



...about this insurance policy.

Cigna Policy Summary: Cigna Over 50s Life Plan

Introduction

Please read this key facts document in conjunction with your personalised quotation, which shows the payments you will need to make for your chosen amount of cover for your Cigna Over 50s Life Plan.

This document does not set out the full terms and conditions of the policy – you'll find these in your policy terms and conditions document and your accompanying policy schedule.

We do not provide any advice or personal recommendation that this policy is suitable for you and it is your responsibility to ensure that this policy meets your demands and needs. You should read this document carefully so that you are aware of what you are buying and to help you decide whether this product is right for you. Please ask your financial adviser if you have any doubts or concerns.

Who is providing the policy?

Cigna Life Insurance Company of Europe S.A.-N.V. is the insurer of the policy: it underwrites the policy and pays any claims. Cigna Insurance Services (Europe) Limited administers the policy, including dealing with any correspondence regarding the policy or claims, and collecting premiums on our behalf.

Any references in this policy summary to 'we' or 'us' or 'our' refer to CIGNA Life Insurance Company of Europe S.A.-N.V. and any references to 'Cigna Insurance Services' are to Cigna Insurance Services (Europe) Limited.

What is the Cigna Over 50s Life Plan?

Our Over 50s Life Plan is an insurance policy designed to cover you for the whole of your life. We'll pay out a one-off cash lump sum to your beneficiaries when you die. Your cover will continue for the whole of your life as long as you continue to pay your premiums when they are due.

Am I eligible to be insured?

You are eligible for our Over 50s Life Plan on the start date if:

- you are a UK resident at the time of applying;
- you are at least 50 years of age and have not yet had your 76th birthday;
- you completed your application questions honestly and accurately and we confirm your cover under the policy; and
- the maximum amount of cover under all Cigna Over 50s Life Plan policies held by you does not exceed £40,000 permitted for this type of policy.

It is important that you take time to ensure that your responses to the application questions are complete, accurate and honest.

We offer cover based on the information that you provide and confirm to us in your application questions. If you give us incorrect information it may invalidate the policy or have serious consequences to the amount we will pay if a claim is made under your policy.

Application Questions

You must respond to the application questions ensuring that the answers you give us are complete, accurate and honest. We rely on the information you give us in order to decide whether to provide the insurance.

If you deliberately, recklessly or carelessly give us information that is not complete, accurate or honest and this might have reasonably affected our decision to provide you with the policy at all, or on those terms, then the consequences are that this might invalidate the policy or have serious implications to the amount we will pay for a claim. Please see *Section 4: Eligibility and Application* of the Policy Terms and Conditions for further details.

What does the policy cover?

Subject to the policy terms and conditions, we will pay the amount of cover detailed in your policy schedule when you die unless the policy is cancelled earlier.

In the event of your death, Cigna Over 50s Life Plan includes an advance claim payment if there is a valid claim under the policy. This means that we'll pay £5,000 or 20% of the amount of cover, whichever is lower, to your estate or representative legally entitled to make a claim within 48 hours of receiving the required documentation. This will be deducted from the full amount of cover in the event of your death and is not in addition to the full amount of cover. If you have multiple policies, we will only pay a maximum advance claim payment of £5,000 or 20% of the total amount of cover of all your policies added together, whichever is the lower. If in the event of a claim under this policy it is invalid from the start date, we are entitled to refuse any claim or claim back any money paid out, please see *Section 4: Eligibility and Application* and *Section 6: Policy Exclusions - what is not covered?* of the policy terms and conditions for further details.

Once an advance claim payment has been made, we will require access to your medical records before we will be able to pay the remaining amount of cover.

Please see *Section 10: How to Claim and Who Receives Payment under the Policy* in the policy terms and conditions for further details.

If the policy is cancelled then we will not pay out. Please see *Section 9: Cancellation* of the policy terms and conditions for further details.

Additional Benefits

You may also be entitled to additional benefits offered specifically to you when we accept your policy. If any additional benefits apply to your policy, these will be set out in your policy schedule.

Is there anything which the policy does not cover?

Provided that you are eligible, there are no exclusions to your cover under the policy.

However, we will not pay any claim under the policy if:

- the claim is fraudulent;
- the policy has been cancelled by you or us;
- you do not pay your premiums. Please see *Section 7: Premiums* of the policy terms and conditions for further details;
- you have exceeded the maximum total amount of cover of £40,000 for this type of policy. We reserve the right to cancel any additional policy that exceeds the maximum amount of cover permitted and will not pay out the excess in the event of a claim
- you deliberately or recklessly gave us inaccurate information on the application questions and this might have reasonably affected our decision to provide the policy; or
- you carelessly gave us inaccurate information and we would not have issued the policy under any terms had the accurate information been provided.

We are entitled to refuse any invalid claim or claim back any money paid out, please see *Section 6: Policy Exclusions – what is not covered?* in the policy terms and conditions for further details.

When your policy ends following one of the above events, no further premiums or claims will be payable.

This plan has no cash in value at any time.

What is the amount of cover?

When you apply for a Cigna Over 50s Life Plan, you choose the amount of cover to suit your needs providing that the minimum amount of cover for this type of policy is £2,000. The maximum amount of cover under this Cigna Over 50s Life Plan is £40,000. The total maximum amount of cover for all your Cigna Over 50s Life Plans put together is £40,000.

If you apply for an additional amount of cover which in total exceeds the maximum total sum insured for this type of policy, we will not pay out in the event of a claim. See *Section 6: Policy Exclusions - what is not covered?* of the policy terms and conditions for further details.

The amount of cover selected that is applicable to your policy will be shown in the policy schedule and will remain at the same level throughout the whole of your life. It is not linked to inflation.

How long can the cover last?

Your cover lasts for the whole of your life until your death.

You can cancel the policy early if you wish to do so. Please see *Section 9: Cancellation* of the policy terms and conditions for further details.

When will my policy start and end?

Your policy will begin on the start date shown in your policy schedule.

Your policy will end on the earliest of the following events:

- you die;
- we or you cancel the policy;
- we pay the amount of cover following a valid claim.

When this policy ends following one of the above events, no further premiums or claims will be payable.

Please see *Section 3: The Policy How long does the cover last?* of the policy terms and conditions for further details.

How much does the policy cost?

You must pay a premium every month by direct debit to keep your policy in force.

The amount of your premium will depend on the following:

- your personal circumstances – for example, your age, whether you smoke or not and
- your chosen amount of cover.

The maximum and minimum premium for this policy is dependent on your personal circumstances and the maximum and minimum limits permitted for this type of policy.

Your quote and the policy schedule will show the amount of your monthly premium as well as how much you will pay in total premiums if you keep paying the monthly premiums until you are 90 years old.

How long do I pay premiums for?

The monthly premium is due each month on the premium due date until the month immediately before you turn 90 years old. On your 90th birthday no further premiums will be collected and your cover will continue for the rest of your life until you die.

The premium due date is shown in your policy schedule.

You will not have to pay further premiums if the policy is cancelled by you or us, or if we have paid a valid claim in respect of your policy (please see *Section 3: The Policy – How long does the cover last?* of the policy terms and conditions for further details).

This policy has no cash-in value at any time.

Can I alter the policy?

You need to tell us if you change your name, address or bank details.

If you inform us of a change in your smoker status to a non-smoker before your 76th birthday, the premium for this policy may be reduced. This will depend on your age at the time you tell us about the change in smoker status to a non-smoker. We will let you know the amount of any reduction at that time.

You can also apply to increase or decrease your amount of cover. We may decline to make alterations to your policy if, for example, the request exceeds any minimum or maximum limits on the amount of cover that we are willing to provide, or due to your health or circumstances at that time.

You can apply to increase your amount of cover up to the month before your 76th birthday. You will need to let us know before the monthly premium has been collected the month before you turn 76 years old. After this time you will not be able to increase your amount of cover.

You can apply to decrease your amount of cover before your 90th birthday. You will need to let us know before the monthly premium has been collected the month before you turn 90 years old. After this time you will not be able to change your amount of cover. Your policy will continue and we will no longer collect premiums. We may at this time ask you why you wish to decrease your amount of cover to make sure your cover is still appropriate to meet your personal circumstances and needs and that you are doing so for the right reasons.

If we agree and accept any alteration to the policy, it may be subject to the terms and conditions, premium rates and maximum and minimum amount of cover limits applicable at the time you make the request for an alteration to the policy.

We will tell you what the new premium rates will be at the time you make the request for the alteration. Please see *Section 8: Policy Alterations* of the policy terms and conditions for further details.

How will I know if I have enough cover?

You should consider how much cover you need, taking into account your circumstances at the relevant time. We cannot advise you on that amount.

It's a good idea to check your policy each year to make sure you have enough cover appropriate to your personal circumstances and needs as these may change.

Remember that inflation (increases in the cost of living measured using the retail prices index) may mean that the amount of cover you choose now may buy less in the future.

Is the payment from this policy taxed?

Currently, any payment that we make is free from UK Income Tax and Capital Gains Tax. The government may change this tax position at any time. Inheritance tax may be payable on a payment arising under this policy. It may be possible to mitigate this by setting up an appropriate trust. Please contact your financial adviser for more information on any tax matters.

Can I change my mind and cancel?

You can cancel your policy at any time. To cancel your policy, simply call us on 0330 102 5892 (Monday to Friday 9am-5pm). For your protection, calls may be recorded and may be monitored. Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles.

If you cancel the policy within the 30 day cooling off period from your policy start date (or if later, the date you receive the policy documents) then we'll refund any premiums you have paid.

After the 30 day cooling off period, you can cancel the policy at any time by writing or calling Cigna Insurance Services (see *Section 9: Cancellation, Cancelling the policy – your rights after the 30 day cooling off-period*) in the policy terms and conditions for further details) but we will not return any premiums paid.

Can we cancel?

We can cancel this policy if you don't pay your monthly premium within 30 days of the premium due date. We will send you a reminder letter if you miss a premium payment (Please see *Section 9: Cancellation, Cancelling the policy – our right* in the policy terms and conditions for further details).

How to make a claim?

To notify us of an advance claim or full claim under the policy, your estate or representative legally entitled to make a claim on your behalf should contact Cigna Insurance Services:

- on 0330 102 5892. For your protection, calls may be recorded and may be monitored. Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles; or
- by writing to Cigna Insurance Services (Europe) Ltd, Claims Department, 1 Drake Circus, Plymouth, PL1 1QH.

Please see *Section 10: How to Claim and Who Receives Payment under the Policy* in the policy terms and conditions for further details.

How to complain?

The policy is administered on our behalf by Cigna Insurance Services, who is responsible for handling complaints regarding this insurance product.

We and Cigna Insurance Services aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, please contact:

Post: Cigna Insurance Services (Europe) Limited
Customer Relations Department,
1 Drake Circus, Plymouth
PL1 1QH.

Telephone: 0330 102 5892. For your protection calls may be recorded and monitored.

Email: customerrelations.plymouth@cignainsurance.co.uk

If we do not resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone

- 0800 023 4 567, free for people phoning from a fixed line (for example, a landline at home)
- 0300 123 9123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Referring a dispute to the Financial Ombudsman Service does not affect your right to take legal action.

Other important information

Please tell us if you change your name, address or bank details.

For other general enquiries please contact Cigna Insurance Services on our Customer Services Helpline on 0330 102 5892.

Law

The laws of England and Wales, Scotland and Northern Ireland allow the parties to choose the law which will apply to the policy. We have chosen the law of England and Wales to apply. Any dispute will be subject to the exclusive jurisdiction of the courts of England and Wales.

Language

The language used in the policy is English, and any communications relating to it will be in English. If you are visually impaired and would like this document in Braille, large print or audiotape, please contact our Customer Service Helpline on 0330 102 5892.

Financial Services Compensation Scheme (FSCS)

Cigna Life Insurance Company of Europe S.A.-N.V. is covered by the Financial Services compensation scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. For further information about the scheme please contact www.fscs.org.uk or by contacting them at: 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

This policy is administered by Cigna Insurance Services (Europe) Limited and is underwritten by Cigna Life Insurance Company of Europe S.A.-N.V.

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CIGNA Life Insurance Company of Europe S.A.-N.V. UK Branch Chancery House, 1st Floor, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0421 437 284), Avenue de Cortenbergh 52, 1000 Brussels, Belgium, authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request

You can check this information on the Financial Services register at www.fsa.gov.uk/register/home.do