



# Key Facts and Policy Terms and Conditions about British Seniors Over 50s Life Insurance

Please keep this document in a safe place for future reference

## About this document

This document has been provided to help you understand the main considerations that you need to think about when deciding if British Seniors 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 and Conditions' which contains the full details of your policy, including what is covered and what is not covered.

Your Policy Terms and Conditions and policy schedule together make up your contract with Aviva Life & Pensions UK Limited. If there's anything that isn't clear or you have any questions, please call us on **0800 542 7618**.

## 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 you can see their meaning in the Glossary section on page 22. 'We', 'us', 'our' means British Seniors Insurance Agency. References to 'you' and 'your' mean the policy holder.

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

## **Your policy**

If **you** wish to keep **your policy**, **you** do not need to take any action. If **you** wish to cancel, **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 **us** 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**.

## **About us**

**Your policy** is arranged and sold by British Seniors Insurance Agency. British Seniors Insurance Agency 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. **Our** registered office is at: 2 Windsor Dials, Arthur Road, Windsor, SL4 1RS.

**Your policy** is underwritten by Aviva Life & Pensions UK 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. 185896, with permission to effect and carry out contracts of insurance. Aviva Life & Pensions UK Limited is registered in England and Wales under no. 3253947. Their registered office is at: Aviva, Wellington Row, York, England, YO90 1WR.

Policies are jointly administered by Neilson Financial Services Limited and Aviva Life & Pensions UK Limited.

Throughout this document, Aviva means Aviva Life & Pensions UK Limited. Information about Aviva's business, performance and financial position, and details on how they control their business and manage risks can be found in their Solvency and Financial Condition Report (SFCR) available on their website [www.protection.aviva.com/sfcr](http://www.protection.aviva.com/sfcr).

## **The Financial Conduct Authority (FCA)**

The Financial Conduct Authority is a financial services regulator. It requires Aviva to give **you** the important information contained within this document to help **you** to decide whether British Seniors 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 British Seniors provide you with?**

**We** arrange and issue the **policy** on Aviva's behalf. **You** do not pay **us** for doing this. Aviva send **us** a commission which is a percentage of the total monthly **premium**. **You** will not receive advice or a recommendation from **us** nor will **we** charge a fee for this service. **We** may ask some questions in order to provide a quotation. **You** will then need to make **your** own choice about how to proceed. **We** only offer life insurance policies from Aviva.

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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.

**Your policy** is arranged and sold by British Seniors Insurance Agency, (a trading name of Neilson Financial Services Limited), and is issued, underwritten and jointly administered by Aviva Life & Pensions UK Limited.

## What is British Seniors Over 50s Life Insurance?

With British Seniors Over 50s Life Insurance **you** can select a **benefit amount** between £1,000 and £10,000, depending on **your** age. There are no questions asked about **your** health or any medical conditions that **you** may have. British Seniors Over 50s 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?

British Seniors Over 50s 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 50 to 80. Provided this criteria is met, Aviva guarantee to accept **your** application for British Seniors Over 50s Life Insurance.

## What is covered?

In the event of a claim, Aviva will provide a lump sum payment as specified below:

Event	Amount payable
Accidental death	Two times the <b>benefit amount</b>
Non-accidental death in the first 12 months from the <b>policy start date</b> (the <b>deferred period</b> )	The total of all <b>premiums</b> paid towards a <b>life insured's</b> cover
Non-accidental death after the first 12 months from the <b>policy start date</b> (after the <b>deferred period</b> )	The <b>benefit amount</b>

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

The **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**.

For example, if the **benefit amount** was £4,000, the **benefit amount** would increase by £120 (which is 3% of £4,000) to £4,120 on the **policy anniversary**. On the following **policy anniversary**, the **benefit amount** would increase by the same amount (£120) to £4,240 and so on.

**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**.

For example, if the **premium** payable was £20 per month, the **premium** would increase by 4.5% to £20.90 per month on the **policy anniversary**. On the following **policy anniversary**, the **premium** would increase by the same amount (£0.90 per month) to £21.80 per month and so on.

You can ask us 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 three 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 **deferred period**), Aviva will not pay the **benefit amount** for non-accidental death. Instead, Aviva will pay an amount 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 British Seniors Over 50s Life Insurance, please refer to the **Policy** Terms and Conditions in sections 2 and 4 on pages 13 and 14.

## How much does cover cost?

The amount of **premium** payable will depend on the **benefit amount** you selected; the **life insured's** age and smoker status; whether **you** have a **single plan** or **joint plan**; and whether **you** have selected 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?

British Seniors 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 that particular **life insured**;
- if two consecutive monthly **premium** payments are missed;
- the date **you** cancel the **policy**; or
- the date Aviva cancels the **policy**.

# General Information

## What is my responsibility under the policy?

When **you** hold a British Seniors Over 50s Life Insurance **policy**, it is **your** responsibility to:

- ensure regular monthly **premiums** are paid when due for the duration of the **policy**.
- tell **us** 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 **us** truthfully, accurately and completely to the best of **your** knowledge when applying for **your policy**.

## What are the things to consider?

### 1. No cash in value

This **policy** has no cash in value.

### 2. Missed premiums

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

### 3. 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.

### 4. Affordability

**You** can decrease **your premium** payments and **benefit amount** at any time, subject to the minimum **benefit amounts** available. Please contact **us** 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.

**You** can ask **us** at any time to opt out of the Increasing Benefit Option, in which case neither the **benefit amount** nor **your premium** will increase at the next **policy anniversary**.

If **you** opt out of three 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.

## 5. 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.

## 6. 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**.

## 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 **us** 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 **us**:

📞 0800 542 7618 weekdays from 9am to 7pm

✉️ Customer Services, British Seniors Insurance Agency, PO Box 6063, Windsor, SL4 9GL

✉️ [service@britishseniors.co.uk](mailto:service@britishseniors.co.uk)

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

## How to make a claim?

To make a claim, please contact **us**:

📞 0800 542 7618 weekdays from 9am to 7pm

✉️ Customer Services, British Seniors Insurance Agency, PO Box 6063, Windsor, SL4 9GL

✉️ [claims@britishseniors.co.uk](mailto:claims@britishseniors.co.uk)

## How do I make a complaint?

We and Aviva 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 **us**:

📞 0800 542 7618 weekdays from 9am to 7pm

✉️ Customer Services, British Seniors Insurance Agency, PO Box 6063, Windsor, SL4 9GL

📧 [service@britishseniors.co.uk](mailto:service@britishseniors.co.uk)

Please supply **your policy** number so that **your** complaint can be dealt with promptly.

If **we**, or Aviva, 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](mailto: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 Aviva are members of the Financial Services Compensation Scheme (FSCS). This scheme is designed to help protect **you** in the unlikely event **we** are unable to pay claims.

In these circumstances, FSCS would firstly look to transfer **your policy** to another insurer. If **your policy** is transferred, FSCS will ensure **you** retain 100% of **your** benefits under **your new policy**.

If **your policy** cannot be transferred, the FSCS will look to pay compensation to **you**, or in the event of a valid death claim, they would pay 100% of the **benefit amount** due to **you** or the person who is legally entitled to it, whichever is appropriate.

You can obtain more information from the FSCS:

④ 0800 678 1100 or 020 7741 4100

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

④ [www.fscs.org.uk](http://www.fscs.org.uk)

# Policy Terms and Conditions

## Important information about your policy

**Your policy** is arranged and sold by British Seniors Insurance Agency. British Seniors Insurance Agency 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.

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**Your policy** is underwritten by Aviva Life & Pensions UK 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. 185896, with permission to effect and carry out contracts of insurance.

Aviva Life & Pensions UK Limited is registered in England and Wales under no. 3253947. Their registered office is at: Aviva, Wellington Row, York, England, YO90 1WR.

Policies are jointly administered by Neilson Financial Services Limited and Aviva Life & Pensions UK Limited.

Throughout this document, Aviva means Aviva Life & Pensions UK Limited.

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 Aviva, **we** will issue **you** with a **policy schedule**. **Your** contract of **insurance** with Aviva consists of:

- **your policy schedule**; and
- this **Policy** Terms and Conditions document.

# British Seniors Over 50s Life Insurance

## 1. Eligibility

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

- resident in the **United Kingdom**; and
- aged 50 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, Aviva guarantee to accept **your** application for British Seniors Over 50s Life Insurance.

## 2. What is covered

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

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

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

- where death occurred in the first 12 months from the **policy start date** (the **deferred period**), Aviva will pay the total of all **premiums** paid towards a **life insured's** cover.
- where death occurred after the first 12 months from the **policy start date** (after the **deferred period**), Aviva will pay the **benefit amount**.

## 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	£10,000
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 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 **life insured's** age at the date of the request, and any maximum benefit amounts applicable at that time.

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

#### **4. What is not covered**

During the first 12 months from the **start date** of the **policy** (the **deferred period**), Aviva will not pay the **benefit amount** for non-accidental death. Instead, Aviva will pay an amount limited to the return of all **premiums** paid towards a **life insured's** cover.

#### **5. Cover start and end dates**

The British Seniors Over 50s Life Insurance cover starts for each **life insured** on the **start date** as specified in **your policy 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 missed;
- the date **you** cancel the **policy**; or
- the date Aviva cancels the **policy**.

# General conditions and information about your policy

## 1. Premium payments

Your premium amount is calculated based on the benefit amount you selected; the life insured's age and smoker status; whether you have a single plan or joint plan; 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.

## 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.

You can ask us 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 three 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

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

**Your policy** will end with no value if two consecutive monthly payments are not paid and Aviva will have no further responsibility in respect of this **policy**.

At Aviva's absolute discretion, they may reinstate the cover if the outstanding **premiums** are paid to them in full, although they 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, Aviva cannot guarantee that they 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 smoker status 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 make 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** would like to apply 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 **deferred period** from the date the change is made. 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 amounts** available. If **you** do reduce the **benefit amount**, the **premium** will be reduced accordingly.

### 4.3 Changes under a joint plan

Under a **joint plan**, any changes to the **policy** can only be made by the **policy holder** and not the **partner life insured**.

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** would continue under the same terms for the remaining **life insured**. If the remaining **life insured** was the **partner life insured**, they would become the **policy holder**.

## 4.4 Changes Aviva can make

Aviva can make changes to the terms and conditions of **your policy** that they reasonably consider are appropriate if there is a request from any regulatory authority to do so, or there is a change in the law, applicable legislation, regulation, taxation, expenses or recommendations or decisions of a regulator or similar body affecting Aviva or **your policy**. These changes could affect the amount and type of cover provided under the **policy**.

If Aviva does decide to make any changes to **your policy**, **we** will write to tell **you** at least 28 days before the change takes effect. If **you** are not happy with the changes, **you** have the right to cancel the **policy** (see the section headed 11. Cancellation rights on page 20).

## 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 British Seniors Over 50s Life Insurance **policy** or British Seniors Funeral Insurance Plan **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. All **policy** communication will be in English.

## 8. Data protection notice

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

- **we** or Aviva contact the **life insured**;
- the **life insured** contacts **us** or Aviva;
- the **life insured** visits **our** website.

**We** promise 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.

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

The law allows **us** to use personal information only if **we** have a clear reason to do so. In order to meet these requirements, **we** will only process personal data in the following circumstances:

- when **we** have a legitimate interest to do so;
- when **we** 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 Aviva, 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**, Aviva, their reinsurers and **our** service suppliers for administration and customer service, including claims handling.

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

The **life insured** is able to contact **our** Data Protection Officer at any time, to request a paper copy of **our** Privacy Policy. Alternatively, please visit **our** website where **you** can view and download a copy. The **life insured** is also able to view Aviva's Privacy Policy at [www.protection.aviva.com/privacy-policy](http://www.protection.aviva.com/privacy-policy).

## **9. Accuracy of Information**

It is important that the information provided by the **life insured** is true, accurate and complete. If any of the information provided by the **life insured** is fraudulent, deliberately misleading, untrue or inaccurate then:

- the **policy** will be cancelled;
- Aviva will not pay any **benefit amount**;
- any **benefit amount** that has already been paid under this **policy** must immediately be repaid; and
- any **premiums** paid for this **policy** will not be returned.

In addition, Aviva 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** does not provide all the information **we** ask for, and/or the **life insured** does not tell **us** of any inaccuracies before or immediately after **your policy** is issued.

If the **life insured's** date of birth or smoker status 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 or smoker status 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 **us**:

 **0800 542 7618, weekdays from 9am to 7pm**

 **Customer Services, British Seniors Insurance Agency, PO Box 6063, Windsor, SL4 9GL**

 **claims@britishseniors.co.uk**

Depending upon the type of claim, **we** may be able to collect all the necessary claim details over the phone or alternatively, **we** will send a claim form to be completed, signed and returned.

Aviva may also require the **life insured's** treating doctor or a **medical specialist** to complete a report which will be at their expense. It may also be necessary to access the **life insured's** medical records. Aviva 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, Aviva will not be able to process the claim until the information or documentation is made available.

Once the claim is accepted, Aviva will pay the lump sum due to **you** or the person who is legally entitled to it, whichever is appropriate. If applicable, Aviva 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 Aviva pays a claim, the **life insurance** cover will end for that **life insured** and they 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 us:

📞 0800 542 7618, weekdays from 9am to 7pm

✉️ Customer Services, British Seniors Insurance Agency, PO Box 6063, Windsor, SL4 9GL

✉️ [service@britishseniors.co.uk](mailto:service@britishseniors.co.uk)

After we 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 us. 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 Policy Terms and Conditions and your policy schedule. Aviva will collect premiums as agreed. Aviva can cancel this policy in any of the following circumstances:

- if they 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

We and Aviva 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 us:

📞 0800 542 7618, weekdays from 9am to 7pm

✉️ Customer Services, British Seniors Insurance Agency, PO Box 6063, Windsor, SL4 9GL

✉️ [service@britishseniors.co.uk](mailto:service@britishseniors.co.uk)

When contacting us, please confirm your policy number.

Depending upon the nature of your complaint, we may deal with your complaint directly or send it through to Aviva. We, or Aviva, 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 Aviva, 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 the complaints procedure will not affect **your** legal rights.

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

Both **we** and Aviva are members of the Financial Services Compensation Scheme (FSCS). This scheme is designed to help protect **you** in the unlikely event **we** are unable to pay claims.

In these circumstances, FSCS would firstly look to transfer **your policy** to another insurer. If **your policy** is transferred, FSCS will ensure **you** retain 100% of **your** benefits under **your** new **policy**.

If **your policy** cannot be transferred, the FSCS will look to pay compensation to **you**, or in the event of a valid death claim, they would pay 100% of the **benefit amount** due to **you** or the person who is legally entitled to it, whichever is appropriate.

**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**.

**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 Aviva as indicated on the **policy schedule**.

**Joint plan** – this plan applies if there is a **policy holder** and a **partner life insured** as detailed on the **policy 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 Aviva's 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 Aviva. The Policy Terms and Conditions, **your** application, any future application accepted by Aviva 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 schedule to this **policy**, or any replacement schedule, issued by **us** and showing the details of the cover provided by this **policy**.

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

**Single plan** – this plan 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 Aviva 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 **deferred periods** are effective from the date of the change.

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

**We, us, our** means British Seniors Insurance Agency who are responsible for arranging and issuing **your policy** and carrying out administration on behalf of the insurer, Aviva Life & Pensions UK Limited.

**You, your** means the **policy holder**.



# 0800 542 7618

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

✉ [service@britishseniors.co.uk](mailto:service@britishseniors.co.uk)

✉ British Seniors Insurance Agency,  
PO Box 6063, Windsor, SL4 9GL

## Customers with Disabilities

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