

Life Cover
Individual Policy Summary

Life Cover Individual Policy Summary

This policy summary does not contain the full terms and conditions of the policy; these can be found in the policy document.

Who is the insurer?

Life Cover is underwritten by AmTrust at Lloyd's Syndicate 44.

Can I take out this cover?

To be eligible for the cover on the start date you must:

1. Be over 18 and under 61 years of age; and
2. Be living permanently and lawfully in the UK

Policy can be renewed up to the age of 68.

You may also include your partner and/or children, subject to the relevant premium being paid, if applicable.

What happens if I take out cover and then change my mind?

You may cancel the policy by writing to Compass Underwriting Limited at 50 Mark Lane, London EC3R 7QR within 30 days of the start date or the day you receive your documents if is later, provided no benefit has been paid and receive a full refund of any premiums paid.

You may then cancel the policy at any time but we will not refund any premium paid.

What cover does the policy provide?

We will pay the lump sum benefit as set out in your Schedule of Insurance up to a maximum of £100,000 upon your death. If you are over 55 then we will only pay up to a maximum lump sum benefit of £50,000.

A benefit of £5,000 is payable in the event of a death of a child(ren), if included under this plan, up to a maximum of 4 children.

Full details are shown in Section 11 of the policy wording.

Are there any limitations on the benefits?

There is an exclusion for any claim that arises out of any medical condition that existed (including treatment, monitoring, referral, consultations or whilst undergoing tests) in the 3-year period prior to the start date of your policy. This exclusion will not apply if you remain symptom free and do not need to seek treatment or medical advice for a continuous period of 24 months.

You can see the full details of this in section 12 of the policy wording.

What am I NOT covered for under the policy?

The following are some of the key exclusions however you can see the full details of this in section 7 of the policy wording.

We will not pay a death claim as a direct or indirect result or consequence of:

- inappropriate use of alcohol or drugs, including but not limited to the following:
 - consuming too much alcohol
 - taking an overdose of drugs, whether prescribed or not
 - taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription
- intentional self-inflicted injury;
- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, riots, strikes, civil commotion, terrorism, rebellion, insurrection or military or usurped power, or explosions of war weapons;
- nuclear contamination, biological contamination or chemical contamination.

Please note, for clarity: We will pay benefit for treatment required as a result of a terrorist act providing that terrorist act does not result in nuclear, biological or chemical contamination.

How long does the policy run for?

This policy is an annually renewable plan lasting for 12 months from the start date.

The premium rate you are charged at the start of your plan is guaranteed by the life insurer not to change for 5 years.

Your cover will end when the first of the following happens:

- you die;
- your policy is due for renewal after you reach the age of 68;
- you stop permanently residing in the UK, ;
- you or we cancel this policy as shown in the policy document ; or
- you stop paying your premium, whichever is earlier.

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How do I claim?

If you need to make a claim, please write to Compass Underwriting Ltd at: 50 Mark Lane, London EC3R 7QR or you can phone the claims desk on freephone 0800 032 7775 (please note that calls are recorded) or go to www.getesmi.co.uk to get a claim form.

How do I make a complaint?

We always try to provide an excellent standard of service. But, if you want to complain it is important you know we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be times when you feel that we have not provided the service you expected. When this happens we want to hear about it so that we can try to put things right.

Who to contact: so that your complaint is dealt with as quickly and efficiently as possible, you will need to make sure that:

- you are talking to the right person; and
- you are giving them the right information.

When you contact us

- Please give your name and phone number.
- Please give your policy or claim number and the type of policy you hold.
- Please explain the reason for your complaint clearly and briefly.

Step one – making your complaint

For complaints relating to **your policy** or **benefits** please contact, The Customer Service Manager, Compass Underwriting Limited, 50 Mark Lane, London EC3R 7QR

Tel: 0800 032 7775 (please note that calls are recorded)

Email: info@compassuw.co.uk

If **you** want to provide written details, **we** have prepared the following checklist for **you** to use when writing **your** letter.

- Write 'Complaint' at the top of **your** letter.
- Give **your** full name, postcode and phone numbers.
- Include the type of **policy** and **your policy** or claim number.
- Explain clearly and briefly the reasons for **your** complaint.

You should send the letter to the person dealing with **your** complaint along with any other material that is needed.

We expect to sort out most complaints quickly and satisfactorily at this stage. At any stage **you** can also contact Lloyd's with **your** complaint. The contact details at Lloyd's are:-

The Complaints Team
Lloyd's
1 Lime Street
London EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

E-Mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at <http://www.lloyds.com/complaints> and are also available from the above address.

Step two

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff.

You may contact the Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: if calling from a landline 0800 023 4567 or if calling from a mobile 0300 123 9123.

Fax: 020 7964 1001. Email: complaint.info@financialombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Full details are shown in Section 16 of the policy wording.

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Would I receive compensation if the insurer was unable to meet its liabilities?

Lloyd's insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS (7th Floor, Lloyds Chambers, Portsocken Street, London E1 8BN) or visit www.fscs.org.uk

Online Dispute Resolution

Alternatively, if **you** purchased **your** insurance online, please note that **you** can, if **you** wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU) who have bought goods or services online, get their complaint resolved. **You** can access the ODR Platform by clicking on the following link:

<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

This does not affect your right to submit your complaint following the process above.

Privacy and Data Protection Notice

Data Protection

AmTrust at Lloyds – Syndicate 44 (the Data Controller) is committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit **our** website at www.amtrustatlloyds.com.

How we use your personal data

We use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **you** with information, products or services that **you** request from **us**. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

Sensitive personal data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **our** notice.

Disclosure of your personal data

We disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These include **our** group companies, third party administrators, reinsurers, reinsurers, reinsurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

International transfers of data

We may transfer **your** personal data to destinations outside the European Economic Area ("EEA"). Where **we** transfer **your** personal data outside of the EEA, **we** will ensure that it is treated securely and in accordance with the Legislation.

Your rights

You have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **your** data, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact **The Data Protection Officer, AmTrust International** - please see website for full address details.

Other Important Information

Life Cover is underwritten 100% by AmTrust at Lloyd's Syndicate 44. The Lloyd's Managing Agent for AmTrust at Lloyd's Syndicate 44 is AmTrust Syndicates Limited. (Registered Number 04434499) which is entered in the Register of Lloyd's managingAgents. AmTrust Syndicates Limited is authorised and regulated by the Financial Conduct Authority and entered on its register under number 226696.

Compass Underwriting Limited is a private company limited by shares incorporated in England under registered number 3332314. Compass Underwriting Limited is authorised and regulated by the Financial Conduct Authority under register number 304908 which can be checked at www.fca.org.uk/firms/systems-reporting/register/search or by calling them on 0800 111 6768. English Law applies to this policy unless you have asked for another law and we have agreed to this in writing before the start date.

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a text phone facility, audio tapes or large print documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. A copy of our complaints procedure is available on request from the address above.