



Smart Family Life Insurance with Optional Covers

Key Facts and Policy Terms and Conditions







Welcome to Smart Insurance®

Now you've chosen Smart Family Life Insurance, you can relax – knowing you've taken care of your family.

Smart Family Life Insurance can give you peace of mind by protecting your loved ones, should the worst happen. You're giving your family the financial help they would need to cope with mortgages, loans and day-to-day expenses – so they can carry on living how you'd want them to.

At Smart Insurance® we know that simple is better. All our products are straightforward and flexible, so your cover can change to suit your personal circumstances. With our Smart flexibility it's easy for you to apply to make changes to your policy – we never have any forms for you to fill in and there are no administration fees for policy changes. Plus, our friendly and experienced agents are based in the UK at our Feefo 2021 Platinum Trusted Service call centre, giving you the very best in customer service.

Smart Family Life Insurance is provided by one of Scotland's longest standing Life Insurers of over 150 years – Scottish Friendly Assurance Society Limited, so you can be confident knowing that your policy is backed by a respected and secure organisation.

With Smart Family Life Insurance in place, you'll be protected 24 hours a day, 7 days a week, anywhere in the world.

Rest assured, you're in safe hands with Smart.



About this document

This document will help you understand the main considerations that you need to think about when deciding if Smart Family Life Insurance is right for you and your family.

Please read through the document carefully, so that you understand the policy that you have chosen. We're here to help, so just get in touch if you have any queries.

A life insurance policy can be a long term commitment so it's important to keep this document in a safe place so that you can refer to it in the future.

Some words or expressions used in this document have a special meaning. They will appear in bold font, and you can see their meaning in our Glossary section on pages 26 and 27.

Smart Insurance is responsible for arranging your policy and carrying out administration on behalf of the insurer, Scottish Friendly Assurance Society Limited (referenced as 'we', 'us', and 'our' under this policy).

References to 'you' and 'your' mean the policyowner.

Please keep this document in a safe place for future reference.

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The Key Facts and Policy Terms and Conditions contained within this document apply to Smart Family Life Insurance.



keyfacts®

Key Facts about Smart Life Insurance and Optional covers

The Key Facts of the **policy** provide **you** with a summary of **our** product. The full Terms and Conditions are contained later in this document.

About us

Your policy is arranged by Smart Insurance. Smart Insurance is a trading name of Neilson Financial Services Limited, who is an insurance intermediary, and is authorised and regulated by the Financial Conduct Authority and entered on the Financial Services register under reference no. 594926.

Neilson Financial Services Limited is registered in England and Wales under no. 07986483. Registered Office, 2 Windsor Dials, Arthur Road, Windsor, SL4 1RS.

Your policy is issued, underwritten and administered by Scottish Friendly Assurance Society Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered on the Financial Services register under reference no. 110002, with permission to effect and carry out contracts of insurance.

Scottish Friendly Assurance Society Limited is a friendly society incorporated and registered under the Friendly Society Act 1992, whose registered office is at Galbraith House, 16 Blythswood Square, Glasgow G2 4HJ.

Information about **our** business, performance and financial position, and details on how **we** control **our** business and manage risks can be found in **our** Solvency and Financial Condition Report (SFCR) available on **our** website

www.scottishfriendly.co.uk/customer-centre/solvency-two

The Financial Conduct Authority (FCA)

The Financial Conduct Authority is a financial services regulator. It requires Scottish Friendly, to give **you** this important information to help **you** to decide whether **our** Smart Life Insurance with optional covers is right for **you**. **You** should read this document carefully so that **you** understand what **you** are buying, and then keep it safe for future reference.

Which service will Smart Insurance provide you with?

Smart Insurance arrange the **policy** on **our** behalf. **You** do not pay Smart Insurance for doing this. **We** send Smart Insurance a commission which is a percentage of the total monthly **premium we** expect to be paid over the entire duration of **your policy**.

You will not receive advice or a recommendation from Smart Insurance nor will they charge a fee for this service. Smart Insurance may ask some questions in order to provide a quotation. **You** will then need to make **your** own choice about how to proceed. Smart Insurance only offer protection insurance products from Scottish Friendly.

What are the policy types?

We know that everyone has different needs, so we have two **policy** types available:

- Age Based **premium** or
- Level **premium**.

Both **policy** types are flexible which allow **you** to apply for changes if **your** circumstances change. For example, **you** may be able to increase **your benefit amount** if **you** move to a larger home, or decrease it when the children leave home and **you** decide it's time to downsize. Maybe **your** financial situation changes and **you** decide **you** would like even more peace of mind by adding Critical Illness cover, Children's cover or increasing **your** Accidental Death cover.

Age Based policy type – How does it work?

With an Age Based **policy**, the **premium** is recalculated each year at **your policy anniversary**; gradually increasing in line with **your** age.

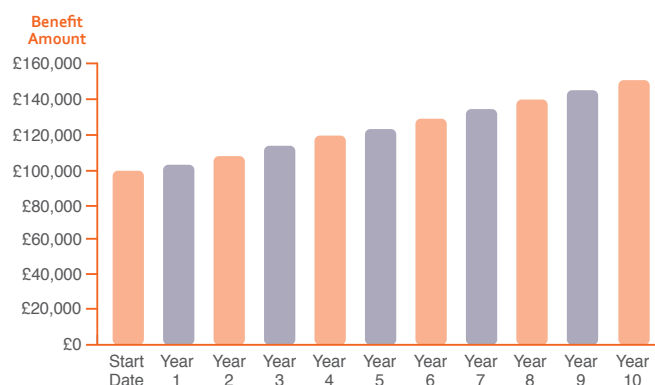
Your monthly **premium** will start lower compared to its equivalent on a Level **policy** type, so this may appeal to those on a tight budget during the early years of holding the **policy**.

Plus, with an Age Based **policy**, **you** can keep it for the rest of **your** life (whole of life) rather than deciding on a fixed **term**.

Automatic benefit amount increases: The Age Based **policy** features a 5% automatic annual increase to **your** chosen **benefit amount** for **your** life **insurance** and any optional cover **you** have.

- This increase is not subject to further health and lifestyle questions.
- It is applied automatically to **your policy** on **your policy anniversary** each year for 10 consecutive years from the **policy start date**.

For example, a **benefit amount** of £100,000 will increase by 5% to £105,000 after the first **policy anniversary** and will reach £150,000 after 10 years, as shown in the chart below.



The automatic **benefit amount** increase is a great way of increasing **your benefit amount** gradually over the years, for example as **your** family or mortgage grows.

You will be sent a new **schedule** each year, which will show **your** new monthly **premium** recalculated based on age and the new **benefit amount**. At this point **you** have the flexibility

of deciding to accept the **benefit amount** increase, in which case **you** wouldn't need to do anything, or **you** can let Smart Insurance know if **you** wish to opt-out of it. If **you** change **your** mind, **you** can still opt back into the 5% **benefit amount** increases within the 10 years, whatever suits **your** needs best.

Level policy type – How does it work?

Our Level **policy** is great for people who want certainty, knowing that their increasing age will not affect their monthly **premium** – it will stay the same each year.

- With our Level **policy**, **you** have the choice of a fixed **term** from 10 to 40 years.
- Once **you** have been covered for the length of the term **you** choose, **your policy** will end.

It is important to note that as the value of the **benefit amount** **you** choose at the start of the **policy** will not increase, it may not keep up with inflation.

The 5% automatic **benefit amount** increase is not available on a Level **policy**. **You** can ask Smart Insurance to make changes to **your policy**, however these changes may be subject to payment of an additional **premium** based on **your** age and further health and lifestyle questions at the time of the request.

How much does Smart Life Insurance cost?

The amount of **premium** payable will depend on:

- the **benefit amount(s)**;
- whether **you** add the optional cover(s);
- the **policy** type **you** choose; and
- **your** personal circumstances, for example **your** age, **your** health, lifestyle, family history and occupation.

The amount of **premium** payable will be stated in **your** **schedule** which will be sent to **you** at the time **you** are accepted for cover.



Smart Life Insurance

What is Smart Life Insurance?

Smart Life Insurance provides financial protection for **your** family if **you** were to pass away. **You** can choose a **benefit amount** from £60,000 to £750,000 depending on **your** age, which will be paid if **you** were to die or suffer a **terminal illness**. Smart Life Insurance meets the demands and needs of those who would like the **benefit amount** to help their family with outstanding costs such as; to pay the mortgage, rent or household bills.

Who can take out cover?

You can apply if, at the **start date**, **you** are resident in the **United Kingdom** and are aged at least 18 and under 65.

What is covered?

The Smart Life Insurance **benefit amount** will be paid if, whilst covered under the **policy**, **you** die or **you** are diagnosed with a **terminal illness** where death is expected within 12 months and diagnosed by a **medical specialist**.

The amount of benefit payable is specified in **your schedule**.

What is not covered?

The Smart Life Insurance **benefit amount** will not be paid if **you** die or **you** are diagnosed with a **terminal illness** that is caused directly or indirectly as a result of an intentional self-inflicted injury that occurs within 12 months from the **start date** of the **policy** (the **deferred period**).

For full details about what is covered and what is not covered under Smart Life Insurance, please refer to the Terms and Conditions in sections 3 and 5 on pages 16 and 17.

When does cover end?

The Smart Life Insurance cover ends when the first of the following occurs:

- **your** date of death or payment of a **terminal illness** claim;
- the date **you** cancel the **policy**;
- the date **we** cancel the **policy**;
- for a Level **premium policy** only, the date the **policy term** expires; or
- for a Level **premium policy** only, the **policy anniversary** on or following, the attainment of age 79.



Optional Children's cover

What is Children's cover?

For a small additional **premium**, Children's cover can be added to **your** Smart Life Insurance **policy**. It's designed to help cover extra costs that may be incurred for things like medical expenses if **your** child suffers an **accidental death** or a specified serious injury or illness. **Benefit amounts** are available from £10,000 up to £30,000.

Who can take out cover?

If **you** have Smart Life Insurance cover, **you** can apply to add Children's cover to **your policy** for any children who are financially dependent on **you**. The children must be under 21 years of age and must be resident in the **United Kingdom** at the **start date**.

What is covered?

The Children's cover **benefit amount** will be paid if, whilst covered under the **policy**, the **insured child**:

- dies within 90 days of an **accident** which occurred after the **start date**, or
- suffers one of the following injuries or illnesses:
 - **bacterial meningitis** – resulting in **permanent** symptoms;
 - **blindness** – **permanent** and **irreversible**;
 - **deafness** – **permanent** and **irreversible**;
 - **encephalitis** – resulting in **permanent** symptoms;
 - **loss of hands or feet** – **permanent** physical severance;
 - **paralysis** – total and **irreversible**; or
 - **traumatic head injury** – resulting in **permanent** symptoms.

In the event of a claim for an **insured child**, the Children's cover **benefit amount** is payable once for each **insured child**. The amount of benefit payable is specified in **your schedule**.

What is not covered?

We will not pay a Children's cover **benefit amount** when the **insured child** suffers one of the specified insured events, if:

- the condition was known to be present at birth;
- the **insured child** suffers a non-accidental death within 28 days of meeting one of the specified injuries or illnesses;
- symptoms first arose before the **insured child's** cover **start date**; or
- the injury or illness occurred before the **insured child's** cover **start date** or occurred during the first three months from the **insured child's** cover **start date** (the **deferred period**).

For full details about what is covered and what is not covered under the Children's cover, please refer to the Terms and Conditions in sections 2 and 4 on page 18.

When does cover end?

The Children's cover ends for an **insured child** when the first of the following occurs:

- the date of death of the **insured child**;
- the date of payment of a Children's cover **benefit amount** for the **insured child**;
- the date **you** cancel this optional cover;
- the **policy anniversary** on, or following, the attainment of age 21 by the **insured child**; or
- the date **your** Smart Life Insurance cover ends.



Optional Critical Illness cover

What is Critical Illness cover?

Our optional Critical Illness cover pays a lump sum benefit out of **your** Smart Life Insurance **benefit amount** if **you** suffer a **critical illness**. **You** can choose a **benefit amount** of up to 50% of **your** selected Smart Life Insurance **benefit amount**. The money can be used as **you** choose – to assist with rehabilitation, to help replace **your** income whilst **you** are recovering, or even to pay for a recuperative holiday. With the extra financial support in place, **you** can focus on getting better, instead of worrying about the finances.

Who can take out cover?

You can apply if, at the **start date**, **you**:

- have Smart Life Insurance cover;
- are resident in the **United Kingdom**; and
- are aged at least 18 and under 60.

What is covered?

The Critical Illness **benefit amount** will be paid if **you** suffer any of the following whilst covered under the **policy**:

- **cancer** – excluding less advanced cases;
- **coronary artery by-pass grafts** – with surgery to divide the breastbone;
- **heart attack** – of specified severity; or
- **stroke** – resulting in **permanent** symptoms.

The full definitions of the illnesses covered are specified in the Glossary section on pages 26 and 27.

The amount of benefit payable is specified in **your schedule**.

In the event a **critical illness** claim is payable, **we** will reduce the Smart Life Insurance **benefit amount** by the Critical Illness **benefit amount**. If **we** reduce the Smart Life Insurance **benefit amount**, **we** will reduce **your premium** accordingly.

What is not covered?

The Critical Illness cover **benefit amount** will not be paid if:

- **you** have an illness that does not meet **our** definition of one of the **critical illnesses we** cover.
For example, some types of **cancer** are not covered (as specified in the definition of **cancer** in the Glossary section on page 26).
- the **critical illness** is directly or indirectly as a result of an intentional self-inflicted bodily injury or attempted suicide.
- the insured event resulting in a claim occurs before, or is related to an event occurring before, the **start date** or occurs during the first three months from the **start date** (the **deferred period**).

For full details about what is covered and what is not covered under the Critical Illness cover, please refer to the Terms and Conditions in sections 2 and 4 on page 19.

When does cover end?

The Critical Illness cover ends when the first of the following occurs:

- the date of **your** death;
- the date of payment of a Critical Illness **benefit amount**;
- the date **you** cancel this optional cover;
- the **policy anniversary** on, or following, the attainment of age 64; or
- the date **your** Smart Life Insurance cover ends.



Optional Accidental Death cover

What is Accidental Death cover?

For a small additional **premium**, **you** can add up to £650,000 Accidental Death cover to **your** Smart Life Insurance. This cover offers substantial protection from the ever present risk of accidents. If **you** die in an accident, **your** loved ones can receive **your** chosen **benefit amount**, which will be paid in addition to **your** Smart Life Insurance **benefit amount**. **We** can't predict when an accident will happen, but with Accidental Death cover in place, **your** loved ones may experience as little financial hardship as possible.

Who can take out cover?

You can apply if, at the **start date**, **you**:

- have Smart Life Insurance cover;
- are resident in the **United Kingdom**; and
- are aged at least 18 and under 65.

What is covered?

We will pay the Accidental Death cover **benefit amount** if, whilst covered under the **policy**, **you** die within 90 days of an **accident** which occurred after the **start date**.

The amount of benefit payable is specified in **your schedule**.

What is not covered?

There are certain circumstances where the Accidental Death **benefit amount** will not be paid. For instance, if **you** suffer an **accidental death** directly or indirectly as a result of:

- the consumption of drugs or alcohol;
- engaging in criminal acts;
- engaging in any professional sport;
- engaging in any motor sports as a rider, driver or passenger;
- being a pilot or crew member of any aircraft, or engaging in any flying activity, other than as a passenger in a commercially licensed aircraft.

For full details about what is covered and what is not covered under the Accidental Death cover, please refer to the Terms and Conditions in sections 2 and 4 on page 20.

When does cover end?

The Accidental Death cover ends when the first of the following occurs:

- the date of **your** death;
- the date **you** cancel this optional cover;
- the **policy anniversary** on, or following, the attainment of age 74; or
- the date **your** Smart Life Insurance cover ends.



General information

This section applies to Smart Life Insurance and any other optional covers chosen.

What is my responsibility under the policy?

When **you** hold a Smart Life Insurance **policy**, it is **your** responsibility to:

- answer all the questions asked by Smart Insurance truthfully, accurately and completely to the best of **your** knowledge when applying for **your policy**.
- check **your statement of fact** and inform Smart Insurance if there is anything that is inaccurate or incorrect. The **statement of fact** shows **your** health information and is sent to **you** once **you** have been accepted for cover.
- ensure regular monthly **premiums** are paid for the duration of the **policy**.
- tell Smart Insurance when **you** change personal details e.g. name, address or bank details.
- check **your policy** annually, to ensure that it continues to meet **your** requirements.

What are the things to consider?

No cash-in value

The **policy** has no cash-in value at any time.

Benefit may not be paid

If **you** do not disclose relevant and accurate information asked for when **you** apply for **your policy** and **you** do not let Smart Insurance know of any inaccuracies in the **statement of fact** that will be sent to **you** immediately after **your** application, **your** claim may not be paid and **your policy** may be cancelled, or only part of **your benefit amount** may be paid, depending on the circumstances.

Affordability

If **you** choose an Age Based **premium policy**, the **premium** payable will increase each year on **your policy anniversary**. This option may appeal to those initially on a tight budget, but **you** will need to remember that as **you** grow older, the **premium** will increase each year and if the **premium** payments cannot be met, then **your policy** will end and **you** will receive nothing back.

You can decrease **your premium** payments and **benefit amount** at any time, subject to the minimum **benefit amounts** available. Please contact Smart Insurance if **you** need any help with affordability.

Missed premiums

If two consecutive **premium** payments are missed when due, **your policy** will end with no value and cover under this **policy** will no longer be provided.

Effects of inflation

If **you** choose a Level **premium policy**, the **benefit amount** and the **premium** payable is fixed when **your policy** starts and does not change. The value of the **benefit amount** **you** selected may not keep up with inflation and as such the value may reduce over time.

Inheritance tax

In the event of **your** death and the **policy** paying out to the estate, there may be an inheritance tax requirement. **You** may be able to avoid inheritance tax by using an appropriate trust.

If **you** require any additional information or are unsure about what to do, please speak with a financial advisor or solicitor.

The Government may change the tax position described above.

How do I cancel the policy?


You have 30 days from the date on which **you** receive **your policy** documents to make sure **you** are happy with **your** cover, and decide whether **you** want to keep it.

If **you** want to cancel **your policy** or any optional covers, **you** must contact Smart Insurance within this period for a full refund, subject to no valid claim being made.

If **you** cancel **your policy** after the 30 day period then **you** will not receive any refund of **premium**. To cancel any optional covers **you** add after **your policy start date**, **you** must contact Smart Insurance within 30 days from the date **you** receive **your** updated **schedule** for any related **premium** to be refunded.

To cancel, please contact Smart Insurance:

 0800 458 6901 (weekdays between 9am and 7pm)

 Customer Services – Smart Insurance,
PO Box 6063, Windsor, SL4 9GL


 service@smartinsurance.co.uk

If **you** do not cancel, **your policy** will start and end as set out in the Terms and Conditions and **your schedule**. **We** will collect **premiums** as agreed.

How to make a claim?

To make a claim under this **policy**, please contact Smart Insurance:

 0800 458 6901 (weekdays between 9am and 7pm)

 Customer Services – Smart Insurance,
PO Box 6063, Windsor, SL4 9GL


 claims@smartinsurance.co.uk

For further information regarding how to make a claim, please refer to the Terms and Conditions in section 10 on page 24.

How do I make a complaint?

We hope that **you** never have reason to complain, but if **you** do, **we** will do **our** best to work with **you** to resolve it. Please contact Smart Insurance:


 0800 458 6901 (weekdays between 9am and 7pm)

 Customer Services – Smart Insurance,
PO Box 6063, Windsor, SL4 9GL

 service@smartinsurance.co.uk

Please supply **your policy** number so that **your** complaint can be dealt with promptly. If **we**, or Smart Insurance, cannot resolve **your** complaint immediately, an acknowledgment letter will be sent to **you** within five working days. In the unlikely event that **your** complaint is not resolved to **your** satisfaction or after 8 weeks, **you** may refer it to the Financial Ombudsman Service (FOS) at:

 0800 023 4567 or 0300 123 9123

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

 complaint.info@financial-ombudsman.org.uk


Following the complaints procedure will not affect **your** legal rights.

What is the Financial Services Compensation Scheme (FSCS)?

Both **we** and Smart Insurance are covered by the FSCS.

You may be entitled to compensation from the scheme if either party cannot meet their respective obligations under the **policy**. The circumstances of **your** claim will determine whether **you** can make a claim and the amount **you** can claim. The maximum amount the FSCS will pay is 100% of the value of **your** claim, with no upper limit. **You** can obtain more information from the FSCS at:


 0800 678 1100

 Financial Services Compensation Scheme,
10th Floor, Beaufort House,
15 St Botolph Street,
London, EC3A 7QU

 www.fscs.org.uk

How do I find out more about Critical Illness?

The ABI (Association of British Insurers) give general information about Critical Illness cover in their consumer guide 'Critical Illness cover – what you need to know'. **You** can ask Smart Insurance for a copy or **you** can get a copy at:

 The Association of British Insurers,
51 Gresham St, London, EC2V 7HQ

 www.abi.org.uk

This document complies with the ABI Guide to Minimum Standards for Critical Illness cover.





Policy Terms and Conditions

Important information about your policy

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Scottish Friendly Assurance Society Limited is a friendly society incorporated and registered under the Friendly Societies Act 1992, whose registered office is at Galbraith House, 16 Blythswood Square, Glasgow G2 4HJ.

This Terms and Conditions document sets out the benefits, terms and exclusions of **your** cover.

Some words or expressions have a special meaning. They appear in bold font and their meaning is explained in the Glossary section on pages 26 and 27.

After **your** application is accepted by **us**, Smart Insurance will issue **you** with a **schedule**.

Your contract of **insurance** with **us** consists of:

- **your schedule;**
- **your application;**
- **this Terms and Conditions document; and**
- **your statement of fact.**

Please keep this document in a safe place for future reference.



Smart Life Insurance

1. Eligibility

To be eligible for cover under this **policy**, **you** must be resident in the **United Kingdom** and aged at least 18 and under 65 at the **start date**.

2. Interim Accidental Death cover

When **you** apply for **insurance** by phone and **we** require further information to assess **your** application, **you** will automatically be provided with interim cover against **accidental death** whilst **your** application is assessed, except in the circumstances under the heading 'What is not covered' under Accidental Death cover on page 20.

The amount of interim Accidental Death cover is the Smart Life Insurance **benefit amount** **you** apply for. This cover is provided at no additional cost to **you** and is subject to the terms explained in this document.

Your Interim Accidental Death cover will end on the date **you** are informed of the outcome of **your** application or 30 days from the date of **your** application, whichever is sooner.

3. What is covered

We will pay the Smart Life Insurance **benefit amount** if, whilst covered under the **policy**, **you** die or **you** are diagnosed with a **terminal illness** where death is expected within 12 months and has been diagnosed by a **medical specialist**.

4. Amount of cover

The minimum **benefit amount** under the **policy** is £60,000. The maximum **benefit amount** under the **policy** at the **start date** is specified in the table below:

Age at start date	Maximum benefit amount
18-44	£750,000
45-54	£400,000
55-59	£250,000
60-64	£150,000

The amount of benefit payable is specified in **your** **schedule**.



If **you** request to increase the **benefit amount(s)** after the **start date**, then the maximum **benefit amount** is based on the above table and **your** current age.

The total benefits payable under Smart Life Insurance cannot exceed:

- for a Level **premium policy** only, the maximum **benefit amount** based on **your** age at the **start date**.
- for an Age Based **premium policy** only, the maximum **benefit amount** based on **your** age at the **start date** plus any automatic **benefit amount** increases under the **policy**.

If applicable, the Smart Life Insurance **benefit amount** will be reduced by the amount of any **critical illness** benefit paid in the event of a valid claim. If **we** reduce the Smart Life Insurance **benefit amount**, **we** will reduce **your premium** accordingly.

5. What is not covered

We will not pay a **benefit amount** if **you** die or are diagnosed with a **terminal illness**, directly or indirectly as a result of an intentional self-inflicted injury, within 12 months from the **start date** of the **policy** (the **deferred period**).

We may apply specific exclusions before **your policy** is issued. These will be shown in **your schedule** under the 'Additional exclusions and limitations' section.

6. Cover start and end dates

Cover starts on the **start date** as set out in **your schedule**.

Smart Life Insurance cover ends when the first of the following occurs:

- the date of death or payment of a **terminal illness** claim;
- the date **you** cancel the **policy**;
- the date **we** cancel the **policy**;
- the date **you** miss two consecutive **premium** payments; or
- for a Level **premium policy** only, the date the **policy term** expires (as stated in **your schedule**) or the **policy anniversary** on or following the attainment of age of 79.

For an Age Based **premium policy** only, cover will continue for the whole of **your** life, except in the circumstances listed above.



Optional Children's cover

This section of the Terms and Conditions document applies if **you** have Children's cover as detailed in **your schedule** and **you** have agreed to pay the **premium**.

1. Eligibility

If **you** have Smart Life Insurance cover, **you** can apply to add Children's cover to **your policy** for any children who are financially dependent on **you**. The children must be under 21 years of age and must be resident in the **United Kingdom** at the **start date** or if Children's cover is added to the **policy** later, the date when they are accepted for cover.

2. What is covered

We will pay the **benefit amount** if, whilst covered under the **policy**, the **insured child**:

- dies within 90 days of an **accident** which occurred after the **start date**, or
- suffers one of the following injuries or illnesses:
 - **bacterial meningitis** – resulting in **permanent** symptoms;
 - **blindness** – **permanent** and **irreversible**;
 - **deafness** – **permanent** and **irreversible**;
 - **encephalitis** – resulting in **permanent** symptoms;
 - **loss of hands or feet** – **permanent** physical severance;
 - **paralysis** – total and **irreversible**; or
 - **traumatic head injury** – resulting in **permanent** symptoms.

The injury or illness must be diagnosed by a **medical specialist** and confirmed by **our** medical advisers.

3. Amount of cover

When **you** apply for cover, the minimum **benefit amount** for each **insured child** is £10,000 up to a maximum of £30,000.

Each **insured child** can be covered for different individual **benefit amounts**, based on the limits above. In the event of a claim for an **insured child**, the Children's cover **benefit amount** is payable once for each **insured child**. The amount of benefit payable is specified in **your schedule**.

The **maximum** benefit amount payable for each **insured child** cannot exceed £30,000 for a Level **premium policy** or £30,000 plus any automatic **benefit amount** increases for an Age Based **premium policy**.

4. What is not covered

We will not pay a Children's cover **benefit amount** when the **insured child** suffers one of the specified insured events, if:

- the condition was known to be present at birth;
- the **insured child** suffers a non-accidental death within 28 days of meeting one of the specified injuries or illnesses;
- symptoms first arose before the **insured child's** cover **start date**; or
- the injury or illness occurred before the **insured child's** cover **start date** or occurred during the first three months from the **insured child's** cover **start date** (the **deferred period**).

5. Cover start and end dates

Children's cover starts for an **insured child** on the **start date** as set out in the **schedule**. The Children's cover ends for an **insured child** when the first of the following occurs:

- the date of death of that **insured child**;
- the date of payment of a Children's cover **benefit amount** for that **insured child**;
- the date **you** cancel this optional cover;
- the **policy anniversary** on, or following, the attainment of age 21 by that **insured child**; or
- the date **your** Smart Life Insurance cover ends.

Optional Critical Illness cover

This section of the Terms and Conditions document applies if **you** have Critical Illness cover as detailed in **your schedule** and **you** have agreed to pay the **premium**.

1. Eligibility

You are eligible for Critical Illness cover if **you** have Smart Life Insurance cover, are resident in the **United Kingdom** and are aged at least 18 and under 60 at the **start date** or if Critical Illness cover is added later, the date when **you** are accepted for cover.

2. What is covered

The Critical Illness **benefit amount** will be paid if **you** suffer any of the following whilst covered under the **policy**:

- **cancer** – excluding less advanced cases;
- **coronary artery by-pass grafts** – with surgery to divide the breastbone;
- **heart attack** – of specified severity; or
- **stroke** – resulting in **permanent** symptoms.

The full definitions of the illnesses covered are specified in the Glossary section on pages 26 and 27.

The **critical illness** must be diagnosed by a **medical specialist** and confirmed by **our** medical advisers.

3. Amount of cover

When **you** apply for cover, the minimum Critical Illness cover **benefit amount** is £30,000. The maximum Critical Illness cover **benefit amount** under the **policy** at the **start date** is the lesser of the maximum **benefit amount** shown below or 50% of the Smart Life Insurance **benefit amount** provided under the **policy**.

Age at start date	Maximum benefit amount
18–44	£375,000
45–54	£200,000
55–59	£125,000

The amount of benefit payable is specified in **your schedule**.

If **you** request to increase the **benefit amount(s)** after the **start date**, then the maximum **benefit amount** is the lesser of:

- the maximum **benefit amount** shown in the above table based on **your** current age; or
- 50% of the Smart Life Insurance **benefit amount** provided under the **policy**.

In the event a **critical illness** claim is payable, **we** will reduce the Smart Life Insurance **benefit amount** by the Critical Illness **benefit amount**. If **we** reduce the Smart Life Insurance **benefit amount**, **we** will reduce **your premium** accordingly.

4. What is not covered

We will not pay the Critical Illness cover **benefit amount** if:

- **you** have an illness that does not meet **our** definition of one of the **critical illnesses we** cover. For example, some types of **cancer** are not covered (as specified in the definition of **cancer** in the Glossary section on page 26).
- the **critical illness** is directly or indirectly as a result of an intentional self-inflicted bodily injury or attempted suicide.
- the insured event resulting in a claim occurs before, or is related to an event occurring before, the **start date** or occurs during the first three months from the **start date** (the **deferred period**).

We may apply specific exclusions before **your policy** is issued. These will be shown in **your schedule** under the 'Additional exclusions and limitations' section.

5. Cover start and end dates

Critical Illness cover starts on the **start date** as set out in the **schedule**.

The Critical Illness cover ends when the first of the following occurs:

- the date of **your** death;
- the date of payment of the Critical Illness **benefit amount**;
- the date **you** cancel this optional cover;
- the **policy anniversary** on, or following, the attainment of age 64; or
- the date **your** Smart Life Insurance cover ends.



Optional Accidental Death cover

This section of the Terms and Conditions document applies if **you** have Accidental Death cover as detailed in **your schedule** and **you** agreed to pay the **premium**.

1. Eligibility

You are eligible for Accidental Death cover if **you** have Smart Life Insurance cover, are resident in the **United Kingdom** and are aged at least 18 and under 65 at the **start date** or if Accidental Death cover is added later, the date when **you** are accepted for cover.

2. What is covered

We will pay the Accidental Death cover **benefit amount** if, whilst covered under the **policy**, **you** die within 90 days of an **accident** which occurred after the **start date**.

3. Amount of cover

When **you** apply for cover, the minimum Accidental Death cover **benefit amount** is £30,000. The maximum Accidental Death cover **benefit amount** under the **policy** at the **start date** is shown below.

Age at start date	Maximum benefit amount
18-44	£650,000
45-64	£500,000

The amount of benefit payable is specified in **your schedule**.

If **you** request to increase the **benefit amount(s)** after the **start date**, then the maximum **benefit amount** is based on the above table and **your** current age.

A **benefit amount** paid under the Accidental Death cover option is made in addition to any Smart Life Insurance **benefit amount** paid.

The total Accidental Death cover **benefit amount** payable cannot exceed:

- for a Level **premium policy** only, the maximum **benefit amount** for **your** age at the **start date**.
- for an Age Based **premium policy** only, the maximum **benefit amount** for **your** age at the **start date** plus any automatic **benefit amount** increases under the **policy**.

4. What is not covered

We will not pay an Accidental Death cover **benefit amount** if **you** suffer an **accidental death** directly or indirectly as a result of:

- engaging in criminal acts;
- suicide or attempted suicide;
- the consumption of drugs (unless it was under the direction of a **medical specialist** and not in connection with treatment for substance abuse, drug addiction or dependence);
- the consumption of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving;
- engaging in any professional sport (meaning **your** livelihood is substantially dependent on income received as a result of playing sport);
- engaging in any motor sports as a rider, driver or passenger;
- war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion; or
- being a pilot or crew member of any aircraft, or engaging in any flying activity, other than as a passenger in a commercially licensed aircraft.

5. Cover start and end dates

Accidental Death cover starts on the **start date** as set out in the **schedule**.

The Accidental Death cover ends when the first of the following occurs:

- the date of **your** death;
- the date **you** cancel this optional cover;
- the **policy anniversary** on, or following, the attainment of age 74; or
- the date **your** Smart Life Insurance cover ends.



General conditions and information about your policy

This section applies to the Smart Life Insurance cover and any other optional covers selected.

1. Policy types

We have two **policy** types to choose from; Age Based **premium** or Level **premium**. Both **policy** types are flexible which allow **you** to apply for changes if **your** circumstances change.

1.1 Age Based policy

With an Age Based **policy**, **your policy** can be kept for the rest of **your** life (whole of life), provided **premiums** are paid. **Your premium** is based on **your** age and is recalculated each year at **your policy anniversary** gradually increasing in line with **your** age.

Automatic benefit amount increases: **your** Age Based **policy** features a 5% automatic annual increase to **your** chosen **benefit amount** for **your** life **insurance** and any optional cover **you** have. This increase is not subject to further health and lifestyle questions. It is applied automatically on **your policy anniversary** each year, for ten consecutive years from the **policy start date**.

Example: If **you** have chosen a £100,000 **benefit amount** at the start of the **policy**, the next year **you** will be covered for £105,000. At the end of ten years, assuming **you** don't opt out of the increase, **your benefit amount** would be £150,000.

The automatic increase to **your benefit amount(s)** will continue even when the maximum **benefit amount** at the **start date** is met or exceeded.

You will be sent a new **schedule** each year at least 30 days before **your policy anniversary**, which will show **your** new **benefit amount** with the 5% automatic increase included and **your** new monthly **premium**, recalculated based on age and the automatic increase.

At this point **you** can decide to accept the **benefit amount** increase (in which case **you** wouldn't need to do anything), or if **you** wish to opt-out of it, **you** can contact Smart Insurance to let them know (in which case a replacement **schedule** will be issued, showing **your** rise in **premium** based on age only). If **you** change **your** mind, **you** can still opt back into any future 5% **benefit amount** increases remaining in the 10 year period.

1.2 Level policy

The **benefit amount** and the **premium** payable are fixed when **your policy** is accepted and remains fixed throughout the **term** of the **policy**. **You** chose a **term** between 10 and 40 years and the cover will end at the earliest of **your** selected **term** or on the **policy anniversary** on, or following, the attainment of age 79.

2. Premium payments

Your premium will be debited from **your** nominated bank account monthly on the date of **your** choice.

All **premiums** are to be paid in **United Kingdom** currency (£ sterling) from a **United Kingdom** bank account.

Your premium is based on the following: the **benefit amount**, any optional covers, the **policy** type **you** have selected and **your** personal circumstances, for example, age, health and lifestyle, family history and occupation.

3. Missed premium payments

As soon as one **premium** payment is missed, Smart Insurance will attempt to contact **you** to discuss **your** payment arrangements and may also reattempt collection of **your premium** from **your** nominated bank account.

If two consecutive monthly payments are not paid, this **policy** will automatically end with no value and **we** will have no further responsibility in respect of this **policy**. At **our** absolute discretion, **we** may reinstate the cover if the outstanding **premiums** are paid to **us** in full, although **we** reserve the right to make any variation in the cover provided.



4. Changing your insurance

4.1 Changes you can make

You may apply, at any time, to change **your policy** during the period of **insurance**, however, **we** cannot guarantee that **we** will be able to make the changes **you** request.

Any changes accepted may be subject to payment of an additional **premium** based on age and further health and lifestyle questions at the time of the request.

If **your** changes are accepted, **you** will receive confirmation of these changes including, if applicable, a new **schedule**. The new **schedule** will replace all previous versions issued.

You can apply to make changes to **your policy**, including; updating personal details, adding on an optional cover or changing the **benefit amount**.

If **you** have stopped smoking for more than 12 consecutive months and wish to change **your** smoker status for the purpose of reassessing **your insurance premium** rating, **you** may apply to do so.

4.2 Changing your benefit amount

If at any time **you** decide **you** would like to apply to increase the **benefit amount**, **you** will not be eligible for the increased amount if a valid claim occurs during any applicable **deferred period**. In the event of a valid claim, if a **deferred period** applies, **we** will only pay the **benefit amount** which **we** would have paid had **you** not increased the **benefit amount**.

If **you** request to increase the **benefit amount**, this will be subject to further questions about **your** health. The **benefit amount** increase will also be subject to the maximum **benefit amounts** available.

If **you** wish to do so, **you** can reduce the **benefit amount** at any time, subject to the minimum **benefit amount** that is available. If **you** do reduce the **benefit amount**, the **premium** will be reduced accordingly.

4.3 Changes we can make

We can change the terms and conditions of **your policy** that **we** reasonably consider are appropriate. These changes could affect the amount and type of cover provided under the **policy**. **We** may also make changes due to the result of a change to any applicable legislation or regulation of taxation.

If **we** do decide to make any changes to **your policy**, Smart Insurance will write to tell **you** at least 28 days before the change takes effect.

4.4 Changes to your medical circumstances after the policy starts

If, after the **start date**, **you** suffer symptoms of, or are diagnosed with, or has treatment for any new medical condition which **you** were unaware of before the **start date**, this will not affect the **policy** and **you** do not need to notify Smart Insurance of this change.

5. Annual review of cover

It is **your** responsibility to review the cover annually to ensure it remains adequate for **your** needs.

6. Multiple policies

If **you** are covered under more than one Smart Life Insurance **policy**, the maximum **benefit amount** limit is applied. In the event of a claim, should **we** need to reduce the **benefit amount** payable due to the maximum limit being exceeded, **we** will reduce the **benefit amount** of the Smart Life Insurance **policy** most recently commenced and any appropriate **premiums** will be refunded in respect of the ineligible **benefit amount**.

7. Governing law

This **policy** is governed by the laws of England and Wales unless, at the **policy start date**, **you** are resident in Scotland, in which case this **policy** is governed by the laws of Scotland.

All **policy** communication will be in English.

8. Data protection notice

We and Smart Insurance fully comply with all applicable Data Protection Legislation and Regulation which protects **you** when:

- **we** or Smart Insurance contact **you**;
- **you** contact **us** or Smart Insurance;
- **you** visit Smart Insurance's website.

Smart Insurance promises to keep **your** data safe and private, give **you** ways to manage **your** marketing choices at any time and not sell **your** data to anyone else.

Smart Insurance shall endeavour to ensure that the personal information they obtain and use will always be held, used, transferred and otherwise processed in accordance with applicable data protection laws and regulations.

The Data Protection Law allows Smart Insurance to use personal information only if they have a clear reason to do so. In order to meet these requirements, Smart Insurance will only process personal data in the following circumstances:

- when it has a legitimate interest to do so;
- when it has a legal duty to;
- in the absence of any of the above, when **you** consent to it.

You understand that **we**, and Smart Insurance, have a legal obligation to ensure that the information within the records held is kept up to date, but can only do so if provided with the up to date information by **you**.

By providing personal information, **you** consent that this information, will be used by **us**, **our** reinsurers, Smart Insurance and their service suppliers for administration and customer service including claims handling.

You understand that Smart Insurance will only use **your** personal information to send **you** marketing messages if Smart Insurance have **your** explicit consent to do so. **You** understand that **you** can withdraw **your** consent to receive marketing messages at any time by informing Smart Insurance.

You are able to contact the Data Protection Officer at Smart Insurance at any time, to request a paper copy of Smart Insurance's Privacy Policy. Alternatively, please visit the Smart Insurance website where **you** can view and download a copy.


9. Accuracy of information


We may not pay part or all of a claim and may have the right to cancel the **policy** at the time if, when **you** applied for the **policy** or when making a claim, **you** failed to answer all **our** questions truthfully, accurately and completely to the best of **your** knowledge and/or **you** do not provide all the information Smart Insurance ask for, and/or **you** do not tell them of any inaccuracies before or immediately after **your policy** is issued.

If **your** date of birth as shown on **your schedule** is incorrect, the terms of the **policy** shall be cancelled and reissued based on terms that would have applied if the correct date of birth had been given. This could include increasing the amount of **premium** payable, reducing the **benefit amount** or cancelling this **policy**.

10. How to make a claim

Claims should be made as soon as possible after the insured event occurs. To make a claim under this **policy**, please contact Smart Insurance by either:

 0800 458 6901 (weekdays between 9am and 7pm)

 Customer Services – Smart Insurance,
PO Box 6063, Windsor, SL4 9GL

 claims@smartinsurance.co.uk

Smart Insurance will send a claim form to be completed, signed and returned. **We** may also require the **life insured's** treating doctor or a **medical specialist** to complete a report which will be at **our** expense. It may also be necessary to access the **life insured's** medical records. **We** may also require further information or documentary evidence to assess the claim, such as, in the case of death claims, a certified copy of a death certificate.

Before a claim is payable, **we** reserve the right to require the **life insured** to undergo, at **our** expense, examinations or other reasonable tests to confirm the occurrence of an insured event.

If any information or documentation that would reasonably be required to assess the claim is not provided by the claimant, **we** will not be able to process the claim until the information or documentation is made available.

Once the claim is accepted, **we** will pay the **benefit amount** due to **you** or the person who is legally entitled to it, whichever is appropriate.

If applicable, **we** will refund any **premium(s)** collected after the date of death in respect of the **life insured**, or the date of diagnosis or certification by a **medical specialist** where a valid claim is made in respect of the **life insured**.


When **we** pay a claim, the **insurance** benefit will end for that **life insured** and **we** will have no further responsibility under the **insurance** for that **life insured** following such payment.

11. Cancellation rights

You have 30 days from the date on which **you** receive **your policy** documents to make sure **you** are happy with **your** cover and decide whether **you** want to keep it.

If **you** want to cancel **your policy** or any optional covers within this period, please contact Smart Insurance:

 0800 458 6901 (weekdays between 9am and 7pm)

 Customer Services – Smart Insurance,
PO Box 6063, Windsor, SL4 9GL

 service@smartinsurance.co.uk

When Smart Insurance receives **your** letter or phone call, the **policy** will be cancelled and **you** will be sent a letter of confirmation. Any **premium** **you** may have paid will be refunded, subject to no valid claim being made.

If **you** wish to cancel **your policy** after the 30 day period then **you** can do this by contacting Smart Insurance. If **you** do, **you** will not receive any refund of **premium**.

If **you** have added an optional cover at a later date, **you** can contact Smart Insurance to cancel this within 30 days from the date **you** received **your** updated **schedule**. The optional cover will be cancelled and any related **premium** refunded.

We can cancel this **policy** in any of the following circumstances:


- due to **your** non-disclosure of any information that would affect the cover provided under this **policy**;
- if **we** believe a claim to be false or fraudulent;
- if **your** incorrect date of birth was given at the time of application; or
- if two consecutive **premium** payments were not paid when due.

If **you** do not cancel, **your policy** will start and end as set out in the Terms and Conditions and **your schedule**. **We** will collect **premiums** as agreed.

12. Complaints procedure

We and Smart Insurance hope that **you** never have reason to complain, but if **you** do, **we** will do **our** best to work with **you** to resolve it. Should **you** wish to make a complaint, please contact Smart Insurance:

 0800 458 6901 (weekdays between 9am and 7pm)

 Customer Services – Smart Insurance,
PO Box 6063, Windsor, SL4 9GL

When contacting Smart Insurance, please confirm **your policy** number.

Depending upon the nature of **your** complaint, Smart Insurance may deal with **your** complaint directly or send it through to **us**.

We or Smart Insurance, will aim to deal with **your**


complaint promptly. If **your** complaint cannot be addressed immediately, an acknowledgment letter will be sent to **you** within five working days of receipt of **your** complaint.

Your complaint will continue to be investigated and if **we**, or Smart Insurance, are unable to respond within four weeks of receipt of **your** complaint, **you** will receive written confirmation that **your** complaint is still being investigated.

Within 8 weeks of receiving **your** complaint, **you** will either be sent the full and final response detailing the results of the investigation or it will be confirmed that the investigations are still on-going.

If **you** remain dissatisfied after **you** have received the full and final response or, after 8 weeks **you** do not wish to wait for the investigations to be completed, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS):

 0800 023 4567 or 0300 123 9123


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


 www.financial-ombudsman.org.uk

Following this complaints procedure will not affect **your** legal rights.

13. Financial Services Compensation Scheme (FSCS)

Both **we** and Smart Insurance are covered by the FSCS. **You** may be entitled to compensation from the scheme if either party cannot meet their respective obligations under the **policy**. The circumstances of **your** claim will determine whether **you** can make a claim and the amount **you** can claim. The maximum amount the FSCS will pay is 100% of the value of **your** claim, with no upper limit. **You** can obtain more information from the FSCS at:


 0800 678 1100

 Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London, EC3A 7QU

 www.fscs.org.uk

14. Solvency II Directive

Under the Solvency II directive, **we** are required to provide **you** with a Solvency and Financial Condition Report and **you** can access this via **our** website:

 www.scottishfriendly.co.uk/customer-centre/solvency-two

Glossary

In this document, some words appear in bold font, for example, **policy**. These words have special meanings as explained below.

Accident means an event resulting in bodily injury occurring whilst this **policy** is in force, where the injury is directly and solely caused by accidental, violent and external means and where the injury is not self-inflicted.

Accidental death means death occurring as a direct result of an **accident** which took place while the **life insured** was covered under the **policy** and where death occurs within 90 days of the **accident**.

Bacterial meningitis means a definite diagnosis of bacterial meningitis resulting in **permanent neurological deficit with persisting clinical symptoms**. For the above definition, the following are not covered:

- all forms of meningitis other than those caused by bacterial infection.

Benefit amount means the amount payable upon occurrence of an insured event covered under this **policy** in respect of a **life insured**. The benefit amount for each type of cover for each **life insured** is shown in the **schedule**.

Blindness means **permanent** and **irreversible** loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

Cancer means any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are classified as less advanced cases and are not covered under this **policy**:

- all cancers which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - cancer in situ;
 - having borderline malignancy; or
 - having low malignant potential.
- all tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification T2bN0M0.
- chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
- all thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0.

Coronary artery by-pass grafts means the undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

Critical illness means **cancer** – excluding less advanced cases, **coronary artery by-pass grafts** – with surgery to divide the breastbone, **heart attack** – of specified severity or **stroke** – resulting in **permanent** symptoms.

Deafness means **permanent** and **irreversible** loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

Deferred period means the period the **life insured** has to wait before being eligible for a **benefit amount** to be payable.

Encephalitis means a definite diagnosis of encephalitis by a Consultant Neurologist resulting in **permanent neurological deficit with persisting clinical symptoms**.

For the above definition the following is not covered:

- myalgic encephalomyelitis and chronic fatigue syndrome.

Heart attack means death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- typical clinical symptoms (for example, characteristic chest pain).
- new characteristic electrocardiographic changes.
- the characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:
 - Troponin T > 200 ng/L (0.2 ng/ml or 0.2 µg/L);
 - Troponin I > 500 ng/L (0.5 ng/ml or 0.5 µg/L).

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- other acute coronary syndromes;
- angina without myocardial infarction.

Insurance means, in respect of a **life insured**, the insurance **benefit amount(s)** that have been applied for by the **policyowner** and accepted by **us** as indicated on the **schedule**.

Insured child in respect of the optional Children's cover means **your** financially dependent child and the child named in the **schedule**.

Irreversible means cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service (NHS) in the **United Kingdom** (or if appropriate, the equivalent to the NHS if the insured event occurs in another country) at the time of the claim.

Life insured means **you** and, if applicable, in respect of Children's cover only, an **insured child**.

Loss of hands or feet means **permanent** physical severance of a hand or foot at or above the wrist or ankle joint.

Medical specialist means a person who:

- is a Consultant at a hospital in the **United Kingdom** or country where the insured event giving rise to the claim arose;
- is acceptable to **our** Chief Medical Officer; and
- is a specialist in an area of medicine appropriate to the cause of the claim.

The medical specialist must not be **you**, **your** spouse, partner, relative or business associate.

Paralysis means total and **irreversible** loss of muscle function to the whole of any two limbs.

Permanent means expected to last throughout life with no prospect of improvement, irrespective of when the cover ends or the **life insured** expects to retire.

Permanent neurological deficit with persisting clinical symptoms means dysfunction in the nervous system that is present on clinical examination and expected to last throughout the **life insured's** life. To include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:

- an abnormality seen on brain or other scans without definite related clinical symptoms;
- neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms; or
- symptoms of psychological or psychiatric origin.

Policy means the legal contract between the **policyowner** and **us**. The Policy Terms and Conditions, **your** application, any future application accepted by **us**, the **statement of fact**, the current **schedule**, and any special conditions, amendments, or endorsements make up the policy.

Policy anniversary means the anniversary of the date on which **your** first **premium** payment for this **policy** was requested.

Policyowner, you, your means the owner of this **policy**. This **policy** may not be transferred or assigned to another person.

Premium means the amount of money **we** charge **you** on a monthly basis for this **policy**.

Schedule means the schedule to this **policy**, or any replacement schedule, issued by Smart Insurance and showing the details of the cover provided by this **policy**.

Start date means the date an application for a **life insured** is accepted by **us** and cover starts as set out in **your schedule**. If changes are made to **your policy** after the start date, these changes and any applicable **deferred periods** are effective from the date of the change.

Statement of fact means a statement of the information supplied by **you**, on which **your policy** is based.

Stroke means death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in **permanent neurological deficit with persisting clinical symptoms**. For the above definition, the following are not covered:

- transient ischaemic attack;
- traumatic injury to brain tissue or blood vessels;
- death of tissue of the optic nerve or retina/eye stroke.

Term means, for a Level **premium policy** only, the total length of time the **policy** runs for from the **start date**, as specified in the **schedule**.

Terminal illness means a definite diagnosis by the attending **medical specialist** of an illness that satisfies both of the following:

- the illness either has no known cure or has progressed to the point where it cannot be cured; and
- in the opinion of the attending **medical specialist**, the illness is expected to lead to death within 12 months.

Traumatic head injury means death of brain tissue due to traumatic injury resulting in **permanent neurological deficit with persisting clinical symptoms**.

United Kingdom means England, Northern Ireland, Scotland or Wales.

We, us, our means Scottish Friendly Assurance Society Limited who are responsible for the issue, underwriting and administration of **your policy**.

You, your means the **policyowner**.

 **0800 458 6901**

Lines are open from 9am to 7pm Monday to Friday (excluding Bank Holidays).
Calls are recorded for training and quality purposes

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Customers with Disabilities

This document and other associated documentation are also available in other formats. If you require an alternative format, please contact Smart Insurance.

