding Premiums are paid to Us in full, although We reserve the right to make any variation in the cover provided.

As soon as one Premium payment is missed, Sorted Insurance will attempt to contact You to discuss Your payment arrangements.

4. Changing Your Insurance

4.1 Changes You can make

You may apply, at any time, to change Your Policy during the period of Insurance, however, We cannot guarantee that We will be able to make the changes You request.

If Your changes are accepted You will receive confirmation of these changes, including, if applicable, a new Schedule. The new Schedule will replace all previous versions issued.

You can make various changes to Your Policy, including; updating personal details, adding on an optional cover or changing the Cash Sum. If You have stopped smoking for more than 12 consecutive months and wish to change Your smoker status for the purpose of reassessing Your Insurance Premium rating, You may apply to do so.

If at any time You decide to increase the Cash Sum You will not be eligible for the increased amount if a valid claim occurs during any applicable Waiting Period. In the event of a valid claim, if a Waiting Period applies, We will only pay the Cash Sum which We would have paid had You not increased the Cash Sum. Please notify Sorted Insurance in the event of death of a Life Insured. For Joint Plans, cover will continue under the same terms for any remaining adult Life Insured provided they wish to continue and pay the required Premiums.

4.2 Changes We can make

We can change the terms and conditions of Your Policy that We reasonably consider are appropriate. These changes could affect the amount and type of cover provided under the Policy. We may also make changes due to the result of a change to any applicable legislation or regulation of taxation.

If We do decide to make any changes to Your Policy, Sorted Insurance will write to tell You at least 28 days before the change takes effect.

4.3 Changes to Your Medical Circumstances after the Policy starts

If, after the Start Date, You or any other Life Insured suffers symptoms of, or are diagnosed with, or has treatment for any new medical condition which You and/or the Life Insured were unaware of before the Start Date, this will not affect the Policy and You do not need to notify Sorted Insurance of this change.



5. Annual Review of Cover

It is Your responsibility to review the cover annually to ensure it remains adequate for Your needs.

6. Dual Insurance

If the Life Insured is covered under more than one Sorted Life Insurance Policy, the maximum limit of the Cash Sum(s) payable for the Life Insured at the Start Date under all such Sorted Life Insurance policies will be applied. Any reduction in the Cash Sum will be applied to the Insurance most recently commenced and the Premiums paid referable to the amount by which the Cash Sum is reduced will be refunded.

7. Governing Law

This Policy is governed by the laws of England and Wales unless, at the Policy Start Date, the Life Insured is resident in Scotland, in which case this Policy is governed by the laws of Scotland.

All Policy communication will be in English.

8. Data Protection Notice

In order to arrange Your Policy, Sorted Insurance must obtain certain information from the Life Insured(s) and they will also need to maintain certain other records. In all cases, We, and Sorted Insurance, fully comply with Data Protection Legislation.

1) the Life Insured(s) agree that the information held about them can be held on computer and/or paper files.

2) the Life Insured(s) agree that any information held about them may be disclosed:

- to third parties (e.g. credit agencies and product providers) for the purpose of processing their application;
- ii. to the Regulators (mainly the Financial Conduct Authority who have a legal authority to check all records);
- iii. to other parties regarding the prevention of fraudulent or improper claims; and
- iv. to Compliance consultants, who help to ensure that, in the Life Insured's interests, We, and Sorted Insurance, abide by the Financial Services and Markets Act and other regulations;
- v. but must not be disclosed to any other parties (even if related) without the Life Insured(s) express permission in writing.
- 3) the Life Insured(s) agree that Sorted Insurance may use the information that they hold about them to contact them from time to time by post, e-mail or telephone to bring to their attention products, services or information about the Life Insured(s) existing contracts which may be of benefit to them.
- 4) the Life Insured(s) understand that We, and Sorted Insurance, have a legal obligation to ensure that the information within the records held is kept up to date, but can only do so if provided with the up to date information by the Life Insured(s).
- 5) the Life Insured(s) understand that they may withdraw the consent to the above paragraphs 2v and 3 at any time by informing Sorted Insurance in writing at: PO Box 4555, Slough, SL1 0TT.



9. Accuracy of Information

We may not pay part or all of a claim and may have the right to cancel the Policy at the time if, when You applied for the Policy or when making a claim, the Life Insured failed to answer all Our questions truthfully, accurately and completely to the best of their knowledge and/or the Life Insured does not provide all the information Sorted Insurance ask for, and/ or the Life Insured does not tell them of any inaccuracies before or immediately after Your Policy is issued.

If the Life Insured's date of birth as shown on Your Schedule is incorrect, the terms of the Policy shall be cancelled and reissued based on terms that would have applied if the correct date of birth had been given. We are entitled to cancel this Policy at any time if it would not have been issued if the correct date of birth had been given.

10. How to make a claim

Sorted Insurance will administer all claims on Our behalf.

Claims should be made as soon as possible after the insured event occurs. To make a claim under this Policy, please contact Sorted Insurance by either:

0800 093 2854

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Customer Services – Sorted Insurance, PO Box 4555, Slough, SL1 0TT

service@Sortedinsurance.co.uk

Sorted Insurance will send a claim form to be completed, signed and returned. We may also require the Life Insured's treating doctor or a Medical Specialist to complete a report which will be at Our expense. It may also be necessary to access the Life Insured's medical records. We may also require further information or documentary evidence to assess the claim, such as, in the case of death claims, a certified copy of a death certificate.

Before a claim is payable, We reserve the right to require the Life Insured to undergo, at Our expense, examinations or other reasonable tests to confirm the occurrence of an insured event.

If any information or documentation that would reasonably be required to assess the claim is not provided by the claimant, We will not be able to process the claim until the information or documentation is made available.

Once the claim is accepted, We will pay the Cash Sum due to You or the person who is legally entitled to it, whichever is appropriate.

If applicable, We will refund any Premium(s) collected after the date of death in respect of the Life Insured, or the date of diagnosis or certification by a Medical Specialist where a valid claim is made in respect of the Life Insured.

When We pay a claim, the Insurance benefit will end for that Life Insured and We will have no further responsibility under the Insurance for that Life Insured following such payment.

11. Cancellation Rights

You have 30 days from the date on which You receive Your Policy documents to make sure You are happy with Your cover and decide whether You want to keep it. If You want to cancel Your Policy within this period, please contact Sorted Insurance:



Customer Services – Sorted Insurance, PO Box 4555, Slough, SL1 0TT

When Sorted Insurance receives Your letter or phone call, the Policy will be cancelled and You will be sent a letter of confirmation. Any Premium You may have paid will be refunded, subject to no valid claim being made.

If You wish to cancel Your Policy after the 30 day period then You can do this by contacting Sorted Insurance in writing or over the phone. If You do, You will not receive any refund of Premium.

If You have added an optional cover at a later date, You can contact Sorted Insurance to cancel this within 30 days from the date You received Your updated Schedule. The optional cover will be cancelled and any related Premium refunded.

We can cancel this Policy in any of the following circumstances:

- due to the Life Insured's non-disclosure of any information that would affect the cover provided under this Policy;
- if We believe a claim to be false or fraudulent;
- if the incorrect date of birth of a Life Insured was given at the time of application; or
- if two consecutive Premium payments were not paid when due.

12. Complaints Procedure

If You wish to make a complaint, please phone or write to Sorted Insurance:



Customer Services – Sorted Insurance, PO Box 4555, Slough SL1 0TT

When contacting Sorted Insurance, please confirm Your Policy number.

Depending upon the nature of Your complaint, Sorted Insurance may deal with Your complaint directly or send it through to Us. If Your complaint is sent through to Us, Sorted Insurance will continue to liaise with You on Our behalf unless You specify that You wish to deal with Us directly.

We or Sorted Insurance, will aim to deal with Your complaint promptly. If Your complaint cannot be addressed immediately, an acknowledgment letter will be sent to You within 5 working days of receipt of Your complaint. Your complaint will continue to be investigated and if We, or Sorted Insurance, are unable to respond within 4 weeks of receipt of Your complaint, You will receive written confirmation that Your complaint is still being investigated.

Within 8 weeks of receiving Your complaint, You will either be sent the full and final response detailing the results of the investigation or it will be confirmed that the investigations are still on-going.

If You remain dissatisfied after You have received the full and final response or, after 8 weeks You do not wish to wait for the investigations to be completed, You can refer Your complaint to the Financial Ombudsman Service (FOS):



0800 023 4567 or 0300 123 9123

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR



www.financial-ombudsman.org.uk

Following this complaints procedure will not affect Your legal rights.

13. Financial Services Compensation Scheme (FSCS)

Both Us and Sorted Insurance are covered by the FSCS. You may be entitled to compensation from the scheme if either party cannot meet their respective obligations under the Policy. The circumstances of Your claim will determine whether You can make a claim and the amount You can claim. The maximum amount the FSCS will pay is 90% of the value of Your claim, with no upper limit. You can obtain more information from the FSCS at:



0800 678 1100, or visit 📄 www.fscs.org.uk



Glossary

In this document, some words begin with a capital letter, for example, Accidental Death. These words have special meanings as explained below.

Accident means an event resulting in bodily injury occurring whilst this Policy is in force, where the injury is directly and solely caused by accidental, violent and external means and where the injury is not self-inflicted.

Accidental Death means death occurring as a direct result of an Accident and where death occurs within 90 days of the Accident.

Bacterial Meningitis means a definite diagnosis of bacterial meningitis resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms. For the above definition, the following are not covered:

 all forms of meningitis other than those caused by bacterial infection.

Blindness means Permanent and Irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

Cancer means any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are classified as less advanced cases and are not covered under this Policy:

- all cancers which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - cancer in situ;
 - having borderline malignancy; or
 - · having low malignant potential.
- all tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

Cash Sum means the amount payable upon occurrence of an insured event covered under this Policy in respect of a Life Insured. The cash sum for each type of cover for each Life Insured is shown in the Schedule. **Coronary Artery Bypass Surgery** means the undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

Critical Illness means Heart Attack – of specified severity, Cancer – excluding less advanced cases, Stroke – resulting in Permanent symptoms or Coronary Artery Bypass Surgery – with surgery to divide the breastbone.

Deafness means Permanent and Irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

Encephalitis means a definite diagnosis of encephalitis by a Consultant Neurologist resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms.

For the above definition the following is not covered:

• myalgic encephalomyelitis and chronic fatigue syndrome.

Heart Attack means death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- typical clinical symptoms (for example, characteristic chest pain).
- new characteristic electrocardiographic changes.
- the characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher;
 - Troponin T > 1.0 ng/ml.
 - AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

• other acute coronary syndromes including but not limited to unstable angina.

Insurance means, in respect of a Life Insured, the Insurance Cash Sum(s) that have been applied for by the Policyowner and accepted by Us as indicated on the Schedule.

Insured Child in respect of the optional Children's cover means a financially dependent child of the Key Life Insured and/or Partner Life Insured and the child named in the Schedule.

Irreversible means cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service (NHS) in the United Kingdom (or if appropriate, the equivalent to the NHS if the insured event occurs in another country) at the time of the claim. **Joint Plan** – this plan applies if there is a Key Life Insured and a Partner Life Insured as detailed on the Schedule.

Key Life Insured means a person named in the Schedule as the key life insured.

Life Insured means the Key Life Insured and, if applicable, the Partner Life Insured and, if applicable, in respect of Children's cover only, an Insured Child.

Loss of Hands or Feet means Permanent physical severance of any combination of 2 or more hands or feet at or above the wrist or ankle joints.

Medical Specialist means a person who:

- holds an appointment as a Consultant at a hospital in the relevant country at the time of the claim; and
- is a specialist in an area of medicine appropriate to the cause of the claim.

The medical specialist must not be a Life Insured under this Policy, their spouse, partner, relative or business associate.

Paralysis means total and Irreversible loss of muscle function to the whole of any two limbs.

Partner Life Insured means a person named in the Schedule as the partner life insured. A partner may be a legal spouse, civil partner or common law partner of the Key Life Insured and may be of the same gender as the Key Life Insured.

Permanent means expected to last throughout life with no prospect of improvement, irrespective of when the cover ends or the Life Insured expects to retire.

Permanent Neurological Deficit With Persisting Clinical Symptoms means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the Life Insured's life.

Symptoms that are covered include numbness,

hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- an abnormality seen on brain or other scans without definite related clinical symptoms;
- neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms; or
- symptoms of psychological or psychiatric origin.

Policy means the legal contract between the Policyowner and Us. The Policy Terms and Conditions, Your application, any future application accepted by Us, the Statement of Fact, the current Schedule, and any special conditions, amendments, or endorsements make up the policy.

Policy Anniversary means the anniversary of the date on which Your first Premium payment for this Policy was requested.

Policyowner, You, Your means the Key Life Insured. This Policy may not be transferred or assigned to another person.

Premium means the amount of money We charge You on a monthly basis for this Policy.

Schedule means the schedule to this Policy, or any replacement schedule, issued by Sorted Insurance and showing the details of the cover provided by this Policy.

Single Plan – this plan applies if the Key Life Insured is the only person detailed on the Schedule.

Start Date means the date an application for a Life Insured is accepted by Us and cover starts as set out in Your Schedule. Any changes that You make to Your Policy after the start date are effective from the date of the change.

Statement of Fact means a statement of the information supplied by You, and if applicable the Partner Life Insured, on which Your Policy is based.

Stroke means death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms. For the above definition, the following are not covered:

- transient ischaemic attack; and
- traumatic injury to brain tissue or blood vessels.

Term means, for a level Premium Policy only, the total length of time the Policy runs for from the Start Date, as specified in the Schedule.

Terminal Illness means a definite diagnosis by the attending Medical Specialist of an illness that satisfies both of the following:

- the illness either has no known cure or has progressed to the point where it cannot be cured; and
- in the opinion of the attending Medical Specialist, the illness is expected to lead to death within 12 months.

Traumatic Head Injury means death of brain tissue due to traumatic injury resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms.

United Kingdom means England, Northern Ireland, Scotland or Wales.

Waiting Period means the amount of time the Life Insured has to wait before a Cash Sum is payable.

We, Us, Our means Scottish Friendly Assurance Society Limited who are responsible for the issue, underwriting and administration of Your Policy. Scottish Friendly Assurance Society Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration No. 110002.

() 0800 093 2854

Lines are open from 9am to 7pm Monday to Friday (excluding Bank Holidays). Calls may be charged if calling from a mobile phone. Calls may be recorded and monitored for training and quality purposes.



- **Sorted**insurance.co.uk
- Sorted Insurance, PO Box 4555, Slough, SL1 0TT.

Customers with Disabilities

This document and other associated documentation are also available in other formats. If you require an alternative format, please contact **Sorted** Insurance.

