

# Term Life Insurance

## Insurance Product Information Document

Company: Stubben Edge (Risk) Limited

Product: Term Life Insurance Policy

This Policy is arranged for you and administered by Stubben Edge (Risk) Limited (943286) (“**We/Us/Our**”) who is authorised and regulated by the Financial Conduct Authority. Stubben Edge (Risk) Limited (09073942) is registered in England and Wales. The Policy is underwritten by 1Edge Insurance PCC Limited (“**Insurer**”) acting on behalf of its cell, 1Edge Insurance Cell 1, which is licensed to carry on international general insurance business by the Guernsey Financial Services Commission (GFSC) –GFSC Ref. No. 2771296.

We are covered by the Financial Services Compensation Scheme (“**FSCS**”). This means you may be entitled to compensation if we cannot meet our obligations, depending on the circumstances. Further information is available from the Financial Conduct Authority or the FSCS. The latter can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacted the FSCS on 0207 892 7300.

The Insurer is not covered by the FSCS. This means that you will not be entitled to compensation from the FSCS if the Insurer were to fail. There is no equivalent compensation scheme available to you via the Guernsey Financial Services Commission or under Guernsey law.

This document provides a summary of the key information relating to Term Life cover. It highlights the main features as well as the conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. Complete pre-contractual and contractual information on the product is provided in the online journey as well as contained in the policy documentation.

### What is this type of insurance?

This is an Individual Life insurance policy to insure you against death by any cause not excluded. Cover will be provided for the Sum Insured shown in your policy Schedule payable only upon death. This insurance does not acquire a surrender value and there is no benefit payable at expiry of this insurance.



#### What is insured?

- ✓ Death by any cause not specifically excluded.
- ✓ This insurance is free from all restrictions as to your occupation, foreign travel or residence, unless shown as specifically excluded.



#### What is not insured?

- ✗ A Death resulting from being involved in criminal activity or from your own criminal act.
- ✗ Death resulting from terrorism, including nuclear, chemical and biological terrorism.
- ✗ Death resulting from suicide if occurring in the first year of cover
- ✗ Death resulting from the taking of alcohol or non-prescribed drugs.
- ✗ Death resulting from war (whether declared or not).



#### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy document.



#### Where am I covered?

- ✓ You are covered anywhere in the world unless otherwise stated in the policy Schedule.



## What are my obligations?

You must take reasonable care to provide complete and accurate answers to questions we ask when you take out cover, make changes to and renew a policy.

You must inform us and the Insurer if:

- You become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount the Insurer will pay or the cancellation of your policy.



## When and how do I pay?

- Monthly or annual via Direct Debit



## When does the cover start and end?

- This insurance cover commences on the date shown in your policy Schedule and will continue until such time that you or we may cancel the cover or the period of insurance end date, as noted on your policy schedule, is reached.



## How do I cancel the contract?

- You can cancel this insurance at any time by contacting Us as detailed in your policy. After a thirty (30) day cooling off period, if your premium has been paid on an annual basis and provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for the time for which you have been covered.