

OVER 50s LIFE INSURANCE.

INSURANCE DETAILS.

Chosen partner of Direct Line





Contents

Welcome to Direct Line	04
Section 1 Setting up your insurance	05
1.1 Who can take out Over 50s Life Insurance?	05
1.2 What is the maximum amount I can be insured for?	05
Section 2 Your insurance	06
2.1 Over 50s Life Insurance	06
Section 3 Managing your insurance	08
3.1 Paying for your insurance	08
3.2 Changes to your personal details	08
3.3 Claiming on your insurance	08
Section 4 General terms and conditions	10
4.1 Cancelling your insurance	10
4.2 Surrender value	10
4.3 Inflation	10
4.4 Interest	10
4.5 Data protection	10
4.6 Taxation, laws and regulations	13
4.7 Contract	13
4.8 Misstatement of age	14
4.9 Complaints	14
4.10 If AIG can't meet its liabilities	14
4.11 Assignment	15
4.12 Rights of third parties	15
4.13 Economic sanctions	15
4.14 Restricted persons	15
Section 5 Definitions	16



Thanks for choosing Direct Line Over 50s Life Insurance, underwritten and administered by AIG.

Who are AIG?

AIG Life Limited (AIG for short) specialise in insurance in the UK that helps people experiencing tough times in life - such as life insurance, critical illness and income protection cover.

Direct Line has chosen AIG as its life insurance provider because of their experience and care when helping people to protect their families.

How to use this document

This booklet is the Insurance Details. It explains how your Over 50s Life insurance works.

Please read this booklet carefully and keep it in a safe place. There are two important documents to keep safe together, as they form your insurance with AIG:

- the Insurance Details (this document), and
- the Insurance Summary

You'll find these in your policy pack when you took out your insurance.

If there is anything that isn't clear or you have any questions, please call AIG on 0330 390 0513. If you're calling from outside the UK, please call +44 330 390 0513.

The language used in the Insurance Details

'You' or 'your' means the policyholder, anyone insured or named under this insurance, or where appropriate, anyone legally entitled to the policy payout - unless a different meaning is given in a particular paragraph of this document. Look out for words in **bold**. These are words that AIG provide an extra definition of. They're all explained in section 5.



Section 1

Setting up your insurance

1.1 Who can take out Over 50s Life Insurance?

When you apply for your **insurance**, you must be **resident** in the **UK**. You'll also need a **UK** bank account.

1.2 What is the maximum amount I can be insured for?

You can take out more than one Over 50s Life Insurance with AIG, but there's a limit to this.

The maximum **insurance amount** is limited to a total of £15,000 or the maximum **monthly payments** you make are limited to £100 for all the Over 50s Life Insurances you hold with AIG.

If you take out more than this limit, your claim payout may be reduced or declined.

If AIG subsequently identify that the maximum limit has been exceeded, they reserve the right to cancel or amend any policies which go above this limit, and will refund any **monthly payments** you've made as appropriate.

Section 2

Your insurance

Over 50s Life Insurance is a type of insurance that's designed to help you leave some money behind when you're no longer there. It pays out a single sum of money when you die.

2.1 Over 50s Life Insurance

What AIG will pay and when

If you die after your **insurance** has been **active** for two years, AIG will pay the **insurance amount** that's shown in your **Insurance Summary**.

In the event of **accidental death** within the first two years of your **insurance**, AIG will pay three times your **insurance amount**, provided your **insurance** is **active**.

If you die for any reason other than **accidental death** within the first two years of your **insurance**, AIG will pay one-and-a-half times the **monthly payments** you've already made, provided your **insurance** is **active**.



If you cancel your **insurance** or stop making **monthly payments**, you may qualify for a **protected insurance amount**.

Your **insurance** ends once AIG has paid the **insurance amount**.

When AIG won't pay

AIG won't pay out your **insurance** if any of the following apply:

- you or your personal representatives don't provide the medical or other evidence AIG asks for
- AIG finds that you've given inaccurate, incomplete or false information on your application, which would have affected their decision to offer you **insurance**
- you don't keep up your **monthly payments** and you don't qualify for a **protected insurance amount**
- if, within the first two years of your **insurance**, your death is the result of any of the following: suicide, self-harm, alcohol misuse, drug misuse, participation in flying other than as a fare-paying passenger, parachuting, skydiving or hand-gliding, motor sport, powerboat racing, diving, mountaineering or activities within the armed forces, or
- your **insurance** is no longer **active**.

It's really important that you take sufficient care to provide AIG with information that's true, accurate and complete. If any of the information given to AIG is fraudulent, deliberately misleading or untrue, incomplete or inaccurate:

- your **insurance** will be cancelled
- AIG won't pay any **insurance amount**
- any **insurance amount** that has already been paid under this **insurance** must immediately be repaid, and
- any **monthly payments** you've made for your **insurance** won't be returned.

If you didn't purposely give AIG incomplete or inaccurate information, AIG may amend your **insurance** to reflect the true, complete and accurate information had it been provided by you when you applied for the **insurance**. AIG is entitled to do the following:

- If AIG wouldn't have offered you the **insurance**, AIG will cancel the **insurance** and refund any payments you've already made,
- If AIG would have offered different terms and conditions for the **insurance** (other than your payments), AIG will change the terms and conditions and treat the **insurance** as having had the different terms and conditions from the start of the **insurance**,
- If AIG would have offered the **insurance** with higher payments from you, AIG may reduce the **insurance amount** to reflect the higher payments that would have been applied. In these circumstances, AIG will use this formula:

$$\text{New insurance} = \frac{\text{existing payments} \times \text{original insurance amount}}{\text{higher payments}}$$

Section 3

Managing your insurance

3.1 Paying for your insurance

Making payments to AIG

AIG will collect your first **monthly payment** by Direct Debit (via the **BACS** system) on, or shortly after, the date your **insurance** starts. The Direct Debit must be paid in sterling and from a **UK** bank account.

After your first payment has been collected, **monthly payments** will be collected on the same date each month. The person making the payment can choose a date between the 1st and the 28th of the month that suits them. AIG will aim to collect the **monthly payments** within 3 days of the date you choose. You'll make **monthly payments** until your 90th birthday or you die, whichever happens first.

When the collection date of your **monthly payment** falls on a weekend or bank holiday, it will be collected on the next working day.

What happens if you don't make a **monthly payment**?

If you miss any payment and you don't pay it within 30 days after it was due, your **insurance** will be cancelled, unless you qualify for the **protected insurance amount**. AIG will write to tell you that your **insurance** has been cancelled.

If we cancel your **insurance** because a **premium** isn't paid, you can ask us to restart it. You can do this up to 60 days after the date of the first missed **premium**. AIG will tell you what we need in order to restart the **insurance** and you must clear any **premium** arrears.

When the amount you pay could change

Your **monthly payment** will only change if:

- your **insurance** becomes subject to tax, or
- you misstated your age - see section 4.8.

3.2 Telling AIG about changes to your personal details

You should tell AIG if you change:

- your name
- your contact details (postal address, telephone number, email address), or
- your bank account.

Please contact AIG using the details on page 17.

AIG will ask for your reference number when you call. They'll also ask some questions to confirm your identity.

3.3 Claiming on your insurance

When to claim

The person claiming should contact AIG as soon as possible.

How to make a claim

The person claiming can:

- phone AIG's Claims Team on 0330 303 9985. If calling from outside the **UK**, please call +44 330 303 9985
- email claimsteam@aiglife.co.uk, or
- write to Claims Team, AIG Life Limited, PO Box 12010, Harlow CM20 9LG.

AIG's phone lines are open Monday to Thursday, 8.30am to 6.00pm and Friday, 8.30am to 5.30pm, except bank holidays.

If the person claiming doesn't provide the evidence AIG asks for, or the information they give is inaccurate or incomplete, AIG reserves the right to decline a claim. AIG will pay the reasonable cost of all medical reports or evidence asked for.

Who the **insurance amount** will be paid to

The **insurance amount** will be paid to the person legally entitled to receive it. Who this will be depends on the nature of the claim, the circumstances at the time and whether your **insurance** has been assigned or written into trust.

While a claim is being assessed, AIG will establish and confirm who's legally entitled to receive the **insurance amount**.

The **insurance amount** will normally be paid to your personal representatives. Personal representatives need to provide the original Grant of Representation, Letters of Administration or Confirmation before AIG can pay any **insurance amount** to them.

If you've instructed AIG to pay the **insurance amount** to someone else by a deed of assignment or transfer, the **insurance** will be paid to this **assignee**. The **assignee(s)** need to send AIG the original deed of assignment or transfer before they can pay any **insurance amount** to them.

If the **insurance** is held under a trust, the **insurance** will be paid to the **trustee(s)**. The **trustee(s)** must then follow the terms of the trust to distribute the money to the chosen beneficiaries. **Trustee(s)** need to send AIG the original Trust Deed and any deeds altering the trust before they can pay any **insurance amount** to them. AIG will return these when they pay the claim.

How AIG pays your **insurance amount**

AIG will pay your **insurance amount** in pounds sterling by direct credit (via the **BACS** system) into a **UK** bank account nominated by the **assignee(s)**, **trustee(s)** or your personal representative.

If the **claimant** wishes to receive the **insurance amount** outside of the **UK**, then arrangements for a transfer from the **claimant's UK** bank account will need to be made at the **claimant's** own expense and the **claimant** will bear the risk of any difference due to currency exchange rates.

Section 4

General terms and conditions

4.1 Cancelling your insurance

When your **insurance** starts, you'll be sent information about your right to change your mind and cancel your **insurance**. You have 30 days from the date you receive this information to do this. If you cancel within 30 days, any **monthly payments** you've made will be refunded, unless a claim has already been paid under your **insurance**.

If you don't cancel within this time period, your **insurance** will remain **active** as set out in your **Insurance Summary**.

You can stop your **insurance** at any other time. Once you tell AIG to stop your **insurance**, it will end on the day before your next **monthly payment** is due to be collected. Any **monthly payments** made to this date won't be refunded.

If you cancel your **insurance** and have made at least half of the **monthly payments** due, you'll qualify for the **protected insurance amount** and a reduced **insurance amount** will be paid when you die.

If you cancel your **insurance** after 30 days and have made less than half of the **monthly payments**, your **insurance** will end on the day before your next **monthly payment** is due and you won't get any money back.

4.2 Cash value

Your **insurance** doesn't have any cash value at any time unless a valid claim is made.

4.3 Inflation

The purchasing power of the money paid out may be reduced in real terms, due to the effects of **inflation**.

4.4 Interest

If AIG makes a payment any later than eight weeks after they receive all of the information required, they'll pay interest on the overdue amount from the date payment should have started. This will be at the Bank of England base rate.

4.5 Data protection

AIG is committed to protecting the privacy of customers, claimants and other business contacts.

In order to provide products and services and to run their business, AIG will collect, use and disclose your personal information, including sensitive personal data (health information). Where they do this, they'll rely either on your consent, or on a combination of the following justifications: performing a contract with you or preparing to enter into a contract with you; complying with regulatory requirements; or having a legitimate interest to request your personal information.

'Personal information' identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide personal information about another individual, you must (unless AIG agrees otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their personal information with AIG.

Personal information AIG collects

Personal information AIG may collect about you includes:

- General identification and contact information
- Family details
- Sensitive information such as health and lifestyle details
- Other sensitive information such as racial/ethnic origin, religious or other beliefs, sexual life, criminal proceedings – outcomes and sentences, offences/ alleged offences, and
- Financial details: bank account details and other financial information.

How AIG uses your personal information

AIG may use the personal information provided to:

- Make decisions about whether to provide you with **insurance**
- Administer your **insurance**, assess and pay claims, and general customer service activities (including complaint resolution and claims disputes)
- Detect, investigate and prevent crime, including fraud and money laundering
- Carry out market research and analysis, and
- Comply with applicable laws and regulatory obligations (including those outside your country of residence).

Sometimes, as part of AIG's business operations, decisions are taken about you using automated computer software and systems. These decisions don't involve human input. For example, AIG will use automated decision making to assess your eligibility for **insurance** and to determine your **monthly payment**.

AIG will send you important service and administration communications relating to the services which they provide to you from which you can't opt-out.

Where AIG may get personal information from

AIG may get personal information from you or from other sources, for instance your doctor.

Who AIG will share personal information with

AIG may share personal information about you for the purposes listed in 'How AIG use your personal information' with certain named third parties. These third parties are:

- **AIG Group** companies: AIG Life Limited is a member company of American International Group, Inc. As such, they have group companies throughout the world, both inside and outside Europe (for example, in the USA)
- Reinsurers (a list of these reinsurers can be provided on request)
- External third party service providers (including medical screening service providers)
- Your own doctor and other medical consultants
- Legal and regulatory bodies
- Law enforcement and fraud prevention agencies, and
- Other insurance companies or organisations.

As you've been introduced to AIG by U K Insurance Business Solutions Limited (UKIBS) on behalf of Direct Line, AIG will share limited information about you with UKIBS to prevent duplicate communications, for statistical processes, and as per UKIBS legitimate interests. For further information on how UKIBS use your information, please see their privacy policy at [directline.com](https://www.directline.com). AIG won't share your information for marketing purposes without your permission.

International Transfer of personal information

Due to the global nature of AIG's business, personal information may be transferred to parties located in other countries (including the USA, China, Mexico, Malaysia, Philippines and Bermuda) that have data protection regimes that are different to those in the country where you're based, including countries which haven't been found to provide adequate protection for personal information by the **UK Government**.

When making these transfers, AIG will take steps to ensure that your personal information is adequately protected and transferred in accordance with the requirements of data protection law.

Security of personal information

Appropriate technical and physical security measures are used to keep your personal information safe and secure. When AIG provides personal information to a third party (including its service providers) or engages a third party to collect personal information on their behalf, the third party will be selected carefully and required to use appropriate security measures to protect the confidentiality and security of personal information.

Your rights

You have a number of rights under data protection law in connection with AIG's use of your personal information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access personal information, a right to correct inaccurate data, a right to erase data or suspend AIG's use of data. These rights may also include a right to transfer your data to another organisation, a right to object to AIG's use of your personal information, a right to request that certain automated decisions AIG makes have human involvement, a right to withdraw consent and a right to complain to the data protection regulator.

Further information about your rights and how you may exercise them is set out in full in AIG's Privacy Policy (see below).

Privacy notice

For full details on how AIG uses personal information, how they maintain the security of personal information, who they share personal information with, the data protection rights available to individuals in the **UK**, and who to contact in the event of any queries, please refer to AIG's full privacy notice which can be found on their website: aiglife.co.uk/privacy-policy.

Alternatively, you may request a copy by writing to The Data Protection Officer, AIG Life, 58 Fenchurch Street, London, EC3M 4AB or by email at DataProtectionOfficer@aiglife.co.uk.

4.6 Taxation, laws and regulations

This contract between you and AIG, and any dispute or claim arising out of or in accordance with it or its subject matter or formation (including non-contractual disputes or claims), shall be governed by and construed in accordance with the **Laws**. By taking out this contract, you and AIG agree to submit to the exclusive jurisdiction of the courts of England and Wales if there is ever a dispute between you and AIG Life Limited. **Laws** may change in future and AIG can't be held responsible for any information given or any changes in tax provisions or legislation.

The money paid out from your **insurance** is normally free from Income Tax and Capital Gains Tax for **UK** residents. This may change if the **law** changes.

Professional guidance should be sought before any type of assignment or changed ownership is undertaken.

AIG can't advise whether a trust is suitable in any particular circumstances or give tax advice in relation to the use of trusts. It's recommended that you take professional advice before setting up a trust.

If your **insurance** is held in trust, it shouldn't normally form part of your estate for Inheritance Tax purposes. There's a potential Inheritance Tax charge when your **insurance amount** is paid out of a trust (known as 'exit charges') or on every tenth anniversary of the creation of the trust (known as 'periodic charges'). This applies to **UK** residents only.

Claimant(s) who are outside of the **UK** when an **insurance** payment is received may also be subject to additional taxation in the local jurisdiction. Please consult your tax adviser or local tax inspector for clarification.

If there's any change to tax and other **laws**, or **State Benefits**, AIG may change the terms and conditions set out in your **insurance** documents in order to comply with these **laws**.

4.7 Contract

The contract between you and AIG Life Limited consists of:

- any information you provide in your application and any subsequent information you've provided
- these terms and conditions, which AIG may amend from time to time
- any additional terms and conditions detailed in your **Insurance Summary** that AIG send when your **insurance** starts, and
- any additional terms and conditions detailed in any subsequent **Insurance Summary**.

The contract between you and AIG Life Limited as described above constitutes the entire agreement and understanding between the parties and supersedes and extinguishes all previous drafts, agreements, arrangements and understandings between them, whether written or oral, relating to its subject matter. If there's a conflict between these terms and any of the terms set out in your **Insurance Summary**, the terms set out in your **Insurance Summary** will take precedence.

If any court finds that any provision of the **Insurance Summary** or any other document embodying the contract between you and AIG Life Limited (or part thereof) is invalid, illegal or unenforceable that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of the **Insurance Summary** or any other document embodying the contract between you and AIG Life Limited won't be affected.

4.8 Misstatement of age

If, after you take out your **insurance**, AIG learns that you have a different date of birth than the one originally stated by you, this will impact your **insurance amount** or your **monthly payment**. In some cases, this may affect your right to **insurance** and your **insurance** may be cancelled.

4.9 Complaints

If you or any person who your **insurance** has been assigned to has a complaint, they can contact AIG's Complaints team by calling 0345 600 6813 or emailing complaints@aiglife.co.uk.

AIG will try to resolve complaints as quickly as possible. If they can't deal with the complaint promptly, they'll send a letter to acknowledge it and then give regular updates until it's resolved. AIG is committed to resolving complaints through their own complaints procedures. However, if a matter can't be resolved to your satisfaction, you may be able to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service helps settle disputes between consumers and financial firms. Their service is independent and doesn't cost anything. They can decide if AIG has acted wrongly and if the person with the complaint has lost out as a result. If this is the case, they'll tell AIG how to put things right and whether they have to pay compensation.

If a complaint is made, AIG will send the person making the complaint a leaflet explaining more about the Financial Ombudsman Service. The leaflet is also available at any time on request. Alternatively, the Financial Ombudsman Service can be contacted at the following address:

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

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landlines) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers). If calling from outside the **UK**, please call +44 20 7964 0500.

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

Website: financial-ombudsman.org.uk

If a complaint is made, it won't affect your right to take legal proceedings.

4.10 If AIG can't meet its liabilities

Most of AIG's customers, including most individuals and small businesses, are covered by the Financial Services Compensation Scheme (FSCS), which is designed to pay compensation if a firm is unable to pay claims because it has gone out of business.

Before looking to pay compensation, the FSCS will first see if they can arrange for your current insurance to be replaced by a new policy with a different insurer. If this isn't possible, the FSCS aims to provide compensation.

For policyholders who have a valid claim under an insurance policy with a failed insurer, the FSCS will look to pay 100% of the claim value.

You can find out more about the FSCS, including your eligibility to claim and the options available to you, by visiting its website at fscs.org.uk.

Alternatively, you can contact them at the following address:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

Telephone: 0800 678 1100

If calling from outside the **UK**, please call +44 20 7741 4100.

Email: enquiries@fscs.org.uk

Please be aware that the rules of the FSCS may change in the future, or FSCS may take a different approach on their application of the above, depending on the circumstances.

4.11 Assignment

If you assign, or transfer, this **insurance** or any of your legal rights under your **insurance** to someone else (including any assignment to the **trustee(s)** of a trust), AIG need to see notice of the assignment when a claim is made. This notice must be sent to AIG Life Limited, PO Box 12010, Harlow CM20 9LG

An assignment could take place when you're using your **insurance** as security for a loan.

4.12 Rights of third parties

No term of this contract is enforceable under the Contracts (Right of Third Parties) Act 1999 by a person who is not party to this contract. This doesn't affect any right or remedy of a third party which may exist or be available otherwise than under that Act.

You and AIG are the parties to the contract.

4.13 Economic sanctions

AIG won't be responsible or liable to provide you with **insurance** (including payment of a claim or any other payment) if they're prevented from doing so by any economic sanction which prohibits them or their **Parent Company** (or their **Parent Company's** ultimate controlling entity) from dealing with you or providing your **insurance**.

Economic sanctions change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

This means that if you, or any third party who has suffered a loss which would otherwise be insured under your **insurance**, are the subject of an economic sanction, AIG may not be able to insure you.

4.14 Restricted persons

Your **insurance** won't insure any injury, loss or expense sustained directly or indirectly if you're a member of a terrorist organisation, narcotics trafficker, or seller of nuclear, chemical or biological weapons.

4.15 About AIG

American International Group (Inc.) is a leading international insurance organisation serving customers in more than 80 countries and jurisdictions. AIG is the marketing name for the world-wide property-casualty, life and retirement, and general insurance operations of AIG, Inc.

AIG Life Limited is the life insurance arm of AIG in the **UK**, Channel Islands, Isle of Man and Gibraltar.

Information about AIG, their 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 available on their website

www.aiglife.co.uk.

Section 5

Definitions

The following are explanations of the terms used across Over 50s Life Insurance (these definitions aren't case sensitive).

Accidental death

Death within 30 days of an accident where you've sustained bodily injury caused by a sudden, identifiable event operating by violent, external, and visible means, which happens by chance and which couldn't be expected and where the bodily injury is the sole and exclusive cause of death, independent of illness or any other cause.

Active

Your **insurance** has started, your **monthly payments** are up-to-date and AIG hasn't written to you to tell you that you're no longer insured.

AIG Group

Any wholly or partly owned, direct or indirect subsidiary of American International Group, Inc.

Assignee

A person to whom this **insurance** is legally transferred.

BACS

A scheme for the electronic processing of Direct Debits and direct credits.

Claimant

The person(s) legally entitled to claim the payment under your **insurance**. This may be the **trustee(s)** on behalf of the trust and for the benefit of the beneficiaries, **assignee(s)** or personal representatives of your estate.

Inflation

Inflation is the rise in the general level of prices in goods and services over a period of time. As inflation rises, the real value of the money provided by your **insurance** may fall because you may be able to afford less with the same amount.

Insurance

This Over 50s Life Insurance that's provided by AIG Life Limited.

Insurance amount

The money AIG would pay for a successful claim on your Over 50s Life Insurance.

Insurance Summary

This is a document AIG send you once they have agreed to offer you **insurance**. It explains the details of your **insurance**.

If the details in your Insurance Summary aren't correct, you should tell AIG immediately as this may affect your **insurance**.

Laws

The law of England and Wales.

Monthly payment

The amount you pay each month to AIG Life Limited for your Over 50s Life Insurance.

Parent Company

The legal entity that owns or controls AIG Life Limited as defined by the laws applicable to the jurisdiction within which the legal entity resides.

Protected insurance amount

If you cancel your **insurance** or stop making **monthly payments**, this is the amount paid out when you die provided you've made at least half of the **monthly payments** that are due from when your **insurance** started up until your 90th birthday.

The protected insurance amount will always be lower than your **insurance amount** and will be calculated as follows:

$$\frac{\text{Insurance amount} \times \text{number of monthly payments you've already made}}{\text{number of months between when your insurance started and your 90th birthday}}$$

number of months between when your **insurance** started and your 90th birthday

Resident

You are considered resident if:

- You have indefinite leave to remain in the **UK**
- You're an EU or EEA national living permanently, and have settled status, in the **UK**, or
- You have resided in the **UK** for the last 12 months, live there permanently and will continue to do so.

State Benefits

A payment made by the government of the state where the **claimant** resides.

Trustee

A person, often one of a group, who becomes the legal owner of the trust assets (in this case, your **insurance** and its proceeds) and who has powers to deal with the trust assets in accordance with the terms of the trust and the duties imposed by **law**.

UK

The United Kingdom consisting of England, Wales, Scotland, and Northern Ireland.

UK Government

The government of the **UK** or, upon the secession of Wales, Scotland and/or Northern Ireland from the **UK**, the government of the nation in which England remains.

Contact us

Customer Services, AIG Life Limited, PO Box 12010, Harlow CM20 9LG.

Telephone: 0330 390 0513. If calling from outside the UK, please call +44 330 390 0513.

Email:

AIG is open Monday to Thursday, 8.30am to 6.00pm and Friday, 8.30am to 5.30pm, except bank holidays. These opening hours are UK local time.

Calls are charged at standard rates from a BT landline but may cost more via mobiles and other networks. To make sure there is a record of any instructions given, calls may be monitored or recorded.

This document is available in other formats. If you would like a version in Braille, large print or audio, please contact us.



Direct Line[®]

U K Insurance Business Solutions Limited introduces Direct Line customers to AIG Life Limited for life insurance and life insurance with critical illness. U K Insurance Business Solutions Limited is authorised and regulated by the Financial Conduct Authority. The Financial Services Register number is 313783. Registered office: Churchill Court, Westmoreland Road, Bromley, BR1 1DP. Registered in England and Wales under company number 05196274.

AIG Life Limited. Registered in England and Wales. Number 6367921. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. AIG Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registration number is 473752.