

keyfacts

This policy summary does not contain the full terms and conditions of the Individual Term Insurance cover. The full terms and conditions can be found in the policy document which accompanies this summary.

The Individual Term Insurance policy is underwritten by Sterling Life Limited. It provides a lump sum benefit if you die during the term of the contract. It does not have a cash in value at any time. To take out Individual Term Insurance you must be eligible (see below).

ELIGIBILITY

You must be at least 18 years to be eligible for cover.

THE PERIOD FOR WHICH YOU ARE COVERED

Your cover will end when one of the following happens:

- you die; or
- you do not pay any premium on the day it is due;
- you reach the end of your chosen term.

You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.

MAIN EXCLUSIONS

We will not pay benefit for loss, damage cost or expense resulting from nuclear, biological or chemical terrorism.

LIMITATION ON BENEFITS

If more than one person is named in the policy we will only pay a lump-sum benefit on the death of the first person to die. See the "Sum Assured" section of the policy for more details.

CLAIMS

Notification of claims should be made in writing to Sterling Life Limited, Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ. Telephone: 0870 224 2390.

CUSTOMER SERVICE

If you wish to make a complaint, you should write to the Customer Services Manager, Sterling Life Limited, Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ. Telephone: 0870 224 2390. If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

YOUR RIGHT TO CANCEL

You have the right to cancel your policy for a period of 30 days from the date your policy begins or the date you receive your documents if this is later. If you cancel in this period you will receive a full refund of any premium paid.

If you wish to cancel your policy you should write to: Sterling Life Limited, Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ. Telephone: 0870 224 2390.

After this period you may cancel the plan at any time by writing to us at the above address. No refund of premiums will be made.

INFORMATION ON TAX ARRANGEMENTS

Under current UK legislation, the policy benefits are free of personal income and capital gains tax. If the cash forms part of your estate Inheritance tax might have to be paid on it. Tax rules can change.

FINANCIAL SERVICES COMPENSATION SCHEME

If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met. Further information can be obtained from the Financial Services Compensation Scheme at 7th Floor Chambers, Portsoken House, London E1 8BN.

OTHER IMPORTANT INFORMATION

Sterling Life Limited is a private company limited by shares incorporated in England under registered number 911235. It underwrites long term insurance business.

The head and registered office is at Ambassador House, Paradise Road, Richmond Upon Thames, Surrey TW9 1SQ.

Sterling Life Limited is authorised and regulated by the Financial Services Authority. It appears on the Financial Services Authority's (FSA) Register. The FSA Register number for Sterling Life Limited is: 202178. You can check this on the FSA register at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

The Parties are free to choose the law which will apply to this policy. We propose to choose English law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply will be supplied in English and we will communicate with you in English throughout the duration of the policy, unless you and we agree otherwise.