



Life Cover  
Individual Policy Summary

When it comes to Life Cover  
*there is an easier way...*



# 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 Lloyd's Syndicate 779.

## 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?

The Life Cover plan provides guaranteed cash sum up to £100,000 if you die during the term of cover. Please see your certificate of insurance for confirmation of your benefit amount.

*Full details are shown in Section 6 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 7 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.

## 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.lifeshield.co.uk](http://www.lifeshield.co.uk) to get a claim form.

# Life Cover Individual Policy Summary

## 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](mailto: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](mailto: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](mailto: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.*

## 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, Portsoken Street, London E1 8BN) or visit [www.fscs.org.uk](http://www.fscs.org.uk)

# Life Cover Individual Policy Summary

## 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.

## Other Important Information

Life Cover is underwritten 100% by Lloyd's Syndicate 779. The Lloyd's Managing Agent for Lloyd's Syndicate 779 is AmTrust Syndicates Limited (Registered Number 04434499) which is entered in the Register of Lloyd's managing Agents. 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](http://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.

LifeShield Insurance Ltd, 50 Mark Lane, London. EC3R 7QR. United Kingdom. Registered in England and Wales No. 09600124.

Registered Office, 1, Castle Street, Thornbury, Bristol, BS35 1HA, United Kingdom.

LifeShield Insurance Ltd is an Appointed Representative of Compass Underwriting Limited who are authorised and regulated by the Financial Conduct Authority. FCA Registration 304908.