

# Policy summary.

**keyfacts**<sup>®</sup>

## Welcome to Churchill

Thank you for choosing Churchill Life Insurance, provided and administered by Legal & General. Churchill has chosen Legal & General as its provider of life insurance as they've been helping people to protect their families financially since 1836.

Unless otherwise indicated, all references to 'us', 'our' and 'we' in this Policy Summary indicate Legal & General.

We suggest that you review your life cover from time to time to make sure it's still right for you. You should also think about telling your intended beneficiaries about this policy, in case a claim needs to be made.

## Overview.

These policies are designed to meet the demands and needs of people who want to help protect against the impact of death, terminal illness or critical illness. The policy could be used to help pay your outstanding mortgage or to help protect your family's lifestyle and everyday living expenses. This Policy Summary is only a brief guide to the cover and exclusions. You will find full details in the Policy Booklet which will form the basis of our contract with you.

### What is covered?

You will be covered if before the end of the policy:

- you die
- you choose a policy that includes Critical Illness Cover, and are diagnosed with one of the critical illnesses we cover.
- you are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.

We'll payout your amount of cover in full once. After this happens, the policy will end and you'll no longer have any cover.

### What is not covered?

You are not covered if you don't give us full and honest answers to the questions we ask you before the policy starts. Please don't assume that we'll contact your doctor to find out your full medical details.

- We won't payout if, within the first year of the policy, your death is caused by suicide or, intentional and serious self-injury or an event where, in our reasonable opinion, you took your own life.

## LIFE INSURANCE WITH OPTIONAL CRITICAL ILLNESS COVER

- We won't payout your amount of cover if you are diagnosed with a terminal illness which doesn't meet our definition. Terminal Illness Cover can't be claimed:
  - after your death,
  - or if the length of the policy is less than two years.
- We won't payout your amount of cover if the policy includes Critical Illness Cover, and you are diagnosed with a critical illness which doesn't meet our definition.
- We may restrict some elements of cover based on the information that you give us. If we do this we'll tell you what we've excluded in the Policy Booklet under the heading 'What you are not covered for'.
- For a joint policy, we'll only pay the amount of cover once. This may be when the first person dies or has a valid claim. We have a replacement cover option which could allow the other person covered to take out a new single life policy, ensuring they still have some protection in place.
- Life cover policies have no cash value and we will not payout if you reach the end of the policy without making a valid claim.
- If you stop paying your premiums your cover will end 30 days after the first missed premium.

# About the policy.

## Your premiums

Your premiums will remain the same during the length of the policy unless you make any changes.

## Age limits

### Life insurance

You must be between the ages of 18 and 77 at the start of the policy. The minimum duration of the policy is 1 year and the maximum is 50 years but the policy must end before your 90th birthday.

### Life insurance with critical illness cover

You must be between the ages of 18 and 67 at the start of the policy. The minimum duration of the policy is 2 years and the maximum is 40 years but the policy must end before your 70th birthday.

### Decreasing life insurance

You must be between the ages of 18 and 74 at the start of the policy. The minimum duration of the policy is 5 years and the maximum is 50 years but the policy must end before your 90th birthday.

### Decreasing life insurance with critical illness cover

You must be between the ages of 18 and 64 at the start of the policy. The minimum duration of the policy is 5 years and the maximum is 40 years but the policy must end before your 70th birthday.

The policy must not end before your 29th birthday.

## Your cover

If you choose Level cover, your amount of cover will stay the same unless you change it.

If the policy is to help repay a mortgage, you need to ensure that your amount of cover matches your outstanding mortgage. The policy may not completely pay off your outstanding mortgage, if you change the mortgage you have in any way and you don't adjust your cover to match your new arrangements.

If you choose Decreasing cover it is often used to help protect a repayment mortgage. Therefore the amount of cover reduces roughly in line with the way a repayment mortgage decreases. Your amount of Terminal Illness Cover and Critical illness Cover (if chosen) will also decrease.

You need to ensure that your amount of cover matches your outstanding mortgage. The policy may not completely pay off your outstanding mortgage, if:

- you change the mortgage you have in any way and you don't adjust your cover to match your new arrangements.
- the interest rate on your mortgage becomes higher than the rate applied to the policy. The rate will be shown on your Personal Quote or the Policy Booklet.

## Benefits for all policies.

The following benefits may have eligibility criteria and restrictions that apply.

### Accidental death benefit

Included at no extra cost.

#### What is covered?

We'll cover you from when we receive your application, for up to 90 days or until we accept, postpone or decline your application. This means that if you die due to an accident during this time, we'll payout the amount you've asked to be insured for, up to a maximum of £300,000 for all applications.

The benefit will be paid out if the person, or one of the persons covered sustains bodily injury which is the sole cause of death and if the death occurs within 90 days of such an accident.

#### What is not covered?

We won't payout if death occurs from:

- Suicide, intentional and serious self-injury or an event where, in our reasonable opinion, you took your own life.
- Taking part or attempting to take part in a dangerous sport or pastime.
- Taking part or attempting to take part in any aerial flight other than as a fare paying passenger on a licensed airline.
- Committing, attempting or provoking an assault or criminal offence.
- War (whether declared or not), riot or civil commotion.
- Taking alcohol or drugs (unless these drugs were prescribed by a registered doctor in the United Kingdom).
- Accidents that happened before you applied.

We don't provide this benefit:

- If we have been told that the application is to replace an existing policy with us while cover is still provided under the existing policy.
- From the date you tell us that you no longer want the application to proceed.

Your lump sum will be paid only once either under the Accidental death benefit, Free life cover or the policy itself.

### Free life cover

Included at no extra cost if you are moving home .

#### What is covered?

We'll cover you if you die between exchange of contracts and completion of your property purchase up to a maximum of 90 days, provided you are accepted on standard terms and we have everything we need to start your policy.

Your Free life cover will end as soon as the policy starts.

You'll be covered for the lower of your proposed amount of cover or the amount of your mortgage, up to a maximum of £300,000.

If you live in Scotland, you'll be covered between completion of missives and your date of entry.

#### What is not covered?

You won't be accepted for Free life cover if you are 55 years old or over. For joint life policies you both need to be under this age for Free life cover to apply.

We won't provide cover if you have another policy with any provider covering the same mortgage.

Your amount of cover will be paid only once either under Free life cover, Accidental death benefit or the policy itself.

## Critical illnesses covered.

If you choose Critical Illness Cover, you will be covered for the illnesses shown below. For a claim to payout, your illness must meet Legal & General's definition. It must also be verified by a consultant at a hospital in the UK, who is a specialist in an area of medicine appropriate to the cause of your claim as in some instances cover may be limited. For example:

- some types of cancer are not covered
- to make a claim for some illnesses, you need to have permanent symptoms.

Please check the full definitions found in the Guide to Critical Illness Cover and Policy Booklet to make sure that you understand exactly what is covered.

- **Alzheimer's disease** – resulting in permanent symptoms.
- **Aorta graft surgery** – requiring surgical replacement.
- **Aplastic anaemia** – with permanent bone marrow failure.
- **Bacterial meningitis** – resulting in permanent symptoms.
- **Benign brain tumour** – resulting in either surgical removal or permanent symptoms.
- **Blindness** – permanent and irreversible.
- **Cancer** – excluding less advanced cases.
- **Cardiac arrest** – with insertion of a defibrillator.
- **Cardiomyopathy** – of specified severity.
- **Coma** – with associated permanent symptoms.
- **Coronary artery by-pass grafts** – with surgery to divide the breastbone or anterolateral thoracotomy.
- **Creutzfeldt-Jakob disease (CJD)** – resulting in permanent symptoms.
- **Deafness** – permanent and irreversible.
- **Dementia** – resulting in permanent symptoms.
- **Encephalitis** – resulting in permanent symptoms.
- **Heart attack** – of specified severity.
- **Heart valve replacement or repair** – with surgery.
- **HIV infection** – caught from a blood transfusion, physical assault or accident at work.
- **Kidney failure** – requiring permanent dialysis.
- **Liver failure** – of advanced stage.
- **Loss of hand or foot** – permanent physical severance.
- **Loss of speech** – total permanent and irreversible.
- **Major organ transplant** – from another donor.
- **Motor neurone disease** – resulting in permanent symptoms.
- **Multiple sclerosis** – where there have been symptoms.
- **Multiple system atrophy** – resulting in permanent symptoms.

- **Open heart surgery** – with median sternotomy.
- **Paralysis of a limb** – total and irreversible.
- **Parkinson's disease** – resulting in permanent symptoms.
- **Primary pulmonary hypertension** – of specified severity.
- **Progressive supranuclear palsy** – resulting in permanent symptoms.
- **Removal of an eyeball** – due to injury or disease.
- **Respiratory failure** – of advanced stage.
- **Spinal Stroke** – resulting in symptoms lasting at least 24 hours.
- **Stroke** – resulting in symptoms lasting at least 24 hours.
- **Systemic lupus erythematosus** – with severe complications.
- **Third degree burns** – covering 20% of the surface area of the body or 20% of the face or head.
- **Total and Permanent Disability** – of specified severity.

We'll cover you for the loss of physical or mental ability, due to an illness or injury, to do either your own occupation or at least three of the six Specified Work Tasks (see section headed Specified Work Tasks).

The definition that applies to you will be shown in the Policy Booklet and will depend on your occupation, employment status and whether you are paid for your work.

- **Traumatic brain injury** – resulting in permanent symptoms.

### Specified work tasks

**Walking** – The ability to walk more than 200 metres on a level surface.

**Climbing** – The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.

**Lifting** – The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.

**Bending** – The ability to bend or kneel to touch the floor and straighten up again.

**Getting in and out of a car** – The ability to get into a standard saloon car, and out again.

**Writing** – The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.

## Additional cover if critical illness cover is chosen.

- **Carcinoma in situ of the breast** – *treated by surgery.*
- **Low grade prostate cancer** – *requiring treatment.*

### What is covered?

Unless specifically excluded in the Policy Booklet under the heading 'What you are not covered for':

We'll payout 25% of your amount of cover up to a maximum of £25,000. If decreasing cover is chosen we'll pay 25% of the decreasing amount up to a maximum of £25,000.

Your amount of cover and premiums will not be affected if we make an additional payment to you and we'll still payout the amount you are covered for under the main policy in case of a terminal illness or critical illness or death.

We'll only payout once for each Additional Cover.

### What is not covered?

Please check the full definitions found in the Guide to Critical Illness Cover and Policy Booklet to make sure you understand exactly what is not covered.

## Extra benefits included if critical illness cover is chosen.

### Critical illness cover for your children

#### What is covered?

We'll cover a relevant child\* or any children you have in the future if, before the end of the policy, they're diagnosed with one of the critical illnesses we cover, including Additional Cover (except Total and Permanent Disability). They are covered from when they're 30 days old to their 18th birthday (or 21st birthday if they're in full time education).

We'll payout 50% of your original amount of cover up to a maximum of £25,000 for a valid claim.

Your amount of cover and premiums will not be affected if we make an additional payment to you.

We'll payout one claim per relevant child\* under the policy. Once two claims in total have been made, children's cover will end. If you have more than one policy that includes Critical Illness Cover for Children, we'll payout an overall maximum of £50,000 for that child.

#### What is not covered?

Your children will not be covered for:

- Total and Permanent Disability.
- Any condition that was present at birth.
- Where the symptoms arose before the relevant child\* was covered.



- If death occurs within 14 days of diagnosis of one of the critical illnesses we cover.

### Additional benefits included with children's critical illness cover

Your amount of cover and premiums will not be affected if we make an additional benefit payment to you.

For further details, please read the Policy Booklet.

**Child accident hospitalisation benefit** – pays £5,000 if a relevant child\* is admitted to hospital with physical injuries for a minimum of 28 consecutive days immediately following an accident.

**Child funeral benefit** – contributes £4,000 towards the funeral of a relevant child\*.

**Childcare benefit** – if we have paid a claim for critical illness cover under the policy, and you have a natural child, legally adopted child or stepchild under 5 years old, we'll pay up to £1,000 towards childcare with a registered childminder.

**Family accommodation benefit** – pays £100 for every night a relevant child\* spends in hospital, in the three months immediately following diagnosis of one of the critical illnesses covered (up to a maximum of £1,000).

\*Relevant child – a natural child, legally adopted child or stepchild of the person covered, who is at least 30 days old and younger than 18 (21 years old if in full-time education).

### Accident hospitalisation benefit

#### What is covered?

We'll pay £5,000 if you are in hospital with physical injuries for a minimum of 28 consecutive days, immediately following an accident.

#### What is not covered?

This benefit will not be payable if a valid claim has been made for Terminal Illness Cover or Critical Illness Cover. We'll only pay one claim for each person covered.

## Further information

### Can I make changes?

Yes, you can make changes to the policy. Please talk to us and we'll consider your request and let you know if what you're asking for is possible and what your new premium will be.

If you make any changes to the policy then a new policy may be set up and different terms and conditions could apply. If you move abroad during the length of the policy, please check the Policy Booklet, as your cover may be affected.

### Are payouts taxed?

Any payouts we make should be free from UK Income Tax and Capital Gains Tax. The Government may change this tax position at any time. If the policy is written under a suitable trust, the amount of cover payable on death should not form part of the estate for Inheritance Tax purposes. If the policy is not written in trust, the amount of cover payable on death will normally go into the estate and Inheritance Tax may apply.

### What if I want to cancel or claim?

You can cancel the policy at any time. When you first take out the policy you will have the opportunity to cancel. If you cancel within 30 days, we'll refund any premiums you've paid. If you cancel the policy at a later stage, you will not get any money back.

#### To cancel or claim you can write to us at:

Claims or Cancellations Department, Legal & General Assurance Society Limited, City Park, The Droveaway, Hove, East Sussex BN3 7PY.

Or call or email us:

- **For life claims:**

**0800 137 101\***

[life.claims@landg.com](mailto:life.claims@landg.com)

- **For critical illness claims:**

**0800 068 0789\***

[health.claims@landg.com](mailto:health.claims@landg.com)

- **For cancellations:**

**0370 010 4080\***

## How do I complain?

If you have a complaint about our service or would like a copy of our internal complaint handling procedure, please contact us at:

Legal & General Assurance Society Limited, Knox Court, 10 Fitzalan Place, Cardiff, CF24 0TL

**0370 010 4080\***

Making a complaint doesn't affect your legal rights. If you're not happy with the way we handle your complaint, you can talk to the Financial Ombudsman Service at: Exchange Tower, London E14 9SR

**0800 023 4567**

**0300 123 9123**

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

\* We may monitor or record calls. Call charges may vary.

## Online dispute resolution platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) [http://ec.europa.eu/consumers/odr/index\\_en.htm](http://ec.europa.eu/consumers/odr/index_en.htm) that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase. The ODR platform will refer your complaint to the Financial Ombudsman Service who will pass it on to Legal & General.

## The financial services compensation scheme (fscs)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time. For further information about the scheme please contact the FSCS at: [www.fscs.org.uk](http://www.fscs.org.uk) or call them on: **0800 678 1100**.

**Legal & General Assurance Society Limited**

Registered in England and Wales No. 00166055

**Registered office:** One Coleman Street, London EC2R5AA

Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.