

Life Insurance

Policy Details

Please check your Policy Schedule for confirmation of whether you have a Level term or a Decreasing term policy.

These terms apply to policies issued on or after 7 March 2019.
Different terms apply to policies issued before this date



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1. Introduction

This **Life Insurance** Policy makes a guaranteed payment on the death (or, if applicable, on a valid Terminal Illness) of yourself, or your partner if a joint life policy, before the policy ends.

These provisions, the application, the Policy Schedule and any Endorsements together set out the terms of the contract between you and us.

2. Interpretation and definitions

2.1 Interpretation

In these provisions, the Policy Schedule and in any Endorsement, references to ‘Canada Life’, ‘we’, ‘us’ and ‘our’ mean Canada Life Limited.

References to ‘you’ and ‘your’ mean the policyholder(s), that is the person(s) who legally own(s) the Policy. They are named in the **Policy Schedule**.

2.2. Definitions

In these provisions, the Policy Schedule and any Endorsements we start certain expressions with a capital letter to remind you that you can look up their meaning here:

Eligible Territories

The United Kingdom and all European Union (EU) countries, Andorra, Australia, Canada, the Channel Islands, Gibraltar, Hong Kong, Iceland, the Isle of Man, Japan, Liechtenstein, Monaco, New Zealand, Norway, San Marino, Singapore, South Africa, Switzerland, Turkey, United Arab Emirates, USA and the Vatican City state.

End Date

The date the Policy ends.

Endorsement

A written record of any change made by us to the Policy.

Exclusion

A condition under which the relevant benefit(s) will not be paid under the Policy and is shown in the Policy Schedule.

Life Assured

The person or persons on whose life the Policy is based as shown in the Policy Schedule.

Material and Substantial Duties

The duties that are normally required for, and/or form a significant and integral part of, the performance of your occupation that cannot reasonably be omitted or modified.

Medical Officer

A medical professional employed by either us or our reinsurers.

Occupation

Your trade, profession or type of work you carry out for payment as stated at the time of application. It is not a specific job with any particular employer and is irrespective of location and availability.

Policy

These Policy details, the application, any Endorsement and the Policy Schedule.

Policy Anniversary

The first and each subsequent anniversary of the Start Date.

Policy Date

The date the Policy started.

Policy Schedule

The document issued with this document which shows the basis of cover that applies to the Policy.

Registered Office

Canada Life Place, Potters Bar, Hertfordshire, EN6 5BA. Contact details are shown in section 12.4.

Retail Prices Index (RPI)

The relevant measure of inflation published each month by the Office for National Statistics. The RPI shows the average change in price of a representative sample of goods and services.

Suicide

In our sole discretion, we reasonably suspect that a Life Assured has committed suicide or died as a result of an intentional self-inflicted injury or illness.

Sum Assured

The amount of money that is payable if a valid claim arises during the Policy’s lifetime. The Sum Assured is calculated on the date of death (or, if applicable, on the date of diagnosis of a Terminal Illness).

The initial Sum Assured is shown in the Policy Schedule, however its value at the time of claim may be higher than this if your Policy includes the inflation-linked option or lower if your Policy is on a decreasing term basis.

Terminal Illness

Advanced or rapidly progressing incurable illness where, in the opinion of the attending consultant and our Medical Officer, the illness is expected to lead to the death within 12 months.

3. Cover

3.1 Eligibility

The Life Assured(s) are covered under this Policy.

Each Life Assured must be resident in the UK at the Start Date.

You cannot add or replace a Life Assured(s) after the Start Date.

3.2 Basis of cover

The Policy can be written on either a single life basis or on a joint life basis. If the Policy is written on a joint life basis, the Sum Assured will be paid when the first of the Lives Assured dies (or, if applicable, is diagnosed with a Terminal Illness).

You must decide whether to have a single or joint life Policy when the Policy is taken out. You cannot change or add a new Life Assured once the Policy is taken out.

3.3 Period of cover

Cover under your Policy begins on the Start Date and will stop:

- when we pay the full Cover Amount in respect of claim for a Life Assured;
- on the End Date;
- if you stop paying your premiums and the Policy lapses (see section 4 – premiums);
- if we cancel your Policy in accordance with section 9.1 – Misstatement;
- if you commit Suicide during the 12 month period after the Policy Date (see section 10 – Suicide);
- if you cancel the Policy (see section 8 – Cancellation); and/or
- if we cancel the Policy for any other reason in accordance with these provisions.

3.4 Cover Limits

There are limits on the total initial Sum Assured that you can have across all Life Insurance Policies (whether single or joint). The limits do not apply to any other Policy or Policies you hold with us. The limits are:

Life Assured's age on the Start Date	Maximum total Sum Assured
18-40	£1,000,000
41-45	£750,000
46-50	£600,000
51-55	£400,000
56-60	£300,000
61-80	£150,000
81 and over	£0

When calculating whether your total Sum Assured exceeds the maximum, you should add together the Sums Assured shown in each of your Life Insurance Policy Schedules. For a Decreasing Term Policy, the Sum Assured is the initial figure shown on the Policy Schedule. If you exercise one of the increase options you do not have to include the additional figure in this calculation.

The limits apply to each Life Assured individually. This means that, when applying for a new joint life Life Insurance Policy, each Life Assured must add together the Sum Assured under the new Life Insurance Policy and all Sums Assured shown in the Policy Schedules for all Life Insurance Policies on which they are already a Life Assured. Then each Life Assured must check whether the maximum will be exceeded.

Examples:

- if the Lives Assured are both 50 and have a joint life Life Insurance Policy with a Sum Assured of £300,000, the maximum Sum Assured you can have (whether jointly or separately) for an additional Life Insurance Policy is £300,000. This is the maximum Sum Assured whether the new Life Insurance Policy is single life or joint life.
- if the Lives Assured are aged 45 and 50 and the 45 year old already holds a single life Life Insurance Policy with a Sum Assured of £500,000, then the maximum Sum Assured they can have for a new joint life Life Insurance Policy is £100,000. However, if the 50 year old holds a single life Life Insurance Policy with a Sum Assured of £600,000 (taken out when he/she was younger), then they could not jointly apply for any further Life Insurance Policies.

If the total Sums Assured for all your Life Insurance Policies are more than the limits shown above, we will only pay the relevant limit shown above and refund the premiums you have overpaid.

You should not apply for a Life Insurance Policy if it would mean that your new total Sum Assured would be higher than the appropriate limit. The limits are based on the Life Assured's age at the Start Date.

4. Premiums

4.1 Premium payable

Your premium amount is set out in the Policy Schedule. Premiums must be paid in UK currency by Direct Debit.

You can choose to pay regular premiums on any day from the 1st to the 28th of the month. We will use this same day in the month unless you subsequently ask us to change the day that the premium is paid.

Premiums may be paid either monthly or annually (each year) in advance. You can change from monthly to annual premiums or from annual to monthly premiums on any Policy Anniversary.

If you choose the inflation-linked option (available to Level term policies only) your premiums will increase each year and we will notify you of the new premium in advance.

For any other change, including using an increase option, we will send you a Policy Endorsement which will detail the change to your cover and premium.

You have 60 days to pay each premium from the date it is due. The Policy will continue in force during these 60 days. Should a claim arise within this 60 day period the unpaid premiums will be deducted from any Sum Assured that is payable.

If any premium is unpaid at the end of this 60 day period, the Policy shall lapse. This means the Policy will end and we will not pay any claims.

The allowance of these 60 days will not change the date that any premium is due.

If you change your mind and want to reinstate the Policy after it has lapsed, you must notify us in writing within 30 days from the date the Policy lapsed. All outstanding premiums must be paid. After this 30 day period the Policy cannot be reinstated.

The payment of premiums will end on the earlier of:

- notification of the death of the Life Assured;
- the acceptance of a valid Terminal Illness claim;
- the termination or lapse of the Policy for any reason set out in these provisions; or
- the End Date.

5. Policy benefits

5.1 Sum Assured

5.1.1 Level term policies

The Sum Assured on the Start Date is shown in the Policy Schedule.

Where the inflation-linked option is shown in your Policy Schedule, the Sum Assured will increase as described in section 6.2.

5.1.2 Decreasing term policies

If you have a Decreasing term policy, we will reduce the Cover amount over the Policy's lifetime.

The reduction is based on how much you would repay each month on a capital and interest repayment mortgage using a fixed yearly interest rate of 8% throughout the Policy's lifetime assuming that:

- the amount of mortgage was the same as the initial Cover amount shown in the Policy Schedule, and
- the mortgage started on the Start Date and was due to end on the End Date.

5.2 Death

Subject to 5.1 on the death of a Life Assured on or after the Policy Date and on or before the End Date we will pay the Sum Assured.

No death benefit will be payable if death is as a result of one or more Exclusions shown in the Policy Schedule.

As a result of paying the claim the Policy will end and we will not pay any further claims.

5.3 Terminal Illness

Subject to 5.1 on the diagnosis on or after the Policy Date and on or before the End Date of a Terminal Illness for a Life Assured we will pay the Sum Assured.

As a result of paying the claim the Policy will end and we will not pay any further claims.

6. Optional benefits

Your Policy Schedule shows whether these are included and on what basis.

These benefits are not available to all customers when they take out their policy.

It is not possible to add them once the Policy has started.

6.1 Waiver of premium

6.1.1 Benefit

If your Policy Schedule shows that waiver of premium applies and the Life Assured meets our definition of incapacity for at least 13 consecutive weeks, we will waive the payment of premiums. This premium waiver will start after the 13th consecutive week of incapacity, and continue until the earlier of:

- the date the incapacity ends; or
- the End Date; or
- the relevant Life Assured's 70th birthday.

6.1.2 Incapacity

If the Life Assured is in full-time employment at the time of the claim, they are incapacitated if they are unable, by reason of an illness or injury, to carry out the Material and Substantial Duties of their Occupation and are not carrying out any other paid employment.

If the Life Assured is not in full-time employment at the time of the claim, they are incapacitated if they are unable to do at least three of the six tasks listed below.

The Life Assured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any prescribed medication.

The tasks are:

Dressing or undressing – the ability to put on, take-off, secure and unfasten all garments.

Washing and bathing – the ability to wash in the bath or to take a shower (including getting in and out of the bath or shower) or wash by other means.

Eating – the ability to feed oneself once food has been prepared and made available.

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 without holding onto a rail or resting.

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

We must receive satisfactory evidence of the relevant Life Assured's incapacity. For example we may ask for a report from the medical practitioner who is or has been responsible for the relevant Life Assured's clinical care and/or a specialist medical report.

From time to time we may require further evidence that supports the relevant Life Assured's continuing incapacity.

We will pay for the cost of all medical reports and other evidence we ask for in the UK, Channel Islands and Isle of Man. We will not pay or reimburse you for any evidence supplied by you.

If this evidence does not support the relevant Life Assured's continuing incapacity we will stop waiving the premiums.

You must notify us within 12 months of the incapacity commencing. If you do not tell us within 12 months of the relevant Life Assured becoming incapacitated, premiums will not be waived from the date that the incapacity commenced. Instead, premiums will be waived from 12 months before the date that you notify us. This means that you will still be responsible for paying premiums from the date that the incapacity commenced to the date that we start waiving the premium.

6.1.3 Premiums

You must pay all the premium up until the date we start waiving them. Once the benefit ends you will be responsible for paying the premium again until the Policy ends.

The payment of the additional premium for this benefit will cease on the earlier of:

- the Policy Anniversary immediately before the relevant Life Assured's 70th birthday; or
- the End Date; or
- the termination of the waiver of premium benefit by you; or
- the termination of your Policy for any of the reasons set out in these provisions.

You can ask for waiver of premium to be removed from the Policy at any time during the Policy's lifetime. The request must be in writing, signed by you and received at our Registered Office. If you choose to stop it, you can not start it again.

At the date we receive the signed request:

- waiver of premium will no longer be covered.
- you won't need to pay the additional premium for it any more.

6.2 Inflation-linked Option – this is only available with Level term policies

Your Policy Schedule will state whether this benefit is included at the Start Date.

If you have chosen the inflation-linked option the Sum Assured will increase each year in line with the Retail Price Index (RPI). If, during the life of the policy, the RPI value is no longer published, we will choose an appropriate alternative index.

We will use the annual increase in RPI calculated four months before the Policy anniversary; adjusted so that it is never below 0% or greater than 10%.

The premium will increase each year by a higher percentage than the Sum Assured. This is because the cost of providing cover gets more expensive with age.

We will write to inform you of the revised Sum Assured and premium two months before the Policy Anniversary.

If you choose to accept the increase you do not need to inform us and we will increase your payments automatically.

If you do not want the increase to apply you must write to us and we will remove the inflation-linked option from your Policy. If you choose to remove it, you can not start it again.

7. Changing your Policy

7.1 Increase options

These options give you the right to increase your Sum Assured when specified events occur, without the need for further medical or lifestyle information. The premium will rise if you choose to increase your Cover amount. The specific events are shown in 7.1.2.

Increase options are included in your policy unless your Policy schedule Exclusion section states they are not included. They are only available if you are aged 54 or under when you make the increase.

If you choose to increase your Cover amount, the additional cover will have the same end date as the current cover.

The additional cover is on the same terms and conditions as the initial cover, except that the additional cover will not include further increase options. Any other optional benefits included in the original cover, such as waiver of premium, are included in the additional cover.

7.1.1 The maximum increase in your Sum Assured

The maximum that your Sum Assured can be increased by at a specified event is:

- 50% of the initial Sum Assured; or
- £150,000 – whichever is lower.

There is a maximum increase of £200,000 over the duration of the Policy.

The limits apply to each Life Assured individually across our Life Insurance policies.

An individual's initial Sum Assured is the total of all the Sums Assureds shown in the Policy Schedules for all our Life Insurance policies they own.

For example, if a Life Assured is covered for £250,000 on one Policy and £100,000 on another, the total initial Sum Assured is £350,000, 50% of which is £175,000. However the maximum increase of £150,000 applies to the Policyholder, so their increase is limited to £150,000.

Other limits may apply depending on the type of event. They are stated under the description of the relevant event.

7.1.2 Specified events where cover can increase and the evidence required to support the request

Marriage or entering a civil partnership

You can use the option if you marry or enter a civil partnership.

You must:

- Send us your request in writing to our Registered Office within three months of the event happening
- State the amount you would like your cover to increase by
- Enclose your original marriage or civil partnership certificate.

Birth or legal adoption of a child

You can use the option on becoming the natural parent of a child or if you legally adopt a child. Multiple birth or adoptions at the same time count as one specified event only.

You must:

- Send us your request in writing to our Registered Office within three months of the event happening
- State the amount you would like your cover to increase by
- Enclose the child's original birth or adoption certificate.

Mortgage increase

You can use the option if you take out a new mortgage or increase your existing mortgage as a result of moving to a new property or making home improvements to your main residence.

You can increase your cover amount by up to the maximum levels shown in section 7.1.1 or the amount your mortgage has increased by – whichever is lower.

You must:

- Send us your request in writing to our Registered Office within three months of the event happening
- State the amount you would like your cover to increase by
- Enclose the mortgage offer letter.

Increase in salary received from an employer

You can use the option if you are employed and your salary has increased by at least 10% as a result of a promotion, the award of a recognised professional qualification or both a change of employment and employer.

You must be employed immediately before and after the increase in your basic salary.

The option is not available if you are self-employed or if you, or a family member, can control your level of remuneration.

You can increase your cover amount by the levels shown in section 7.1.1 or five times your salary increase – whichever is lower.

You must:

- Send us your request in writing to our Registered Office within three months of the event happening
- State the amount you would like your cover to increase by
- Enclose evidence of the salary increase.

Examples of suitable evidence are:

- a job offer letter from your employer; or
- monthly payslips showing your salary before and after the increase.

7.1.3 Increase options cannot be used when:

- There are any outstanding premiums on the Policy;
- the Life Assured (or older Life Assured under a joint Policy) is aged 55 or over at the date of the specific event; or
- the option is being requested more than three months after the specific event; or
- the Life Assured has been diagnosed with a Terminal Illness or;
- a claim has been made for waiver of premium benefit under the Policy, until the end of the period of incapacity.

7.1.4 Additional premium payable

If you increase your Sum Assured, the cost for the additional cover will be based on your age, your smoker status when the Policy started and the number of years left until the Policy ends.

7.2 Changing the Sum Assured and End Date

You can change the Sum Assured and Policy term from six months after the Policy Date.

You must write to us at our Registered Office address (see page 11) and tell us what changes you want to make and when the change should take place.

The following limits apply to all changes:

Minimum Sum Assured	£1,000
Maximum Sum Assured	See section 3.4
Minimum time to End Date	3 years
Maximum total policy length	40 years
Maximum age at date of change	80
Maximum age at End Date	85
Minimum premium per month	£5
Minimum premium per year	£56.25

If you want to increase the Sum Assured and/or extend the length of the Policy we will ask you to provide us with up to date health and lifestyle information. Depending on the answers you provide we may not be able carry out your request.

We will write to let you know if you can change the cover and, if so, what the revised premium will be.

7.2.1 Suicide within the first year after an increase in Sum Assured

If the Life Assured (or one or both Lives Assured on a joint life Policy) commit Suicide within 12 calendar months from the date of an increase in the Sum Assured we will not pay the additional Sum Assured.

However, we shall return the extra premiums paid for the additional Sum Assured in respect of the deceased Life Assured(s) to their legal personal representatives to hold on behalf of the estate of the deceased Life Assured(s).

7.3 Splitting a joint life policy

This option is available if your Policy was taken out to protect a mortgage. It allows the existing Policy to be replaced with two separate single life Policies without the need for the Life Assured to provide further medical or lifestyle information.

Our requirements are:

- the original mortgage must be rearranged to be in the name of one of the Life Assureds or a new mortgage is taken out in one name; and
- the Sum Assured for each Life Assured under the new Policies cannot be higher than the Sum Assured on the original Policy at the time of the split; and
- the Policy must be split within six months of the divorce or dissolution.

You must send the following documentation to our Registered Office:

- written request showing that both Lives Assured are in agreement to the change; and
- proof of ownership of the mortgage; and
- decree absolute for divorce or final order for dissolution of registered civil partnership

If you exercise this option we will cancel your current Policy and issue new single life Policies for each Life Assured. The new Policies will be based on terms and conditions applicable to the joint Policy. The remaining period of cover must be at least three years.

The premium for each new policy will be based on:

- the Cover amount
- the Policyholder's age and
- the length of time remaining on the policy.

If we charge an additional premium on your current policy because of your health or lifestyle, we will apply an additional premium to your new policy as well.

7.4 Replacing a joint life Policy with a new single life Policy following a claim

This option is available on a joint life Policy where the policy ends as a result of payment of a claim.

The Life Assured who was not subject to the claim on the original Policy may ask us to set up a new replacement Policy on their life, without the need for further medical evidence, subject to the following:

- The Life Assured must send a request in writing to our Registered Office within three months of the claim settlement under the original Policy.
- The Life Assured must be resident in the UK at the time of the request.
- The End date must not be after the End date under the original Policy and the remaining term must be at least 3 years.

- The Sum Assured on the Policy must be the same, or less than the claim amount paid out under the original Policy.
- The basis of the Sum Assured (level, decreasing or level with the inflation-linked option) will be the same as the original Policy.
- If waiver of premium or Total and Permanent Disability applied to the original policy they will also apply to the replacement policy.
- The premium payable on the new Policy will be calculated based on the rates applicable and the Life Assured's age and smoker status at the time of exercising the option.
- Any additional premium or exclusion that applied to the Life Assured will continue to apply.

8. Cancellation

The Policy has no saving or investment element and can not be cashed in at any point.

You have the right to change your mind and cancel the Policy within 30 days of receiving the document 'Notice of the Right to Cancel' from us. This is included with your new business literature. If you decide to cancel the Policy you will receive a refund of any premium(s) paid.

If you cancel the Policy at any time after the 30 day period you will not receive any money.

9. When we may alter the Policy

9.1 Misstatement

During the application process you were asked questions about your personal circumstances so we could calculate the appropriate premium. If you have not answered the questions honestly or correctly, we reserve the right to cancel the Policy, amend the terms of the Policy to reflect the terms that would have been provided and/or not pay part of the benefit under this Policy.

9.2 Changes in law, taxation or regulations

If there is a change in law, taxation, regulation or guidance from our industry so that:

- it becomes unreasonable or impossible to carry out the provisions of the Policy;
- the basis of taxation which applies to us or this Policy is changed; or
- any existing taxes, charges or levies are changed, or any new taxes, charges or levies are imposed,

we may change the terms and benefits of the Policy to take account of the changed circumstances.

If we have to change the terms of the Policy we will send you an Endorsement. We will normally give you three months' written notice of such change. If it is not possible for us to do that, we will give you as much notice as we can.

10. Suicide

- 10.1** On a single life Policy if the Life Assured commits Suicide within 12 calendar months from the Start Date no claim shall be payable under the Policy. However, we shall return all the premiums paid to the Life Assured's legal personal representatives to hold on behalf of the deceased Life Assureds' estate.
- 10.2** On a joint life Policy if either one of the Lives Assured commit Suicide within 12 calendar months from the Start Date we shall return all the premiums paid in respect of that Life Assured to their legal personal representatives to hold on behalf of the deceased Life Assureds' estate. A new Life Insurance Policy will be issued on the remaining Life Assured on the following basis:
- the new Policy will have the same End Date as the original Policy;
 - the premium payable on the new Policy will be equal to the premium that the remaining Life Assured would have paid had they effected a single life Policy on the Start Date;
 - the Sum Assured under the new Policy will be the same as the Sum Assured under the original Policy; and
 - the Exclusions that applied to the surviving Life Assured will continue to apply.
- 10.3** On a joint life Policy if both of the Lives Assured commit Suicide at the same time within 12 calendar months from the Start Date no claim shall be payable. However, we shall return all the premiums paid to their legal personal representatives to hold on behalf of the estates of the deceased Lives Assured.

11. Claims

We must be informed in the event of a claim. We will ask for certain documents to determine the validity of the claim. Examples of documents we may ask for are:

- these provisions, the Policy Schedule and any Endorsement;
- the original birth certificate. If a Life Assured's date of birth is incorrectly shown in our records we will adjust the Sum Assured or premium accordingly based on the Life Assured's correct date of birth;
- in the event of a death claim, the original death certificate;
- in the event of a Terminal Illness or waiver of premium, a specialist medical report;
- proof of the entitlement of the person claiming payment; and
- the duly completed claim form(s).

The medical evidence, all diagnoses and any medical opinions relating to a medical condition or event must be provided by a medical specialist who:

- holds a position as a consultant or equivalent at a hospital within one of the Eligible Territories, and
- whose specialism is appropriate to the cause of the claim.

The evidence provided must also be acceptable to our Medical Officer(s) and we reserve the right to obtain a second medical opinion.

We will pay for the cost of all specialist medical reports and other evidence we ask for in the UK, Channel Islands and the Isle of Man.

If we agree to contribute towards the cost of obtaining evidence outside the UK, Channel Islands or the Isle of Man it will be equivalent to the cost of obtaining similar evidence in the UK, Channel Islands or the Isle of Man.

All medical reports must be provided in English.

We may ask for further documents or information to assess the claim.

Once we have received all the information we require and this supports acceptance of the claim we will make the relevant claim payment (or waive premium payment for a waiver of premium claim).

If you provide incorrect information when making a claim under the Policy you will be responsible for paying to us, any reasonable costs, losses or expenses that we incur as a result of the incorrect information. This may include returning any monies paid out in the event of a claim.

12. General information

12.1 Currency

Any claim payments will be paid in UK currency.

12.2 Non-participating

The Policy is not unit-linked and will not take part in any way in the distribution of our profits.

12.3 Law

The Policy is governed by the laws of England.

12.4 Communication

You may contact us:

- by writing to **Customer Services** at our Registered Office; Canada Life Place, Potters Bar, Hertfordshire EN6 5BA; or
- by email to **customer.services@canadalife.co.uk**; or
- by calling (Monday to Friday 9am to 5pm) UK: **0345 606 0708** or
Overseas: **+44 1707 651122**.

The sending of important documents is at your own risk. As such, you may want to send them by recorded or registered delivery.

We will return original documents sent to us by recorded or registered delivery by the same method.

Any communication we send to you will be sent to your last known postal address. You must write and tell us if your address changes as we will regard any communication as having been received by you within 5 days of posting.

We will confirm receipt of any communication we receive from you. If you have not heard from us within a month please contact us as we only act on communication we receive.

12.5 Transfers and assignments

If you transfer or assign your Policy to another person we will only register the transfer or assignment if you provide written notice. Even though we note the transfer or assignment on our records you are responsible for making sure that the transfer or assignment has been successful.

12.6 Policy rights

Only you or we may exercise any of the rights found within the Policy. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply.

12.7 Queries and Complaints

If you have any questions about either the Policy or your cover please contact us at our Registered Office.

If you wish to complain about the service you have received from us, in the first instance, please contact us at our Registered Office and we will deal with your complaint through our normal complaints procedure.

If we are not able to resolve your complaint, through our normal complaints procedure, you can then contact the Financial Ombudsman Service in writing or by telephone:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London E14 9SR

Phone:
0800 023 4567 or **0300 123 9 123**

E-mail:
complaint.info@financial-ombudsman.org.uk

Website: **www.financial-ombudsman.org.uk**

Making a complaint will not affect your right to take legal action against us.

12.8 The Financial Services Compensation Scheme (FSCS)

The FSCS is designed to pay compensation if a company is unable to pay claims, because it has stopped trading or been declared in default.

If we are unable to meet our liabilities, you may be able to claim compensation from the FSCS.

Further information is available from the Financial Conduct Authority and the FSCS.



More information is available on our website: www.canadalife.co.uk/individual-protection

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Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



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