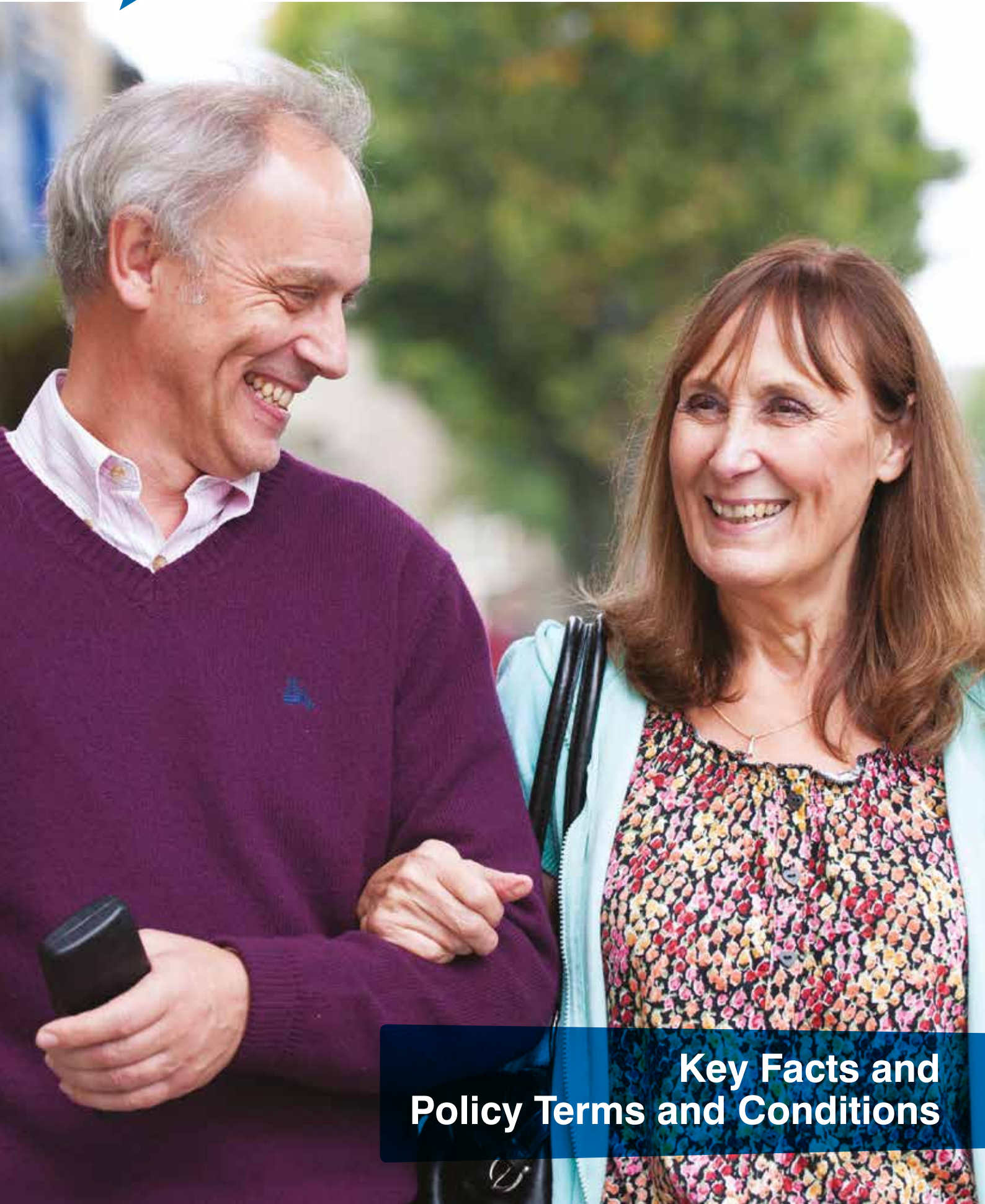




Guaranteed Life Insurance with Optional Cover



**Key Facts and
Policy Terms and Conditions**

“We just got it sorted”



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 of 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 insured to help keep up with funeral costs, 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 22 and 23.

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 Guaranteed Life Insurance**

and optional Accidental Serious Injury cover



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 Guaranteed Life Insurance and optional Accidental Serious Injury cover 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 Guaranteed Life Insurance You'll need to think about:

- ✓ the Cash Sum, which is the amount that is payable when a valid claim is made;
- ✓ whether to add optional Accidental Serious Injury cover to Your Sorted Guaranteed Life Insurance;
- ✓ whether the Policy will be a Single Plan on Your own life, or a Family Plan to include Your legal spouse, civil partner or common law partner (Partner Life Insured) under Your Policy;
- ✓ whether the Policy will include any financially dependent children aged under 21; and
- ✓ whether You prefer an age based Premium Policy (where the Premium and Cash Sum increases), 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;
- ✓ whether You selected a Single Plan or Family Plan;
- ✓ the Policy type You choose; and
- ✓ the age of the eldest Life Insured on the Policy.

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 flexible Policy types to choose from; age based Premium or level Premium. Both Policy types can be kept for the rest of Your life ('whole of life') but also allow You to apply for changes if Your circumstances change.

Age based – How does it work?

With an age based Policy, Your Premium is based on the age of the eldest Life Insured. That could be You, or if You take out a Family Plan, it could be Your partner.

The Premium is recalculated each year at Your Policy Anniversary; gradually increasing in line with the eldest life getting older. Once the eldest life reaches age 80, there will be no further Premium increases and after age 90 all Premiums cease, but cover will continue. 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.

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. It is applied automatically to Your Policy on Your Policy Anniversary each year, for 10 consecutive years from the Policy Start Date or until the eldest Life Insured reaches age 74, whichever is sooner. Example: If You have chosen a £2,000 Cash Sum at the start of the Policy, the next year You will be covered for £2,100. At the end of 10 years, assuming You don't opt out of the increase, Your Cash Sum would be £3,000. If You are planning to leave Your Cash Sum to pay for funeral expenses, this gradual increase in Cash Sum over the years can help protect from the effects of inflation.

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 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 Policy Type – 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. As long as You are paying Your Premium, You'll be covered for the whole of Your life and after the eldest Life Insured reaches age 90, there are no more Premiums to pay, but cover continues.

The 5% automatic Cash Sum increase is not available on a level Policy, so Your chosen Cash Sum will stay the same. With the level Premium option, it is important to note that the value of the Cash Sum You choose at the start of the Policy, may not keep up with inflation. So, if You are planning to leave Your Cash Sum to pay for funeral expenses, the value of Your Cash Sum may not keep up with funeral cost inflation.

Sorted Guaranteed Life Insurance

What is Sorted Guaranteed Life Insurance?

Sorted Guaranteed Life Insurance is a product which guarantees cover to You with no medical or similar questions. It pays a lump sum in the event of the death of a Life Insured. This can help ease the financial burden of Your funeral and other final expenses for Your family and loved ones when You pass away.

Who can take out Sorted Guaranteed 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
- ✓ for an aged based Premium Policy, aged at least 30 and under 80; or
- ✓ for a level Premium Policy, aged at least 50 and under 80.

You can also insure Your (or if applicable, Your Partner Life Insured's) financially dependent children under this Policy, as long as at the Start Date they are:

- ✓ resident in the United Kingdom; and
- ✓ under 21 years of age.

Providing the eligibility criteria is met, We guarantee to accept Your application for Sorted Guaranteed Life Insurance.

What is covered?

We will pay the Sorted Guaranteed Life Insurance Cash Sum if, whilst covered under the Policy:

- ✓ the Life Insured dies as a result of an Accident; or
- ✓ the Life Insured dies from natural causes 12 months after the Start Date (the 'Waiting Period').

The Cash Sum is only payable for each Life Insured. The Cash Sum payable is stated in Your Schedule.

What is not covered?

During the first 12 months from the Start Date of the Policy the Cash Sum will only be paid if the Life Insured's death results from an Accident. After that, a Cash Sum is paid from death by any cause.

For full details about what is covered and what is not covered under Sorted Guaranteed Life Insurance, please refer to the Terms and Conditions in sections 2 and 5 on page 15.

When does cover end?

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

- ✓ the date of death of that Life Insured;
- ✓ on or following the Policy Anniversary when the Insured Child reaches age 21;
- ✓ the date You cancel the Policy; or
- ✓ the date We cancel the Policy.





Optional Accidental Serious Injury Cover

What is Accidental Serious Injury cover?

A serious injury could mean a burden on Your finances. Not only because You may not be able to work, but there could be additional medical and rehabilitation costs that need to be taken care of. This optional Cash Sum pays out three times Your chosen Sorted Guaranteed Life Insurance Cash Sum – up to £45,000 (depending on age) if You suffer an Accidental Serious Injury. The money can be used as You wish, for example, You may need to modify Your home, or simply need help to keep on top of Your household bills.

Who can take out Accidental Serious Injury cover?

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

- ✓ have Sorted Guaranteed Life Insurance cover; and
- ✓ are resident in the United Kingdom; and
- ✓ for an aged based Premium Policy, are aged at least 30 and under 70; or
- ✓ for a level Premium Policy, are aged at least 50 and under 70.

What is covered?

This Cash Sum will be paid if, whilst covered under the Policy, the Life Insured suffers any of the following as a result of an Accident:

- ✓ Blindness;
- ✓ Deafness; or
- ✓ Total and Permanent Loss of Use of Two Limbs.

The Accidental Serious Injury must occur within 12 months of the Accident.

The Accidental Serious Injury Cash Sum is only payable once for each Life Insured. The Cash Sum payable is stated in Your Schedule.

What is not covered?

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

- ✓ the consumption of drugs or intoxicating liquor;
- ✓ engaging in any criminal activities or illegal acts;
- ✓ 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 a full list of what is covered and what is not covered under the Accidental Serious Injury cover, please refer to the Terms and Conditions in sections 2 and 4 on page 16.

When does cover end?

The Accidental Serious Injury 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 an Accidental Serious Injury Cash Sum for that Life Insured;
- ✓ the date You cancel this optional cover;
- ✓ the Policy Anniversary on, or following, the attainment of age 74 by the eldest Life Insured; or
- ✓ the date Your Sorted Guaranteed Life Insurance ends.



General Information

This section applies to Sorted Guaranteed Life Insurance and, if chosen, the optional Accidental Serious Injury cover.

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.

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 choose 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.

Premiums Paid Depending on how long You live, it is possible that You (or whoever pays the Premiums) may pay in more than the Cash Sum.

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 cover 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



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, please contact them at:



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 the Sorted Insurance Customer Services Team:



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



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



service@Sortedinsurance.co.uk

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 acknowledgement 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:



0800 678 1100 or visit



www.fscs.org.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.

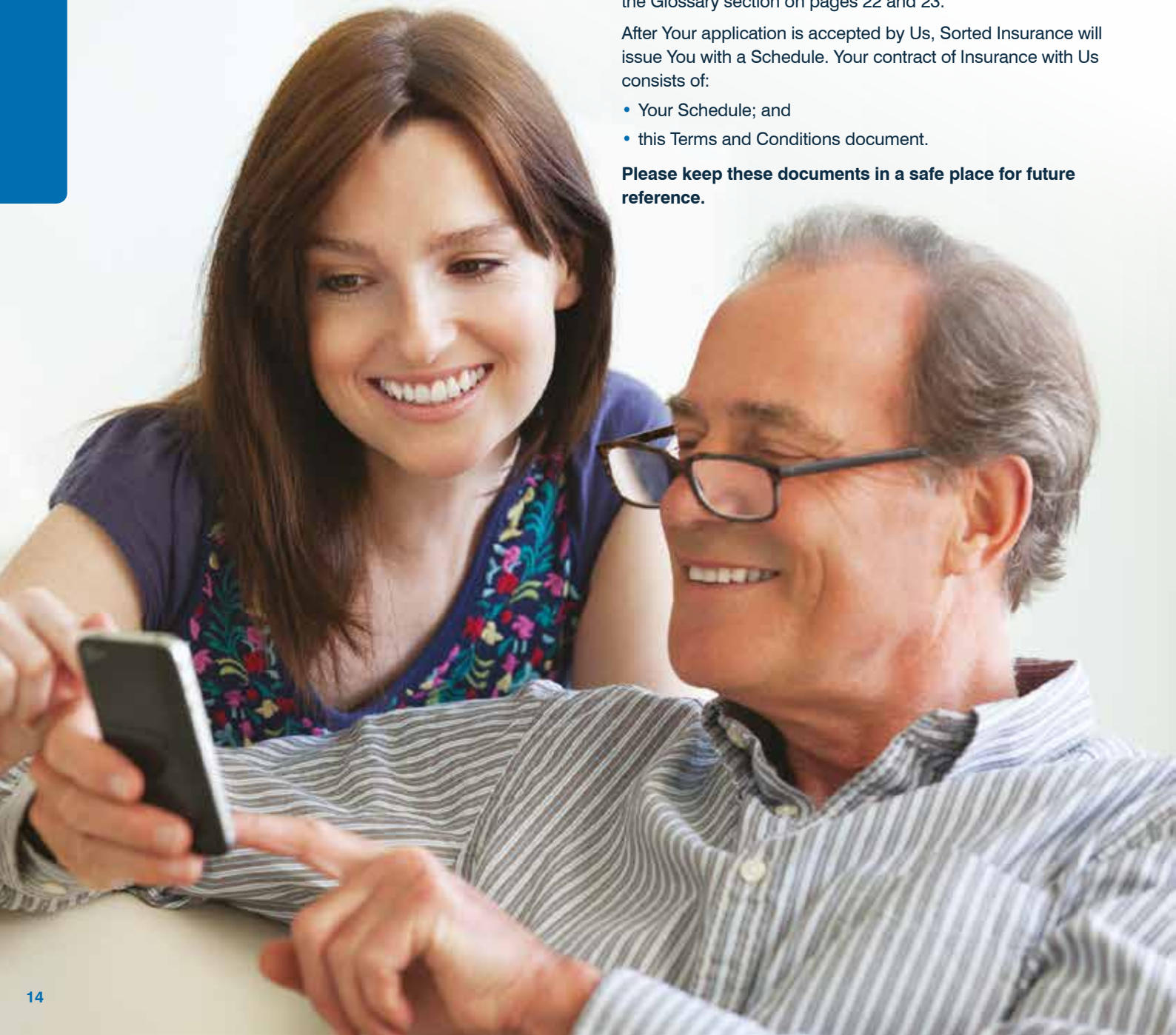
This Terms and Conditions document sets out the benefits, terms and exclusions of Your cover.

Some words or expressions have special meaning. They begin with capital letters and their meaning is explained in the Glossary section on pages 22 and 23.

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; and
- this Terms and Conditions document.

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



Sorted Guaranteed Life Insurance

1. Eligibility

You can apply for Sorted Guaranteed Life Insurance as long as at the Start Date You are:

- resident in the United Kingdom; and
- for an aged based Premium Policy, aged at least 30 and under 80; or
- for a level Premium Policy, aged at least 50 and under 80.

If You wish to add a Partner Life Insured to the Policy, the above eligibility criteria applies at the Start Date or if the cover is added to the Policy later, the date when the Partner Life Insured is accepted for cover.

You can also insure Your (or if applicable, Your Partner Life Insured's) financially dependent children under this Policy, as long as at the Start Date (or if the cover is added to the Policy later, at the date the Insured Child is accepted for cover) they are:

- resident in the United Kingdom; and
- under 21 years of age.

Providing the eligibility criteria is met, We guarantee to accept Your application for Sorted Guaranteed Life Insurance.

2. What is covered

We will pay the Sorted Guaranteed Life Insurance Cash Sum if, whilst covered under the Policy:

- the Life Insured dies as a result of an Accident; or
- the Life Insured dies from natural causes 12 months after the Start Date (the 'Waiting Period').

3. Amount of cover

The minimum Cash Sum for each Life Insured under the Policy is £2,000. The maximum Cash Sum for a Life Insured under the Policy at the Start Date is:

Age at Start Date	Maximum Cash Sum
30 – 54	£15,000
55 – 79	£10,000

If the Life Insured dies as a result of an Accident, We will pay an amount equal to 3 times the Cash Sum You selected.

Under a Family Plan, all lives insured are covered for the same Cash Sum.

Once You (and Your Partner Life Insured, if applicable) have been accepted for cover, the Sorted Guaranteed Life Insurance Cash Sum(s) payable under this Policy will be specified in Your Schedule.

4. Cash Sum Limits

Age at Start Date	Maximum Cash Sum
30 – 54	<ul style="list-style-type: none"> • £15,000 – where death is not the result of an Accident; or • £45,000 where death is the result of an Accident; plus • any automatic Cash Sum increases
55 – 79	<ul style="list-style-type: none"> • £10,000 – where death is not the result of an Accident; or • £30,000 where death is the result of an Accident; plus • any automatic Cash Sum increases

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 age of the eldest Life Insured at the date of request. If You request to change the Cash Sum and You have the optional Accidental Serious Injury cover, the Accidental Serious Injury Cash Sum will automatically change to 3 times the revised Sorted Guaranteed Life Insurance Cash Sum.

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

5. What is not covered

We will not pay the Sorted Guaranteed Life Insurance Cash Sum if the Life Insured dies from natural causes within 12 months from the Start Date of the Policy (the 'Waiting Period').

6. Cover start and end dates

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

We guarantee to renew Your Sorted Guaranteed Life Insurance Policy for life, except when Your cover ends as listed below.

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

- the date of death for that Life Insured;
- on, or following, the Policy Anniversary when the Insured Child reaches age 21;
- the date You cancel the Policy;
- the date We cancel the Policy; or
- the date You miss two consecutive Premium payments.

Optional Accidental Serious Injury Cover

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

1. Eligibility

You can apply for Accidental Serious Injury cover if You, or if applicable, Your Partner Life Insured, at the Start Date:

- have Sorted Guaranteed Life Insurance cover;
- are resident in the United Kingdom; and
- for an aged based Premium Policy, are aged at least 30 and under 70; or
- for a level Premium Policy, are aged at least 50 and under 70.

If this cover is added to Your Policy after the Start Date, then the above eligibility criteria applies on the date when the Life Insured is accepted for Accidental Serious Injury cover.

Accidental Serious Injury cover is not available to financially dependent children.

2. What is covered

We will pay the Cash Sum if, whilst covered under the Policy, the Life Insured suffers from any of the following as a result of an Accident:

- Blindness;
- Deafness; or
- Total and Permanent Loss of Use of Two Limbs.

The Accidental Serious Injury must occur within 12 months of the Accident.

The injury must be diagnosed by a Medical Specialist within 12 months of the Accident and confirmed by Our medical advisers.

3. Amount of Accidental Serious Injury cover

You (or, if applicable, Your Partner Life Insured) can apply for an Accidental Serious Injury cover Cash Sum which is equal to three times the chosen Sorted Guaranteed Life Insurance Cash Sum.

The total Accidental Serious Injury cover Cash Sum payable for a Life Insured under the Policy cannot exceed:

Age at Start Date	Maximum Cash Sum
30 – 54	£45,000; plus any automatic Cash Sum increases
55 – 69	£30,000; plus any automatic Cash Sum increases

Only one Accidental Serious Injury cover Cash Sum is payable per Life Insured.

4. What is not covered

We will not pay an Accidental Serious Injury cover Cash Sum in respect of a Life Insured if the Life Insured suffers Blindness, Deafness, or Total and Permanent Loss of Use of Two Limbs as a direct or indirect 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. Your Accidental Serious Injury cover start and end dates

Accidental Serious Injury cover starts on the Start Date.

The Accidental Serious Injury 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 an Accidental Serious Injury cover Cash Sum for that Life Insured;
- the date You cancel this optional cover;
- the Policy Anniversary on or following the attainment of age 74 by the eldest Life Insured; or
- the date Your Sorted Guaranteed Life Insurance cover ends.



General Conditions and Information about the Policy

This section applies to the Sorted Guaranteed Life Insurance cover and if chosen, the optional Accidental Serious Injury cover.

1. Policy Types

We know that everyone has different needs, so We have two flexible Policy types to choose from; age based Premium or level Premium. Both Policy types can be kept for the rest of Your life ('whole of life') but also allow You to apply for changes if Your circumstances change.

1.1 Age Based

With an age based Policy, Your Premium is based on the age of the eldest Life Insured. That could be You, or if You have chosen a Family Plan, it could be Your partner. The Premium is recalculated each year at Your Policy Anniversary; gradually increasing in line with the eldest Life Insured getting older. Once the eldest Life Insured reaches age 80, there will be no further Premium increases and at the Policy Anniversary on or following attainment of age 90 by the eldest Life Insured all Premiums will cease, but cover will continue.

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. It is applied automatically to Your Policy on Your Policy Anniversary each year, for 10 consecutive years from the Policy Start Date or until the eldest Life Insured reaches age 74, whichever is sooner. Example: If You have chosen a £2,000 Cash Sum at the start of the Policy, the next year You will be covered for £2,100. At the end of 10 years, assuming You don't opt out of the increase, Your Cash Sum would be £3,000. The automatic increase to Your Cash Sum(s) will continue even when the maximum Cash Sum for the eldest Life Insured 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 have the flexibility of deciding 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 request to make changes to the Policy, the Cash Sum and the Premium payable are fixed when Your Policy starts and is guaranteed not to change for as long as You keep Your Policy in force. As long as You are paying Your Premium, You'll be covered for the whole of Your life. At the Policy Anniversary on or following attainment of age 90 by the eldest Life Insured, all Premiums will cease but cover will continue.

With the level Policy option, it is important to note that as the value of the Cash Sum You choose at the start of the

Policy will not increase, Your Cash Sum may not keep up with inflation and as such the value may reduce over time.

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 (£ sterling) from a United Kingdom bank account.

Your Premium is based on the following:

The amount of cover, if You have added an optional cover, whether You have a Single Plan or Family Plan, the Policy type You have selected and the age of the eldest Life Insured under the Policy.

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 try 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 optional Accidental Serious Injury cover or changing the Cash Sum.

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 Family 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.

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 Guaranteed Life Insurance Policy, the maximum limit of the Cash Sum(s) payable for the Life Insured at the Start Date under all such Sorted Guaranteed 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, You are 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:
 - i. 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 Our 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 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: Sorted Insurance, 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 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
-  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



General Conditions and Information about the Policy

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:

-  0800 093 2854
-  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 the optional Accidental Serious Injury 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:

- 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:

-  0800 093 2854 (Weekdays between 9am and 7pm)
-  Customer Service – 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.

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.

Cash Sum means the amount payable on the 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.

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.

Family Plan – this plan applies if there is a Key Life Insured and:

- a Partner Life Insured; and/or
- a financially dependent child or children detailed on the Schedule (Insured Child).

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 means in respect of Life Insurance cover, a financially dependent child or children 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.

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 Life Insurance only, an Insured Child.

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.

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.

Policy means the legal contract between the Policyowner and Us. The Policy Terms and Conditions, Your application, any future application accepted by Us and the current Schedule 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.

Total and Permanent Loss of Use of Two Limbs means complete and irrecoverable loss of the use of two limbs through injury.

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.

 **service@Sortedinsurance.co.uk**

 **Sortedinsurance.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.

