



Smart Guaranteed Life Insurance

Key Facts and Policy Terms and Conditions







Welcome to Smart Guaranteed Life Insurance

We all want the best for our loved ones. Now that you've chosen Smart Guaranteed Life Insurance, you can relax and live life, knowing that your loved ones will receive a lump sum payment if you were to pass away.

At Smart Insurance, we pride ourselves in offering straightforward and flexible insurance. Plus, our friendly and experienced agents are based in the UK at our Feefo 2018 Gold Trusted Service call centre, giving you the very best in customer service.

Smart Guaranteed 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.

Now that you have Smart Guaranteed Life Insurance, you'll be protected 24 hours a day, 7 days a week, anywhere in the world.

Let Smart Insurance look after the future while you enjoy today.



About this document

This document has been provided to help you understand the main considerations that you need to think about when deciding if Smart Guaranteed Life Insurance is right for you.

Please read the document carefully so that you understand the policy you have chosen. At Smart Insurance we're here to help, so please contact us if you have any queries or need further information to understand the product you have bought.

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 page 18.

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 policy holder.

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

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POLICY TERMS AND CONDITIONS

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Key Facts about **Smart Guaranteed Life Insurance**

keyfacts[®]

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, Landmark Place, Windsor Road, Slough, Berkshire SL1 1JL.

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 entered on the Financial Services register under reference no. 110002, with permission to effect and carry out contracts of insurance.

The Financial Conduct Authority (FCA)

The Financial Conduct Authority is a financial services regulator. It requires **us**, Scottish Friendly, to give **you** the important information contained within this document to help **you** to decide whether **our** Smart Guaranteed Life Insurance is right for **you**. **You** should read all the information 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**.

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 to narrow down the selection of benefits that they will provide details on. **You** will then need to make **your** own choice about how to proceed. Smart Insurance only offer products from Scottish Friendly for life, critical illness and personal accident insurance.

What is Smart Guaranteed Life Insurance?

With Smart Guaranteed Life Insurance **you** can select a **benefit amount** between £2,000 and £20,000, depending on **your** age. There are no questions asked about **your** health or any medical conditions that **you** may have. Smart Guaranteed Life Insurance meets the demands and needs of those who would like the **benefit amount** to help pay towards funeral costs, outstanding debts or left as a gift.

Who can take out cover?

The Smart Guaranteed Life Insurance can provide cover for **you** under a **single plan**, or for **you** together with a **partner life insured** under a **joint plan**.

A **life insured** is eligible for cover, if at the **start date** they are resident in the **United Kingdom** and aged 30 to 80. Provided this criteria is met, **we** guarantee to accept **your** application for Smart Guaranteed Life Insurance.

What is covered?

If a **life insured** dies, **we** will provide a lump sum payment as specified below:

| Event | Amount Payable |
|--|---|
| Accidental death | Three times the benefit amount |
| Non-accidental death in the first 24 months from the policy start date (the deferred period) | The total of all premiums paid towards a life insured's cover |
| Non-accidental death after the first 24 months from the policy start date (after the deferred period) | The benefit amount |

The **benefit amount** **you** selected for each **life insured** is specified in **your schedule**. The lump sum payment is provided on the death of each **life insured**.

What is not covered?

During the first 24 months from the **start date** of the **policy** (the **deferred period**), the amount **we** pay for a non-accidental death will be limited to the return of all **premiums** paid towards a **life insured's** cover.

For full details about what is covered and what is not covered under Smart Guaranteed Life Insurance, please refer to the Terms and Conditions in sections 2 and 4 on pages 12 and 13.

How much does cover cost?

The amount of **premium** payable will depend on the **benefit amount** **you** selected, age and whether **you** have a **single plan** or **joint plan**.

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.

Premiums are payable monthly and are fixed when **your policy** starts. **Your premiums** will not change throughout the duration of **your policy**, until the **policy anniversary** on or following attainment of age 95, when **premiums** are no longer payable for that **life insured**.

When does cover end?

The Smart Guaranteed Life Insurance cover will continue for the whole of each **life insured's** life until the first of the following occurs:

- the date of death of that particular **life insured**;
- if two consecutive monthly **premium** payments are outstanding;
- the date **you** cancel the **policy**; or
- the date **we** cancel the **policy**.



General Information

Your commitment

It is **your** responsibility to:

- ensure regular monthly **premiums** are paid for the duration of the **policy**.
- tell Smart Insurance when **you**, or any **life insured**, change personal details e.g. name, address or bank details.
- check **your policy** annually, to ensure that it continues to meet **your** requirements.
- answer all the questions asked by Smart Insurance truthfully, accurately and completely to the best of **your** knowledge when applying for **your policy**.

Risks

No cash-in value

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

Failure to pay premiums

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

Effects of inflation

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

Inheritance tax

In the event of the **life insured's** 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.

You may pay in more

Depending on how long **you** live, it is possible that **you** (or whoever pays the **premiums**) may pay in more than the **benefit amount**.


Your 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**, **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, please contact Smart Insurance:

 0800 458 6901, weekdays from 9am to 7pm

 Customer Service
Smart Insurance
PO Box 4555
Slough, SL1 0TT


 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.

Making a claim

To make a claim, please contact Smart Insurance:

 0800 458 6901, weekdays from 9am to 7pm

 Customer Service
Smart Insurance
PO Box 4555
Slough, SL1 0TT


 claims@smartinsurance.co.uk



Questions or complaints

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 to 7pm)

 Customer Services
Smart Insurance
PO Box 4555
Slough, SL1 0TT

 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.

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 becomes insolvent and cannot meet their obligations under this **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:

 0800 678 1100 or 020 7741 4100

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

 www.fscs.org.uk

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



Policy Terms and Conditions

Important information about your policy

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, Landmark Place, Windsor Road, Slough, Berkshire SL1 1JL.

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 Societies Act 1992, whose registered office is at Scottish Friendly 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 page 18.

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**; and
- this Terms and Conditions document.



Smart Guaranteed Life Insurance

1. Eligibility

You are eligible for Smart Guaranteed Life Insurance as long as at the **start date** you are:

- resident in the **United Kingdom**; and
- aged 30 to 80.

If you wish to add a **partner life insured** to the **policy**, the above eligibility criteria applies at the **start date** or if the cover is added to the **policy** later, the date when the **partner life insured** is accepted for cover.

Providing the eligibility criteria is met, we guarantee to accept your application for Smart Guaranteed Life Insurance.

2. What is covered

In the event of an **accidental death** by a **life insured**:

- we will pay three times the **benefit amount**.

In the event of a non-accidental death by a **life insured**:

- where death occurred in the first 24 months from the **policy start date** (the **deferred period**), we will pay the total of all **premiums** paid towards a **life insured's** cover.
- where death occurred after the first 24 months from the **policy start date** (after the **deferred period**), we will pay the **benefit amount**.

3. Minimum and maximum benefit amounts

The minimum **benefit amount** for each **life insured** under the **policy** is £2,000. The maximum **benefit amount** for a **life insured** under the **policy** at the **start date** is:

| Age at start date | Maximum benefit amount |
|-------------------|------------------------|
| 30–54 | £20,000 |
| 55–59 | £17,000 |
| 60–64 | £13,000 |
| 65–69 | £12,000 |
| 70–74 | £9,000 |
| 75–80 | £6,000 |

If you apply for cover with a **partner life insured**, you can both apply for individual amounts of cover based on the limits above. The **benefit amount** you selected is specified in your **schedule**. If you request to increase the **benefit amount** after the **start date**, then the maximum **benefit amount** is based on the above table and the **life insured's** age at the date of request.

The lump sum payment is provided on the death of each **life insured**.



4. What is not covered

During the first 24 months from the **start date** of the **policy** (the **deferred period**), the amount **we** pay for a non-accidental death will be limited to the return of all **premiums** paid towards a **life insured's** cover.

5. Cover start and end dates

The Smart Guaranteed Life Insurance cover starts for each **life insured** on the **start date** as specified in **your schedule** and will continue for the whole of each **life insured's** life until the first of the following occurs:

- the date of death of that particular **life insured**;
- if two consecutive monthly **premium** payments are outstanding;
- the date **you** cancel the **policy**; or
- the date **we** cancel the **policy**.



General conditions and information about your policy

1. Premium payments

Your premium amount is calculated based on the **benefit amount** you selected, age and whether you have a **single plan** or **joint plan**.

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.

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.

Premiums are payable monthly and are fixed when your **policy** starts. Your **premiums** will not change throughout the duration of your **policy**, until the **policy anniversary** on or following attainment of age 95, when **premiums** are no longer payable for that **life insured**.

2. Missed premium payments

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.

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

3. Changing your insurance

3.1 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 the payment of an additional **premium** based on your age 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 make various changes to your **policy**, including; updating personal details, adding a **partner life insured** or changing the **benefit amount**.

3.2 Changing your benefit amount

If at any time you decide to increase the **benefit amount** for a **life insured**, then a new **deferred period** will apply from the date of increase in respect of the amount of increase.

3.3 Changing from a joint to a single plan

For **joint plans**, should a **life insured** pass away, the remaining **life insured** can continue their cover and pay the required **premiums** under a **single plan** should they wish to do so. The **single plan** will continue under the same terms for the remaining **life insured**.

3.4 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. Annual review of cover

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

5. Dual insurance

If the **life insured** is covered under more than one Smart Guaranteed Life Insurance **policy**, the total lump sum payment provided on death under all **policies** combined will be limited to that which would have applied under a single **policy** with a chosen **benefit amount** equal to the maximum **benefit amount** as illustrated in the 'Minimum and maximum benefit amounts' section on page 12.

If a reduction in the amount provided is necessary due to the maximum limits being exceeded, the reduction will be applied to the **insurance policy** most recently commenced and the same proportion of associated **premiums** paid will be refunded.

6. 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.

7. Data protection notice

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

- we or Smart Insurance contact the **life insured**;
- the **life insured** contacts us or Smart Insurance;
- the **life insured** visits Smart Insurance's website.

Smart Insurance promises to keep the **life insured's** data safe and private, give them ways to manage their marketing choices at any time and not sell their 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 the **life insured** consents to it.

The **life insured** understands 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 the **life insured**.

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

The **life insured** understands that Smart Insurance will only use their personal information to send them marketing messages if Smart Insurance have their explicit consent to do so. The **life insured** understands that they can withdraw their consent to receive marketing messages at any time by informing Smart Insurance.

The **life insured** is able to contact the Data Protection Compliance Manager 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.

8. 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, the **life insured** failed to answer all our questions truthfully, accurately and completely to the best of their knowledge and/or the **life insured** does not provide all the information Smart Insurance asks for, and/or the **life insured** does not tell them of any inaccuracies before or immediately after your **policy** is issued.

If the **life insured's** 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**.

9. 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:

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

 Customer Services
Smart Insurance
PO Box 4555
Slough, SL1 0TT

 claims@smartinsurance.co.uk

Once a claim request is received, Smart Insurance will send a claim form to be completed, signed and returned. We will require an original death certificate or a certified copy to assess the claim.

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.

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 provide the lump sum payment 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** where a valid claim is made in respect of the **life insured**.

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

10. 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** within this period, please contact Smart Insurance:

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

 Customer Services
Smart Insurance
PO Box 4555
Slough, SL1 0TT

 service@smartinsurance.co.uk

After Smart Insurance receives **your** cancellation request, 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, **you** can do this by contacting Smart Insurance. If **you do, you** will not receive any refund of **premium**.

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.


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

- if **we** believe a claim to be false or fraudulent;
- if the incorrect date of birth of a **life insured** was given at the time of application; or
- if two consecutive **premium** payments were not paid when due.

11. Complaints procedure

If **you** wish to make a complaint, please contact Smart Insurance:

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

 Customer Services
Smart Insurance
PO Box 4555
Slough, SL1 0TT

 service@smartinsurance.co.uk

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 eight 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 eight 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


 complaint.info@financial-ombudsman.org.uk

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

12. 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 becomes insolvent and cannot meet their respective obligations under this **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 or 020 7741 4100

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

 www.fscs.org.uk

13. 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**.

Benefit amount means the amount of cover chosen by **you** and used to determine the lump sum payment provided under this **policy** in respect of a **life insured**. The benefit amount for each **life insured** is shown in the **schedule**.

Deferred period means the period the **life insured** has to wait before being eligible for a non-accidental death to be covered.

Insurance means, in respect of a **life insured**, the **benefit amount** that has been applied for by the **policy holder** and accepted by **us** as indicated on the **schedule**.

Joint plan – this plan applies if there is a **policy holder** and a **partner life insured** as detailed on the **schedule**. A joint plan comprises of two policies, one for each **life insured**, administered together under the same master policy number.

Life insured means the **policy holder** and, if applicable, the **partner life insured**.

Medical specialist means a person who:

- holds an appointment as 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 a **life insured** under this **policy**, their spouse, partner, relative or business associate.

Partner life insured means a person named in the **schedule** as the partner life insured. A partner is either a legal spouse, civil partner or common law partner of the **policy holder**.

Policy means the legal contract between the **policy holder** and **us**. The Policy Terms and Conditions, **your** application, any future application accepted by **us** and the current **schedule** make up the policy.

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

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

Premium means the fixed 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**.

Single plan – this plan applies if the **policy holder** is the only person detailed on the **schedule**.

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.

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 **policy holder**.

 **0800 458 6901**

Lines are open weekdays from 9am to 7pm (excluding Bank Holidays).
Calls are recorded and monitored 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.

