



# Assura Protect Life Cover Individual Policy Summary





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

### Who is the insurer?

Life Cover is underwritten by AM Trust 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 live in the UK.
3. 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.

### Privacy and Data Protection Notice

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](http://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, 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 European Economic Area ("EEA"), Where we transfer your personal data outside 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.

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

You may cancel the policy by writing to Assura at 86 Gloucester Place W1U 6HP 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 a maximum 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 document 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:

- deliberately self-inflicted injury (unless you are trying to save someone's life) or an attempt at suicide.
- alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner unless a doctor has told you to do so (but not for treating drug addiction).
- nuclear contamination, biological contamination or chemical contamination, war (whether declared or not), act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed.

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 lasts for a period of 12 months from the start date and is reviewable\* annually. 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

\*Reviewable means that the terms and conditions can be changed annually and after the first 5 years of cover the rate can also be changed. There is no guarantee that cover will continue to be provided year on year. If the insurer decides to change the Terms and Conditions or not to provide you with a new policy this will be because of changes to all policies or the product has been withdrawn. No changes or withdrawal of the policy will be as a result of your own personal circumstances. Any changes or withdrawal will be communicated to you at the contact details we have been provided for you at least 60 days prior to any change or withdrawal.

## How do I claim?

If you need to make a claim, please write to us at:

Compass Underwriting Ltd.

50 Mark Lane, London EC3R 7QR

(Or you can phone the claims department directly at 0800 319 6601 or [www.assuraprotect.com](http://www.assuraprotect.com) to get a claim form.)

A claim form will be sent to you. You will need to fill this in and send it back to us within 30 days or as soon as you can, giving all the information requested so your claim can be processed.

When we have accepted a claim you will need to wait up to 5 working days for your cheque or electronic payment, as long as we have all the necessary information.

## 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 realize 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 1-2 Crutched Friars

London EC3N 2HT

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: -

Lloyd's Policyholder & Market Assistance Services

Fidentia House

Walter Burk Way

Chatham Maritime

Kent, ME4 4RN

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, South Quay Plaza, 183 Marsh Wall, Docklands, 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 12 of the policy wording.*

## Online Dispute Resolution (ODR) Platform

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: <http://ec.europa.eu/consumers/odr/>

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the Financial Ombudsman Service (FOS)

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

## Other Important Information

Life Cover is underwritten 100% **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 managing Agents. AM Trust Syndicates Limited is authorized and regulated by the Financial Conduct Authority and entered on its register under number 226696.

Assura Protect and Assura are trading names of Assura Protect Limited, registered in England and Wales (no: 08403633). Registered office: Churchill House, 120 Bunns Lane, London. NW7 2AS.

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