

Compass Underwriting Limited
Term Life Protector

Life cover

If we accept your application and you have paid the premium as shown in the schedule, we will pay the sum insured mentioned in the schedule to the person or people shown in the schedule. However, we must receive satisfactory proof that:

- the death is covered by the conditions of this certificate; and
- the person or people claiming payment are entitled; and
- your age.

This insurance is provided 100% by Sterling Life Ltd.

Definitions - *In this certificate the following words and expressions have the following meanings shown next to them.*

<i>Death</i>	– a death from any cause within the period of this insurance.
<i>Start date</i>	– 12pm (midnight) on the start date shown in your certificate of insurance.
<i>Medical practitioner</i>	– a qualified registered medical practitioner who is not related to you.
<i>Premium</i>	– the amount you must pay us as shown in the certificate schedule.
<i>We, us, our</i>	– Compass Underwriting Limited for Sterling Life Limited.
<i>You, your</i>	– the person named in the certificate schedule.

Conditions

- 1 We will allow you 30 days to pay your renewal premiums each year. If you pay your premiums more frequently than every year, we will allow you 15 days to pay the premium. However, if the loss happens during these 15 days (or 30 days for yearly instalments) and you have not paid the premium, we will pay the sum assured less the amount of the overdue premium. This certificate will end and we will not pay any benefit after the end of these 15 or 30 days if the premium is still not paid. You will not be entitled to a return of any premiums you have already paid.
- 2 If you gave us the wrong age when this certificate began, we may reduce the sum assured to an amount which would have applied to your real age.
- 3 This certificate has no cash value.

- 4 We will not place any restrictions on you relating to your job, foreign travel or where you live. We will pay a claim unless you have withheld important information or given us false information.
- 5 If you die, the person or people making the claim must send us written notice as soon as reasonably possible.
- 6 Under English law we and you can choose the law which will apply to this insurance. This certificate will be governed by English law. Any disputes will be dealt with in the English courts.
- 7 You understand that we will process any information about you according to the terms of the Data Protection Act 1998, for the purpose of providing insurance and handling claims. We may also need to pass this information to other people or organisations.

Cancellation

You may cancel this certificate within 15 days after the start date by writing to us. We will refund any premium and insurance premium tax that we may have collected as long as no claim has been made under this certificate. If you do not do this, we will assume that you have accepted this certificate and agree to keep to its conditions. You then have the right to cancel this certificate at any time by giving us written notice at our registered office. The cancellation will apply when we receive your written notice. We will return part of any premium you have paid for any period of cover (if any), as long as no claim has been made. You will be responsible for cancelling the direct debit (if this applies).

Claims procedure

If a person or people want to make a claim under this certificate, they must contact us as soon as possible at:
Compass Underwriting Limited, 40 Lime Street, London, EC3M 7AW. Telephone: 020 7398 0100

Complaints procedure

We always try to provide a first-class standard of service. However, if you have a complaint, you should contact the intermediary who arranged this insurance for you.

If they cannot sort the matter out, please write to the Managing Director of Compass Underwriting Limited, 40 Lime Street, London, EC3M 7AW or phone 020 7398 0100 or e-mail complaints@compassuw.co.uk

If you are remain unsatisfied please write to the Managing Director, Sterling Life Limited, Whittaker House, 2 Whittaker Avenue, Richmond upon Thames, Surrey, TW9 1EH.

If you are still not satisfied with the way a complaint has been dealt with, you may approach the Insurance Ombudsman Bureau, South Quay Plaza, 183 Marsh Wall, London, E14 9SR to review your case. This will not affect your rights to take legal action.

If you do not follow any of these procedures, it will not affect your right to take legal action.

Signed for and on behalf of Underwriters
Compass Underwriting Limited



AEC Briant
Managing Director

