



# Over 50s Life Insurance

Key Facts and Policy Terms and Conditions





# Welcome to



Now you've chosen Zestylife Insurance to help you cover your funeral and other final costs, you can relax and get on with something more interesting!

## **Over 50s life insurance without the wait**

We understand. As you get older, you don't want a huge to-do list and nagging worries hanging over you. You want to get on with doing what you enjoy and appreciating your family.

Of course, caring about the people around you means thinking about what happens after you pop your clogs. Getting your life insurance sorted is the sort of thing you want to deal with and move on. That's where we come in.

Other Over 50s life insurance providers make you wait one or even two years before you are covered for a non-accidental death. With Zestylife Insurance, however, we provide the benefit amount (up to a maximum of £5,000) for non-accidental death in the first 12 months and full cover after that.

You are fully covered for an accidental death from day one and we will pay 2 times your benefit amount.

You'll also have the reassurance that our policies are issued by Scottish Friendly Assurance Society Limited, winner of Best Mutual Insurer 2019 & 2020 in the CFI.co UK Awards 2019 and 2020, so you can tick life insurance off your 'to do' list and get on with squeezing the most out of life.

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

# About this document

This document will help you understand the main considerations that you need to think about when deciding whether Zestylife Over 50s Life Insurance is right for you.

The document is split into two parts:

1. The '**Key Facts**' section which provides you with a summary of your policy; and
2. The '**Policy Terms & Conditions**' which contains the full details of your policy, including what is covered and what is not covered.

Your Policy Terms & Conditions, application, statement of fact and policy schedule together make up your contract with us. If there's anything that isn't clear or you have any questions, please call us on 0800 152 2191.

## The language we use in this document

Some words or expressions used in this document have a special meaning. They will appear in bold font, and their meaning is explained in the Glossary section on page 22.

'We', 'us' or 'our' means Scottish Friendly Assurance Society Limited. References to 'you' and 'your' mean the policy holder.

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



# Contents

KEY FACTS	
About us	6
Who is the Financial Conduct Authority (FCA)?	6
Which service will Zestylife Insurance provide you with?	6
What is Zestylife Over 50s Life Insurance?	8
Who can take out cover?	8
What is covered?	8
What is the Increasing Benefit Option?	9
What is not covered?	9
How much does cover cost?	9
When does cover end?	9
General Information	10
What is my responsibility under the policy?	10
What are the things to consider?	10
How do I cancel the policy?	11
How to make a claim?	11
How do I make a complaint?	11
What is the Financial Services Compensation Scheme (FSCS)?	11

POLICY TERMS & CONDITIONS	
A Important information about your policy	12
B Zestylife Over 50s Life Insurance	12
1. Eligibility	12
2. What is covered	12
3. Minimum and maximum benefit amounts	13
4. What is not covered	13
5. Cover start and end dates	13
C General conditions and information	14
1. Premium payments	14
2. Increasing Benefit Option	14
3. Missed premium payments	15
4. Changing your insurance	15
4.1 Changes you can make	15
4.2 Changing your benefit amount	16
4.3 Changes under a joint life policy on a claim	16
4.4 Changes to your medical circumstances after the policy starts	16
4.5 Changes we can make	16
5. Annual review of cover	16
6. Multiple policies	16
7. Governing law	16
8. Data protection notice	16
9. Accuracy of information	17
10. How to make a claim	17
11. Cancellation rights	18
12. Complaints procedure	19
13. Financial Services Compensation Scheme (FSCS)	20
Glossary	22

# Key Facts about Over 50s Life Insurance



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

## About us

**Your policy** is arranged by Zestylife Insurance. Zestylife Insurance is a trading name of Neilson Financial Services Limited, which 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 Society Act 1992, whose registered office is at Scottish Friendly 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](http://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** the important information contained within this document to help **you** to decide whether Zestylife Over 50s 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 Zestylife Insurance provide you with?

Zestylife Insurance arrange the **policy** on **our** behalf. **You** do not pay Zestylife Insurance for doing this. **We** send Zestylife Insurance a commission which is a percentage of the total monthly **premium**. **You** will not receive advice or a recommendation from Zestylife Insurance nor will they charge a fee for this service. Zestylife Insurance will ask some questions in order to provide a quotation. **You** will then need to make **your** own choice about how to proceed. Zestylife Insurance only offer life insurance from Scottish Friendly.



# What is Zestylife Over 50s Life Insurance?

With Zestylife Over 50s Life Insurance **you** can select a **benefit amount** between £1,000 and £22,000, depending on **your** age.

Zestylife Over 50s Life Insurance meets the demands and needs of those who would like a **benefit amount** to leave to their loved ones. This can be used as they wish, for example, it could help towards funeral costs, outstanding debts or could be left as a gift.

## Who can take out cover?

Zestylife Over 50s Life Insurance can provide cover for **you** under a **single life policy**, or for **you** together with a **partner life insured** under a **joint life policy**.

A **life insured** is eligible, if at the **start date**, they are resident in the **United Kingdom**, aged 50 to 80 and pass the eligibility questions asked about their health.

## What is covered?

In the event a of a death of a **life insured**, **we** will provide a lump sum payment as specified below:

Event	Amount payable
Accidental death	Two times the <b>benefit amount</b>
Non-accidental death	The <b>benefit amount</b> , capped at £5,000 for death in the first 12 months from the <b>policy start date</b> or 12 months after any increase to <b>your policy</b> other than an automatic increase under the Increasing Benefit Option, (the <b>capped benefit period</b> )

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

**Your** chosen **benefit amount** will remain fixed throughout the duration of **your policy**, unless **you** select the Increasing Benefit Option.



## What is the Increasing Benefit Option?

If **you** select the Increasing Benefit Option, the **benefit amount** will increase automatically by a fixed amount of 3% of **your** initial **benefit amount** each year on **your policy anniversary**, as set out in **your policy schedule**. This increase is not subject to further questions about **your** health.

**Your premium** will also increase automatically by a fixed amount of 4.5% of **your** initial **premium amount** each year on **your policy anniversary**, as set out in **your policy schedule**.

**You** can ask Zestylife Insurance at any time not to apply the automatic increase, in which case neither the **benefit amount** nor **your premium** will increase at the next **policy anniversary**. If **you** opt out of 3 increases in a row, the Increasing Benefit Option will be permanently removed from **your policy** and there will be no further automatic **benefit amount** increases applied and **your premium** will remain fixed.

## What is not covered?

During the first 12 months from the **start date** of the **policy** (the **capped benefit period**), the amount **we** pay for a non-accidental death will be either the **benefit amount** or £5,000, whichever is the least.

*For full details about what is covered and what is not covered under Zestylife Over 50s 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** select; the age of the **life insured**, smoker status; whether **you** have a **single life policy** or **joint life policy**; and whether **you** select the Increasing Benefit Option. **Premiums** are payable monthly.

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

**Your premium** will remain fixed throughout the duration of **your policy**, unless **you** have chosen the Increasing Benefit Option in which case **your premium** will increase each year.

**Premiums** for each **life insured** are only payable up until the **policy anniversary** on or following attainment of age 95.

## When does cover end?

Zestylife Over 50s Life Insurance will continue for the whole of each **life insured's** life until the first of the following occurs:

- *the date of death of the **life insured**, or the date of death of the first **life insured** on a **joint life policy**;*
- *if two consecutive monthly **premium** payments are missed;*
- *the date **you** cancel the **policy**; or*
- *the date **we** cancel the **policy**.*

On a **joint life policy**, should the **partner life insured** be the first to die, the **policy holder** will be automatically issued with a new **single life policy**. Should the **policy holder** be the first to die, the **partner life insured** will be offered a new **single life policy** under the terms which would have applied had they had a **single life policy** from the **start date** of the original **joint life policy**.

*For further information regarding cancellation, please refer to the Terms and Conditions in section 11 on page 18.*

# General Information

## What is my responsibility under the policy?

It is **your** responsibility to:

- *answer all the questions asked by Zestylife Insurance truthfully, accurately and completely to the best of your knowledge when applying for your policy.*
- *check **your statement of fact** and inform Zestylife Insurance if there is anything that is inaccurate or incorrect. The **statement of fact** shows health information and is sent to you once you have been accepted for cover;*
- *ensure regular monthly **premiums** are paid when due for the duration of the **policy**;*
- *tell Zestylife 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.*

Where there is a **partner life insured** covered under a **joint life policy**, they have a responsibility to answer all the questions asked by Zestylife Insurance truthfully, accurately and completely to the best of their knowledge when applying for the **policy**. Additionally, the **partner life insured** must check the **statement of fact** and inform Zestylife Insurance if there is anything that is inaccurate or incorrect.

## What are the things to consider?

### No cash-in value

The **policy** has no cash-in value.

### Benefit may not be paid or your policy cancelled

If **we** discover during the lifetime of **your policy** or at the point of claim that a **life insured** did not disclose relevant accurate information asked at the time of application or a **life insured** does not let Zestylife Insurance know of any inaccuracies in the **statement of fact** that will be sent to **you** immediately after **your** application, depending on the circumstances, **your policy** may be cancelled, any claims made under the **policy** may not be paid or only part of **your benefit amount** may be paid

### Affordability

**You** can decrease **your premium** payments and **benefit amount** at any time. Please contact Zestylife Insurance if **you** need any help with affordability.

If **you** have chosen the Increasing Benefit Option, the **premium** payable will increase each year on the **policy anniversary**.

If the **premium** payments cannot be met, then **your policy** may end and **you** may receive nothing back.

### Missed premiums

**Your policy** will end with no value if two consecutive **premiums** are missed.

### 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**.

### Effects of inflation

Unless **you** have selected the Increasing Benefit Option, the **benefit amount** is fixed when **your policy** starts and does not change. The value of the **benefit amount**, including any increases, 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 mitigate 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.

**You** should note that if **you** have a **joint life policy** then using a Trust may be ineffective as the **joint life policy** will end on death of a **life insured**, this will mean that any replacement **policy** for **you** or the **partner life insured** will be set up outside the Trust.

## 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** cover, **you** must contact Zestylife Insurance within this period for a full refund, subject to no valid claim being made. If **you** cancel **your** cover after the 30 day period then **you** will not receive any refund of **premium**.

To cancel, please contact Zestylife Insurance:

- ☎ 0800 152 2191 weekdays from 9am to 7pm
- ✉ Customer Services – Zestylife Insurance, PO Box 4555, Slough, SL1 0TT
- 💻 enquiries@zestylife.com

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

## How to make a claim?

To make a claim, please contact Zestylife Insurance:

- ☎ 0800 152 2191 weekdays from 9am to 7pm
- ✉ Customer Services – Zestylife Insurance, PO Box 4555, Slough, SL1 0TT
- 💻 claims@zestylife.com

*For further information regarding how to make a claim, please refer to the Terms and Conditions in section 10 on page 17.*

## How do I make a complaint?

**We** and Zestylife 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 Zestylife Insurance:

- ☎ 0800 152 2191 weekdays from 9am to 7pm
- ✉ Customer Services – Zestylife Insurance, PO Box 4555, Slough, SL1 0TT
- 💻 complaints@zestylife.com

Please supply **your policy** number so that **your** complaint can be dealt with promptly. If **we**, or Zestylife 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 eight weeks, **you** may refer it 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 the complaints procedure will not affect **your** legal rights.

## What is the Financial Services Compensation Scheme (FSCS)?

Both **we** and Zestylife 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



# Policy Terms & Conditions

## A Important information about your policy

**Your policy** is arranged by Zestylife Insurance. Zestylife Insurance is a trading name of Neilson Financial Services Limited, which 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 is at Landmark Place, Windsor Road, Slough, Berkshire SL1 1JL.

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

**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 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 22.

After **your** application is accepted by **us**, Zestylife Insurance will issue **you** with a **policy schedule**. **Your** contract of **insurance** with **us** consists of:

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

## B Zestylife Over 50s Life Insurance

### 1. Eligibility

**You** are eligible for Zestylife Over 50s Life Insurance as long as at the **start date you**:

- **are resident in the United Kingdom;**
- **are aged 50 to 80; and**
- **pass the eligibility questions Zestylife Insurance ask you about your health.**

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.

### 2. What is covered

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

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

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

- **we will pay an amount equal to the benefit amount under your policy, subject to cap of £5,000 in total in respect of all combined benefit amounts for a life insured under a policy which is less than 12 months old (where a new policy has been set up following the death of a life insured under a joint life policy then the 12 month period noted will be measured from the original start date of the joint life policy) and any benefit amount increases (other than automatic increases) made within 12 months prior to death (the capped benefit period).**

### 3. Minimum and maximum benefit amounts

The minimum **benefit amount** for each **life insured** under the **policy** is £1,000. The maximum **benefit amount** for a **life insured** under the **policy** at the **start date** is:

Age at start date	Maximum benefit amount
50–69	£22,000
70–74	£20,000
75–80	£13,000

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 policy schedule**.

If **you** request to increase the **benefit amount** after the **start date**, then the maximum **benefit amount** allowed (including any past automated increases) will be based on the age of the **life insured** at the date of the request, and any maximum **benefit amounts** applicable at that time. If **you** request to increase the **benefit amount**, this will be subject to further questions about **your** health.

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

### 4. What is not covered

During the first 12 months from the **start date** of the **policy** (the **capped benefit period**), the amount **we** pay for a non-accidental death will be either the **benefit amount** or £5,000, whichever is the least.

### 5. Cover start and end dates

The Zestylife Over 50s Life Insurance cover begins for each **life insured** on the **start date** as specified in **your policy schedule** and will continue until the first of the following events occur:

- *the date of death of the **life insured**, or the date of death of the first **life insured** on a **joint life policy**;*
- *if two consecutive monthly **premium** payments are missed;*
- *the date **you** cancel the **policy**; or*
- *the date **we** cancel the **policy**.*

If **you** have a **joint life policy** then, in the event of **your** death, **your joint life policy** will end and any applicable **benefit amount** will be paid. The **partner life insured** will be offered a new **single life policy**, which they do not have to accept. The terms of the new **single life policy** will be those which would have applied had the **partner life insured** applied for a **single life policy** at the **start date** of the original **joint life policy**. This means that whilst your **joint life policy** will end, the **partner life insured** can still maintain cover on their own life, if they wish to.

If **you** have a **joint life policy** then, in the event of the death of the **partner life insured**, **your joint life policy** will end and any applicable **benefit amount** will be paid. **You** will be automatically issued a new **single life policy**. The terms of the new **single life policy** will be those which would have applied had **you** applied for a **single life policy** at the **start date** of the original **joint life policy**. This means that whilst **your joint life policy** will end **you** will still maintain cover on **your** own life.

*For further information regarding cancellation, please refer to the Terms and Conditions section 11 on page 18.*

# C General conditions and information about your policy

## 1. Premium payments

**Your premium** amount is calculated based on the **benefit amount you** selected; the age of the **life insured**, smoker status; whether **you** have a **single life policy** or **joint life policy**; and whether **you** have selected the Increasing Benefit Option.

The amount of **premium** payable will be stated in **your policy 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.

**Your premium** will remain fixed throughout the duration of **your policy**, unless **you** have chosen the Increasing Benefit Option in which case **your premium** will increase automatically by a fixed amount of 4.5% of **your** initial **premium amount** each year on **your policy anniversary**, as set out in **your policy schedule**.

**Premiums** for each **life insured** are only payable up until the **policy anniversary** on or following attainment of age 95.

Under a **joint life policy**, if one **life insured** reaches the **policy anniversary** after their 95th birthday prior to a younger **life insured**, then the **premium** amount payable will be reduced in respect of the older **life insured** and cover will continue for both **life insureds**.


Once both **life insureds** reach the **policy anniversary** after their 95th birthday, then no **premium** will be payable and cover will still continue for both **life insureds**.

## 2. Increasing Benefit Option

If **you** select the Increasing Benefit Option, the **benefit amount** will increase automatically by a fixed amount of 3% of **your** initial **benefit amount** each year on **your policy anniversary**, as set out in **your policy schedule**. This increase is not subject to further questions about **your** health.







**You** can ask Zestylife Insurance at any time not to apply the automatic increase, in which case neither the **benefit amount** nor **your premium** will increase at the next **policy anniversary**. If **you** opt out of 3 increases in a row, the Increasing Benefit Option will be permanently removed from **your policy** and there will be no further automatic **benefit amount** increases applied and **your premium** will remain fixed.

### 3. Missed premium payments

**Your policy** will end with no value if two consecutive monthly payments are not paid 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, Zestylife Insurance will try to contact **you** to discuss **your** payment arrangements and may also reattempt collection of **your premium** from **your** nominated bank account.

For a **joint life policy**, where two consecutive **premium** payments have been missed and either **you** or the **partner life insured** have reached the **policy anniversary** after **your**/their 95th birthday, **we** can offer a new **policy** in respect of the older **life insured** where cover will continue and there are no further **premium** payments due.

### 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 the payment of an additional **premium** based on **your** age and further health questions at the time of the request.

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

**You** can request various changes to **your policy**, including; updating personal details, adding a **partner life insured** or changing the **benefit amount**.

#### 4.2 Changing your benefit amount

If at any time **you** decide to increase the **benefit amount** for a **life insured** (other than through automatic **benefit amount** increases under the Increasing Benefit Option), then the **benefit amount** increase will be subject to a new **capped benefit period** from the date the change is made. If **you** request to increase the **benefit amount**, this will be subject to further questions about **your** health.

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

#### 4.3 Changes under a joint life policy following a claim

For **joint life policies**, should **you** pass away, **your joint life policy** will end. The **partner life insured** will be offered a new **single life policy** under the terms which would have applied had they had a **single life policy** from the **start date** of the original **joint life policy**. The surviving **life insured** will be required to set up a new direct debit and accept the terms of the new **single life policy** should they wish to do so.

For **joint life policies**, should the **partner life insured** pass away, **your joint life policy** will end. **You** will automatically be issued with a new **single life policy** under the terms which would have applied had **you** had a **single life policy** from the **start date** of the original **joint life policy**. **You** will not be required to set up a new direct debit.

#### 4.4 Changes to your medical circumstances after the policy starts

If, after the **start date**, **you** or the **partner life insured** should suffer symptoms of, or are diagnosed with, or is treated 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 ZestyLife Insurance of this change.

#### 4.5 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**, ZestyLife Insurance will write to tell **you** at least 28 days before the change takes effect.

### 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 the **life insured** is covered under more than one ZestyLife Over 50s 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 13.

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.

### 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 the **policy** is governed by the laws of Scotland. All **policy** communication will be in English.

### 8. Data protection notice

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

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

ZestyLife 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.

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

- *when Zestylife Insurance have a legitimate interest to do so;*
- *when Zestylife Insurance have 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 Zestylife 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**, Zestylife Insurance, **our** reinsurers and Zestylife Insurance's service suppliers for administration and customer service, including claims handling.

The **life insured** understands that Zestylife Insurance will only use their personal information to send them marketing messages if Zestylife 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 Zestylife Insurance.

The **life insured** is able to contact Zestylife Insurance's Data Protection Officer at any time, to request a paper copy of Zestylife Insurance's Privacy Policy. Alternatively, please visit Zestylife Insurance's 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, the **life insured** failed to answer all of **our** questions truthfully, accurately and completely to the best of their knowledge and/or the **life insured** does not provide all the information Zestylife Insurance ask 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 policy 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 death occurs. To make a death claim under this **policy**, please contact Zestylife Insurance:

- 📞 0800 152 2191 weekdays from 9am to 7pm
- ✉ Customer Services – Zestylife Insurance, PO Box 4555, Slough, SL1 0TT
- 📧 [claims@zestylife.com](mailto:claims@zestylife.com)

Once a claim request is received, Zestylife Insurance will send a claim form to be completed, signed and returned. **We** will require proof of a death to assess the claim.

**We** may also require 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 pay the lump sum 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.

## 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** cover within this period, please contact Zestylife Insurance:

☎ 0800 152 2191 weekdays from 9am to 7pm

✉ Customer Services – Zestylife Insurance,  
PO Box 4555, Slough, SL1 0TT

📧 [enquiries@zestylife.com](mailto:enquiries@zestylife.com)

When Zestylife Insurance receive **your** cancellation request, **your** cover 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** cover after the 30 day period, **you** can do this by contacting Zestylife 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 policy schedule**. **We** will collect **premiums** as agreed.

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

- *due to 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 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.*

## 12. Complaints procedure

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

- ☎ 0800 152 2191 weekdays from 9am to 7pm
- ✉ Customer Services – Zestylife Insurance, PO Box 4555, Slough, SL1 0TT
- 📧 [complaints@zestylife.com](mailto:complaints@zestylife.com)

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

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

**We**, or Zestylife 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 Zestylife 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):

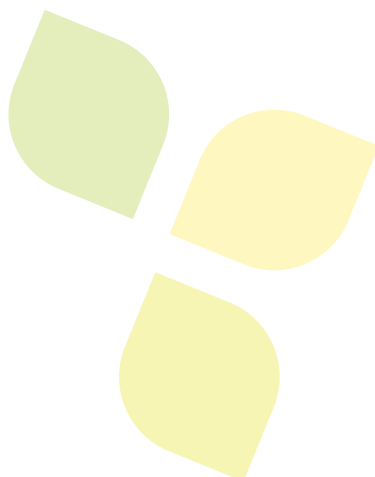
- ☎ 0800 023 4567 or 0300 123 9123
- ✉ The Financial Ombudsman Service  
Exchange Tower, London, E14 9SR
- 📧 [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

### 13. Financial Services Compensation Scheme (FSCS)

Both **we** and Zestylife 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](http://www.fscs.org.uk)







# 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 **policy schedule**.

**Capped benefit period** means a period of 12 months from the **start date** or from any **benefit amount** increase (other than an automatic increase under the Increasing Benefit Option) where the lump sum payable in respect of all such policies and **benefit amount** increases combined is limited to a maximum of £5,000.

**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 **policy schedule**.

**Joint life policy** means a **policy** with two lives insured, the **policy holder** and a **partner life insured**. The policy will pay a claim and end on the death of either the **policy holder** or the **partner life insured**, the surviving life will be offered a replacement policy as per these Policy Terms and Conditions.

**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 **policy 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**, **statement of fact** and the current **policy 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** means the owner of this **policy**. This **policy** may not be transferred to a third party.

**Policy schedule** means the policy schedule for this policy, or any replacement policy schedule, issued by Zestylife Insurance and showing the details of the cover provided by the policies within the policy.

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

**Single life policy** means a single life policy comprising of a single **policy** for the **life insured** and applies if the **policy holder** is the only person detailed on the **policy schedule**.

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

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

**United Kingdom** means England, Northern Ireland, Scotland and 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 152 2191**

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

 [enquiries@zestylife.com](mailto:enquiries@zestylife.com)

 Zestylife Insurance, PO Box 4555, Slough, SL1 0TT

### **Customers with Disabilities**

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