

# LIFE INSURANCE.

**INSURANCE DETAILS.**

Chosen partner of Direct Line





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Thanks for choosing Direct Line 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 insurance works.**

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

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

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 4.

A woman with long brown hair, wearing a straw hat and a plaid shirt, is smiling and holding a young child. The child is holding a silver watering can and watering a plant. They are in a lush garden with many green plants and flowers. The scene is bright and sunny.

# Section 1

## Your insurance

Life Insurance is a type of insurance that's designed to support your family financially when you're no longer there for them. It pays out a single sum of money if you die or have a **terminal illness**.

If you've chosen to add **Critical 3**, this is designed to support you and your family financially if you fall seriously ill. It pays out a single sum of money if you have one of the three specified **critical illnesses** and survive for 14 days.

### 1.1 Who can take out Life Insurance?

When you apply for your **insurance**, you must be **resident** in the **UK**. For a definition of **resident**, please see Section 4. You'll also need a **UK** bank account.

### 1.2 How does Life Insurance work?

This section explains how your Life Insurance works.

#### When AIG will pay

Your Life Insurance will pay out if you die or are diagnosed with a **terminal illness** during the length of the **insurance**.

If you've chosen **joint life insurance**, your Life Insurance will pay out once.

Once a Life Insurance claim has been paid, your **insurance** will stop.

#### How much AIG will pay

If your Life Insurance is level, AIG will pay the **Life Insurance amount** that's shown in your **Insurance Summary**.

If your Life Insurance is decreasing, the **Life Insurance amount** that's shown in your **Insurance Summary** will reduce each month after the first month of your **insurance**, to reach zero when your **insurance** ends.

This is based on the capital outstanding on a repayment mortgage that has an annual interest rate of 8% for the duration of your **insurance**.

## Mortgage guarantee

With our mortgage guarantee, if you have decreasing Life Insurance in connection with a mortgage, and at the time of making a successful claim the **Life Insurance amount** is less than the amount of the outstanding mortgage, AIG will pay the amount outstanding on your mortgage, provided that:

- the difference between the **Life Insurance amount** and the outstanding mortgage is solely due to the mortgage being charged an annual interest rate higher than 8%
- the initial interest rate charged on the mortgage at the start of your **insurance** was less than 10%
- your **insurance** doesn't end before your mortgage is due to be repaid, and
- the **Life Insurance amount** at the start of your **insurance** was at least the size of the mortgage, or the part of the mortgage your Life Insurance covers.

### 1.3 How does Critical 3 work?

Your **Insurance Summary** will confirm if you have **Critical 3** included in your **insurance**.

#### When AIG will pay

If your **insurance** includes **Critical 3**, AIG will pay out if, during the length of the **insurance**, you're diagnosed with one of three specified **critical illness** conditions and survive for 14 days.

Your **Critical 3** will stop if AIG pays a claim for a **critical illness**. It will only pay out once if you have **joint life insurance**.

If your **Critical 3** stops, your Life Insurance will continue, as long as you keep making **monthly payments**.

**Critical 3** stops if AIG pays a claim for Life Insurance.

## How much AIG will pay

AIG will pay the **Critical 3 amount** that's shown in your **Insurance Summary**. The **Critical 3 amount** will always be level and won't change over time. If you've chosen decreasing Life Insurance, that will decrease but your **Critical 3 amount** will remain the same.

## Critical illness definitions

If you have **Critical 3** included in your **insurance**, these are the **critical illnesses** that are insured and their definitions. Each definition sets out the exact diagnosis that must be made by a **consultant** for a **critical illness** claim to be accepted. You must also survive for 14 days following diagnosis in order to make a claim for the **Critical 3 amount**. If you die from a **critical illness** within 14 days of diagnosis, AIG will pay your **Life Insurance amount** only and not the **Critical 3 amount**.

### Cancer – excluding less advanced cases and including aplastic anaemia

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes:

- Aplastic anaemia resulting in permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia
- Essential thrombocythaemia
- Leukaemia
- Lymphoma (except cutaneous lymphoma – lymphoma arising from or confined to the skin)
- Merkel cell cancer
- Polycythaemia vera
- Primary myelofibrosis
- Pseudomyxoma peritonei, and
- Sarcoma (except cutaneous sarcoma – sarcoma arising from or confined to the skin).

The following aren't covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant
  - cancer in situ
  - having borderline malignancy, or
  - having low malignant potential
- All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0.
- Malignant melanoma skin cancer that is confined to the epidermis (outer layer of skin)
- Any non-melanoma skin cancer (including cutaneous lymphoma and sarcoma) that arises from, or is confined to, one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin unless it has spread to lymph nodes or metastasised to distant organs
- All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0
- Neuroendocrine tumours that have not spread to lymph nodes or metastasised to distant organs unless classified as WHO Grade 2 or above
- Gastrointestinal stromal tumours that have not spread to lymph nodes or metastasised to distant organs unless classified by either AFIP/ Lasota-Miettinen as having a moderate or high risk of progression, or as UICC TNM8 stage II or above, and
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).

### Heart attack - of specified severity

A definite diagnosis of acute myocardial infarction with death of heart muscle, as evidenced by all of the following:

- new characteristic electrocardiographic changes or new diagnostic imaging changes, and
- the characteristic rise of cardiac enzymes or Troponins.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following aren't covered:

- myocardial injury without myocardial infarction, and
- angina without myocardial infarction.

### Stroke – of specified severity

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull that has resulted in all of the following evidence of stroke:

- **neurological deficit with persisting clinical symptoms lasting at least 24 hours**, and
- definite evidence of death of tissue or haemorrhage on a brain scan.

For the above definition, the following isn't covered:

- Transient ischaemic attack, and
- Death of tissue of the optic nerve or retina/eye stroke.

## 1.4 When AIG won't pay

AIG won't pay out your **Life Insurance amount** or, if included, your **Critical 3 amount**, 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** or would have led them to offer it with different terms

- you have **Critical 3** included in your **insurance** and you're diagnosed with a **critical illness** that isn't insured, or you're diagnosed with cancer, heart attack or stroke but the diagnosis doesn't meet AIG's definition or you don't survive 14 days following diagnosis
- your diagnosis doesn't meet the criteria for AIG's definition of **terminal illness**
- the **terminal illness** claim wasn't submitted while the **insurance** was active, before the **insurance** ended
- you die as a result of your own actions during the first year of your **insurance**, or within one year after restarting your **insurance**
- you don't keep up your **monthly payments**, 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 **Life Insurance amount** or **Critical 3 amount**
- any **Life Insurance amount** or **Critical 3 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:

$$\text{New insurance} = \frac{\left( \text{existing payments} \times \text{original insurance amount} \right)}{\text{higher payments}}$$

# Section 2

## Managing your insurance

### 2.1 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 this date. You'll make a **monthly payment** for the duration of your **insurance**.

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 **monthly payment** and you don't pay it within 30 days after it was due, your **insurance** will be cancelled. AIG will write to tell you that your **insurance** has been cancelled.

#### Restarting your **insurance**

If AIG cancels your **insurance** because you've missed a **monthly payment**, you can ask them to restart it any time up to six months after the first missed **monthly payment**. AIG will tell you what they need in order to restart your **insurance**, and you'll need to pay any **monthly payments** outstanding. There may be circumstances when AIG reserves the right not to restart your **insurance**. If this happens, AIG will explain its decision.

#### When the amount you pay could change

The amount you pay will only change if:

- you make a change to your **insurance**
- you make a successful claim under **Critical 3**
- your **insurance** becomes subject to tax, or
- any information you provided as part of your application is incorrect – more details can be found in sections 3.8 and 3.13.

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



## 2.3 Changing your insurance

The following section explains how you can change your **insurance**.

If you request a change to your **insurance**, AIG will send you written confirmation once it has been processed.

### 1. Reducing the **Life Insurance amount** or **Critical 3 amount**

You can reduce the **Life Insurance amount** or, if included in your **insurance**, the **Critical 3 amount**, at any time as long as the new amount doesn't fall below the minimum allowed.

### 2. Reducing the length of your **insurance**

You can reduce the length of your **insurance** at any time. You can reduce it by as much as you want, as long as the reduction doesn't mean:

- the new length of your **insurance** is less than the minimum length, or
- the amount you pay would fall below the minimum level.

Any reduction to the length of your **insurance** will apply to both your Life Insurance and your **Critical 3**, if included, which will always have the same length.

### 3. Changing a **joint life insurance** to one or two **single life insurances**

If you have **joint life insurance**, you can change your **insurance** to one **single life insurance** or two separate **single life insurances**.

The total amount of the new **single life insurance** or the total amount of the new **single life insurances** cannot be greater than 100% of your original **insurance**.

You can only make this change within six months of separating, divorcing or the dissolution of a civil partnership and no later than three years before your **insurance** is due to end. Both people must agree to this change.

### 4. Removing **Critical 3** from your **insurance**

If **Critical 3** is included in your **insurance**, you can remove it at any time. Your **monthly payment** will reduce, and your Life Insurance will continue. If you choose to remove **Critical 3**, it can't be included in your **insurance** at a later date.

#### How these changes affect the cost of your **insurance**

If you change your **insurance**, your **monthly payments** may change. Please contact AIG for details about how your **monthly payments** may change.

#### Asking AIG to change your **insurance**

To ask AIG to change your **insurance**, you can get in touch with them using the contact details on page 3.

## 2.4 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](mailto: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.

For a death claim, AIG will stop collecting your **monthly payments**.

For a **terminal illness** claim, AIG will continue to collect your **monthly payments** while they're assessing a claim. If a claim is made, AIG will let you know if they can refund any of the payments you made whilst they assessed the claim.

For a **critical illness** claim, AIG will continue to collect your **monthly payments** so that your Life Insurance can continue. If a claim is paid for **Critical 3**, the amount you pay for your **insurance** will reduce.

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.

### Geographical restrictions

For **critical illness** and **terminal illness** claims, you can be residing anywhere in the world; however your **consultant** must be in an **eligible country**.

For a death claim, you can be anywhere in the world.

AIG may consider claims that fall outside their geographical restrictions if they're satisfied that they can obtain sufficient and reliable information to allow them to fully assess your claim.

### Support during a claim

If AIG has agreed that the person claiming may have a valid claim, AIG may pay up to an additional £500 from their Claims Support Fund for services that support you or your family. The services that are covered by this support payment will depend on the circumstances but could range from physiotherapy or counselling to the cost of taking taxis to hospital appointments.

AIG needs to approve the services, and agree their cost, before they're used. Whether they approve the service depends on your situation and the advice of your doctor. AIG will refund the cost as soon as they've received the receipts for the services that they agreed. The claims adviser will explain the services that AIG can pay for.

If AIG pays for support services, it doesn't necessarily mean they'll approve a claim on your **insurance**.

Any payments AIG makes under the Claims Support Fund won't be deducted from your **Life Insurance amount** or **Critical 3 amount**.

## Who the **Life Insurance amount** and **Critical 3 amount** will be paid to

The **Life Insurance amount** and, if included, the **Critical 3 amount** will be paid to the person(s) 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 **Life Insurance amount** or **Critical 3 amount**.

The **Life Insurance amount** will normally be paid to you or your personal representatives if you have died. Personal representatives need to provide the original Grant of Representation, Letters of Administration or Confirmation before AIG can pay any money to them.

If you've instructed AIG to pay the **Life Insurance amount** or **Critical 3 amount** to someone else by a deed of assignment or transfer, it 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 money to them.

If the **insurance** is held under a trust, the **Life Insurance amount** or **Critical 3 amount** 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 money to them. AIG will return these when they pay the claim.

## How AIG pays your **Life Insurance amount** or **Critical 3 amount**

AIG will pay your **Life Insurance amount** or **Critical 3 amount** in pounds sterling by direct credit (via the **BACS** system) into a **UK** bank account nominated by you, the **assignee(s)**, **trustee(s)** or your personal representative.

If the **claimant** wishes to receive the money 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 3

## General terms and conditions

### 3.1 Cancelling your insurance

#### Making payments to AIG

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 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 choose to stop your Life Insurance, if you have included **Critical 3** in your **insurance**, this will also stop.

### 3.2 Cash value

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

### 3.3 Inflation

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

### 3.4 Interest

If AIG makes a claim 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.

### 3.5 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 AIG's 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 health 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 uses 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 uses your personal information' with certain named third parties. These third parties are:

- Other group companies
- 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.

More information on how AIG processes your personal data can be found on their website at [aiglife.co.uk](https://www.aiglife.co.uk).

## 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](https://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](mailto:DataProtectionOfficer@aiglife.co.uk).

### 3.6 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 interpreted 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 is a potential Inheritance Tax charge when your **Life 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**.

### 3.7 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 sends 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.

### 3.8 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 **Life Insurance amount** and **Critical 3 amount** if included, or your **monthly payment**. In some cases, this may affect your right to **insurance** and your **insurance** may be cancelled. It may also affect how AIG has interpreted medical evidence, which may result in a claim not being paid or the **Life Insurance amount** or **Critical 3 amount** being reduced.

### 3.9 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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

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



### 3.10 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 [fscs.org.uk](https://www.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](mailto: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.

### 3.11 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 needs 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.

### 3.12 Rights of third parties

No term of this contract is enforceable under the Contracts (Right of Third Parties) Act 1999 by a person who isn't 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.

### 3.13 Disclosure confirmation and verification

You'll be asked to provide details of your health and personal circumstances. You must provide full, honest and accurate answers to all questions asked. Furthermore, subject to the section 'Telling us about changes to personal details', you must tell AIG immediately if the information in your **Application Details** isn't correct as this may affect your **insurance**.

The information you provide is confidential and won't be disclosed without your permission. You'll be sent details of your answers and a copy of your **Application Details**, and you'll be asked to advise if there are any corrections or additions you wish to make. If you don't answer the questions fully and honestly, this may result in AIG refusing any future claim.

You will receive an **Insurance Summary** which will include information on any exclusions made as a result of the information you provided.

Your application may be selected for a disclosure check. To complete the check, AIG will obtain a report from your doctor, call them for further information, or perform data checks. If your application has been selected, you need to give permission for AIG to contact your doctor if required and use all reasonable endeavours to ensure they're able to complete the check. If they've requested any additional information, you need to provide it within 30 days.

If you or your doctor don't respond to a request within 13 weeks for medical evidence or 30 days for other information, AIG will cancel your **insurance**.

### 3.14 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.

### 3.15 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.

### 3.16 About AIG

AIG Life Limited operates 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](http://www.aiglife.co.uk).

# Section 4

## Definitions

The following are explanations of the terms used in this document (these definitions aren't case sensitive).

### Application Details

A copy of all the information you provided in your application.

AIG must be told immediately if the information in your Application Details is not correct as this may affect your **insurance**.

### 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 you, the **trustee(s)** on behalf of the trust and for the benefit of the beneficiaries, **assignee(s)** or personal representatives of your estate.

### Consultant

A consultant doctor who:

- specialises in an area of medicine appropriate to the cause of the claim
- is employed at a hospital in an **eligible country**, and
- is treating you for your condition.

All diagnoses made by a consultant must be confirmed by AIG's Consultant Medical Officer.

### Critical 3

Critical 3 is an option you can add when you take out Life Insurance – it can't be added once your **insurance** has started. You'll pay an additional amount for Critical 3 and you'll be insured for three defined **critical illnesses** during the length of your **insurance**. Your **Insurance Summary** will confirm if this is included in your **insurance**.

### Critical 3 amount

The money AIG would pay for a successful claim under **Critical 3**, if this is included in your **insurance**.

### Critical illness

An illness that:

- is insured under section 1.3
- meets AIG's definition of that critical illness in section 1.3
- is the first and unequivocal diagnosis of the illness, and
- is confirmed by AIG's Consultant Medical Officer.

### Eligible country

An eligible country is one of the following: Australia, Austria, Belgium, Canada, Channel Islands, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, Ireland, Isle of Man, Italy, Japan, Luxembourg, Malta, The Netherlands, New Zealand, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, **UK**, USA.

### 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

The insurance policy you have with AIG Life Limited. This includes your Life Insurance and, if this is included in your policy, your **Critical 3**.

## Insurance Summary

This is a document AIG sends you once they've agreed to offer you **insurance**. It explains the details of your **insurance**, any special conditions which apply to your **insurance** and confirms what changes can be made in the future.

### Joint life insurance

**Insurance** for two people where a claim is payable once.

### Laws

The law of England and Wales.

### Life Insurance amount

The money AIG would pay for a successful claim if you die or are diagnosed with a **terminal illness**.

### Monthly payment

The amount you pay each month to AIG Life Limited for your **insurance**.

### Neurological deficit with persisting clinical symptoms lasting at least 24 hours

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last at least 24 hours.

Symptoms that are covered include:

- numbness
- hyperaesthesia (increased sensitivity)
- paralysis
- localised weakness
- dysarthria (difficulty with speech)
- aphasia (inability to speak)
- dysphagia (difficulty in swallowing)
- visual impairment
- difficulty in walking
- lack of co-ordination
- tremor
- seizures
- dementia
- delirium, and
- coma.

The following aren't insured:

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms, and
- Symptoms of psychological or psychiatric origin.

### 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.

### Resident

You're 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.

### Single life insurance

**Insurance** for one person.

### State Benefits

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

**Terminal illness** - where death is expected within 12 months

A definite diagnosis of an illness by a **consultant** which satisfies both of the following:

- the illness either has no known cure or has progressed to the point where it can't be cured, and
- in the opinion of the **consultant** the illness is expected to lead to death within 12 months.

A claim will be considered where terminal illness is diagnosed and this definition is met at any time up to the day your **insurance** ends, provided a claim has been submitted while the **insurance** is still active, before the **insurance** ends.

### 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:** [enquiries@aiglife.co.uk](mailto:enquiries@aiglife.co.uk)

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.



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.