



Life Protection Policy Conditions

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This is an important document. Please keep it in a safe place.

LV= Life Protection

Policy Conditions

Welcome to LV=, and thank you for choosing our Life Protection policy

Welcome to LV= and thank you for choosing our Life Protection Policy, which is one of a number of different types of life and health insurance policies available in our Flexible Protection Plan.

These conditions and your Plan and Policy Schedules, application, any declarations you have made and any documents we send you confirming changes to your policy and the amount of your cover, form a contract between you and us.

These are important documents, so please keep them in a safe place

This contract is signed on our behalf and starts on the date shown in your Policy Schedule.



Chief Executive

LV=, Pynes Hill House, Rydon Lane, Exeter EX2 5SP

If we can help you by providing these documents in Braille, in large print or on audio tape, please let us know.

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Definitions

We explain these terms because this is a legal document. In some cases the words may have other meanings in everyday use. We have highlighted these words in bold (other than personal terms such as 'you' and 'we') so you know when they apply.

'You' means the person who applied for and is insured under this **plan** and is legally entitled to the payment from it. Where we use **'your'**, it has the same meaning.

'We', **'us'** or **'our'** means Liverpool Victoria Friendly Society Limited.

'Amount of your cover' and **'amount of cover'** mean the amount you are insured for (shown on your Policy Schedule). This includes any inflation-linked increases. If you have applied for a decreasing amount of cover, then your amount of cover goes down each year. This is explained in more detail in Section A2(c).

'End date' means the date when your **policy** ends. This date is shown in your Policy Schedule.

'Inflation' means the rising cost of goods and services such as your weekly shopping, gas and electricity. We will measure this using the Retail Prices Index, unless this stops being published, in which case we would use another similar published index.

'Plan' means your LV= Flexible Protection Plan, your Plan Schedule, and any policies (including this **policy**) which are included in it.

'Plan anniversary' means each 12-month anniversary from the date your plan originally started. This will be the same as the 12-month anniversary of your **policy** unless you have added this **policy** to an existing **plan**. You can check this on your Plan Schedule.

'Policy' means these conditions, your Policy Schedule, any Special Provisions listed in your Policy Schedule and any documents we send you to confirm changes to your policy or to the **amount of your cover**. We will apply a Special Provision when we are not able to offer you a **policy** based on the terms detailed in these conditions.

'Premium' and **'premiums'** mean the monthly amount you pay for the **amount of your cover**.

'Start date' means the date when your **policy** started. This date is shown in your Policy Schedule.

'Terminal illness' means an incurable illness where, in the opinion of an attending consultant and our Chief Medical Officer, you would not be expected to live for more than 12 months.

Why choose LV= Life Protection?

Life Protection is designed to provide one-off cash payment if you die, or are diagnosed with a **terminal illness** before the **end date** of your **policy**. The cash could be used to pay off a mortgage or provide a lump sum to ease the financial worries for your family.

When you apply for your **policy**, you can choose whether you want the **amount of your cover** to stay the same all the time, go up each year or decrease to cover a repayment mortgage. You will find this on your Policy Schedule.

You can choose:

Level cover

This means the **amount of cover** and the **premium** you pay is fixed when your **policy** starts, and doesn't change.

Inflation-linked cover

This means that the **amount of cover** and the **premium** you pay will both go up each year in line with **inflation**. This may have been shown on your personal quote as increasing amount of cover, or index-linked amount of cover.

Decreasing cover

This type of cover is specifically designed to cover the reducing amount that you owe on a capital and interest repayment mortgage. The **amount of cover** will go down each year, but the **premium** you pay is fixed when your **policy** starts and doesn't change.

These are explained in more detail in section A2

Section A – Your Your Life Protection Policy

This section tells you about:

- What you're covered for
- The types of cover available
- When we will pay the **amount of cover**
- How much we will pay
- Who the money will go to

A1 – What you're covered for

This **policy** will pay out under the section 'What's covered' below as long as you have paid the **premiums** up to the date of your death, or the date you are diagnosed with a **terminal illness**.



What's covered

■ Death

We will pay the **amount of your cover** if you die between the **start date** and the **end date** of your **policy**. Once we have paid a death claim on this policy, it will automatically end.

■ Terminal illness up to 12 months before the end of the policy

We will pay the **amount of your cover** if you are diagnosed with a **terminal illness** between the **start date** and 12 months or more before the end date of your **policy**. A **terminal illness** is an incurable illness where life expectancy is less than 12 months. Once we have paid a terminal illness claim on this **policy**, it will automatically end.

■ All causes of death

We will pay out whatever the cause of death.

■ Travelling abroad

You're covered if you die anywhere in the world.

If you are diagnosed with a **terminal illness**, we will pay your claim as long as the diagnosis has been confirmed by a doctor who practices in one of the following countries:

Australia, Austria, Belgium, Bulgaria, Canada, Channel Islands, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK or USA.



What's not covered

- **Terminal illness in the last 12 months of your policy**

If you are diagnosed with a **terminal illness** less than 12 months before the **end date** of your **policy**, we will not pay a claim for **terminal illness**.

- **Fraud and Deliberate non-disclosure**

Please understand that whilst we know that the vast majority of our customers are honest, we do have to protect ourselves (and our customers) against the effect of fraud.

For this reason we will cancel the **policy** and not pay a claim if we find someone has deliberately withheld information from us or has intentionally provided us with false information or lied to us, when they applied, when they claim, or when they apply to re-start their **premiums** (see Section C3). More detailed information on when we can cancel the **policy** can be found in Section C6.

A2 What are the types of cover available?

There are three different types of cover available. You will find which type of cover you have on your Policy Schedule.



You only need to read the section that applies to the type of cover you have.

A2 (a) Level amount of cover

This means that the **amount of your cover** does not change between the **start date** and the **end date** of your **policy**. It won't keep up with **inflation** and you will be able to buy less with it in the future.

Also the **premium** you pay each month will not change.

A2 (b) Inflation-linked amount of cover

This means that the **amount of your cover** increases each year in line with **inflation**. We may also refer to this as index-linked or increasing cover on your personal quote. If you're unsure whether this applies to you, you will find whether or not this is included, on your Policy Schedule.

What inflation-linked means

We will increase the **amount of your cover** on each **plan anniversary**.

Where we apply this increase, the **amount of your cover** and **premium** will both go up in line with **inflation**. This increase will be based on the 12 month period ending three months before your **plan anniversary**.

If you have added this **policy** to an existing **plan** and your **plan anniversary** is less than 3 months after the **start date** of this **policy**, the first increase to the **amount of your cover** will be made on the next **plan anniversary**.

We will tell you what we will increase the **amount of your cover** to and your new **premium** before we increase them.

You can ask us not to increase the **amount of your cover**. If you don't want us to increase the **amount of your cover**, you must let us know before the plan anniversary when the increase is due. We then won't make any further increases to the **amount of your cover** for the rest of the term of your **policy**. This means your cover will change to a level amount of cover (as explained in A2 (a) above) for the rest of the term of your **policy**.

Please note if you ask us not to increase the **amount of your cover**, but later on decide that you want us to start increasing it again, you will need to re-apply for inflation-linked cover. We can't guarantee that we will be able to offer you inflation-linked cover again, as it will depend on your health, occupation and leisure activities, and whether we are offering the same type of insurance at that time.

A2 (c) Decreasing amount of cover

You would generally take out this type of cover to provide the money to pay off a capital and interest repayment mortgage in the event of your death. The **amount of your cover** goes down each year as explained below, but the **premium** remains the same.



Example

In this example we have used approximate figures to try and make it easier to follow. They do not reflect the precise amounts that would be outstanding and payable in this case.

Richard & Linda took out a capital and interest repayment mortgage for £100,000 over a term of 25 years. Their monthly repayments are £780 a month, and the interest on the amount they borrowed is calculated at the end of each year of their mortgage. When they took out their mortgage they chose to protect it with a Life Protection policy, with a decreasing amount of cover. The amount of cover is £100,000 for a term of 25 years, which is the same as their mortgage. They are both insured on the policy, and they are both policy owners.

10 years after taking out their mortgage and their policy, Richard dies, and Linda makes a claim.

The amount remaining on their mortgage at that time is £80,000. They have paid their mortgage each and every month, on time, and there are no arrears outstanding. They have not increased the amount borrowed on their mortgage, and have not made any changes to their policy.

First we calculate the amount that would be outstanding on the mortgage if the interest rate they had been paying was fixed at 12%. This is to work out the maximum amount we would pay out. In this example this is £87,000.

Then we calculate how much would have been outstanding on the same mortgage if they had been paying an interest rate fixed at 7.5%. This is to work out the minimum amount we would pay out. In this example this is £79,000.

Therefore as the amount outstanding on their mortgage is less than £87,000 (the maximum we would pay out) and more than £79,000 (the minimum we would pay out), we would pay out the amount outstanding on their mortgage when Richard died which was £80,000.

If Richard & Linda had made any changes to their mortgage since it started, without making any corresponding changes to their policy then we would have paid out at least £79,000 as this was the minimum payout.



We will pay out the amount of your outstanding mortgage on the date of your death or diagnosis with a **terminal illness** and any interest that has built up since that date provided that you still have a mortgage that,

was taken out no later than three months after the **start date** of your **policy** (you will find this on your Policy Schedule),

and the mortgage is a capital and interest repayment mortgage which is on track to be fully repaid at the end of the term of the mortgage,

and the term of the mortgage was the same as the term of your **policy**,

and the outstanding mortgage is not more than it would have been had you borrowed the same amount on the **start date** of your **policy** with the same term, and interest rates had been 12% compounded annually.

For the purposes of this section, if you have changed the **amount of your cover** since the **start date**, we treat the **start date** of your **policy** as being the date that you made the changes to the **amount of your cover**. If you have changed the term of your **policy**, this means the **end date** of your **policy** will have changed, so for the purposes of this section, we will use this new **end date**. More details about how you can change the **amount of your cover**, or the term of your **policy** can be found in Section B.

There are some exceptions

We won't pay any mortgage repayment arrears

If, during the term of the mortgage, you have reduced or stopped your repayments for any period (other than as a result of an interest rate reduction), we may reduce the amount we pay out. We will pay the amount that you would have owed if the repayments had not been changed, or had been paid in full and on time.

If the amount of your mortgage was more than the **amount of your cover** at the **start date** of your **policy** we will reduce the amount we will pay out proportionately.



Example

Assume you had a £100,000 mortgage and you insured for £90,000 at the start of the policy. Your cover is 10% less than your mortgage. On your death the outstanding mortgage was £80,000. We would pay out £72,000 which is 10% less than the outstanding mortgage.

We must have written confirmation of the mortgage details and the amount outstanding, from your lender, before we pay a claim for decreasing cover.

We realise that it is quite possible that you will have changed your mortgage or even paid all of it off, without having changed or stopped your policy. So, as a minimum we will payout the amount that would have been outstanding if you had taken out a capital and interest mortgage, which is repaid by equal monthly payments:

for the same amount as the **amount of your cover**,

and

that started on the same date as the **start date**,

and

that ends on the same date as the **end date**,

and

the interest rate on that mortgage had been 7.5% each year compounded annually.

For the purposes of this section, if you have changed the **amount of your cover**, since the **start date**, we treat the **start date** of your **policy** as being the date that you made the changes to the **amount of your cover**. If you have changed the term of your **policy**, this means the **end date** of your policy will have changed, so for the purposes of this section, we will use this new **end date**. More details about how you can change the **amount of your cover**, or the term of your **policy** can be found in Section B.

A3 - How to make a claim if the person insured has died

We expect you will leave instructions about who you want to receive the cash payment (for example, in your will).

The person making the claim will usually be the person you name in your will to deal with your affairs when you die. This person is called your 'executor'. Of course, in some circumstances, the person making the claim could be your husband or wife, or another friend or relative instead.

The person making the claim should tell us about your death as soon as they can. They can tell us in writing, by phone or fax. For details of how best to contact us, visit our website at www.LV.com.

When we're informed of your death, we will ask the person making the claim to send us the original death certificate (not a photocopy). Whilst we are awaiting this, we will check to see if we need any further information from the person making the claim. If we need any further information, we will then write to the person making the claim to explain what we need and why we need it. Examples of further information we may need are:

Proof of your age, for example your birth certificate if this was not provided when you applied for the **policy**

and evidence of the right of the person to make the claim (for example, evidence that you have named them in your will as the executor of your estate).

and if you have put your **policy** in trust, we'll need to see a copy of the trust deed.

We appreciate that this will be a difficult time, and we'll only ask for the information we need to pay the claim as quickly as possible.

A4 – How to make a claim if you are diagnosed with a terminal illness

When you tell us that you have been diagnosed with a **terminal illness**, we will ask you to complete a claim form. This allows us to collect the core information we need about your illness.

We want to make sure that your claim is dealt with quickly, and to help us with this it is important that you complete and return the form to us within 14 days. If you need help completing the form, please let us know.

We will also need a report from the doctor who has diagnosed you as having a **terminal illness**.

We don't know exactly what evidence we will need until you make a claim, as all claims are looked at individually. We appreciate this is a difficult time, so we won't ask for anything unreasonable or unnecessary, and we will explain why we need anything we ask for.

We may need you to be examined by a doctor of our choice. We may also ask for other evidence to consider your claim or to confirm that you are suffering from a **terminal illness**. For example a report from the doctor who made the diagnosis and reports on any tests carried out.

We will pay for the cost of all medical reports and other evidence we ask for.

You may not be covered if any of the information we ask for is not provided, unless there is a good reason for this. This could mean that we would refuse to pay your claim.

Please understand that whilst the vast majority of our customers are honest, we do have to protect ourselves (and our customers) against the effect of fraudulent claims. Therefore if you are asked for additional information, please do not take this as a reflection of our opinion of you.

A5 – Who we'll pay the claim to

We will pay the claim to the legal owner of your **policy**. This will usually be one of the following:

you, or if you are not the policy owner, the person named as the policy owner in your Policy Schedule.

or

if you have died, and you are also the policy owner, we will pay the claim to the person you named in your will to look after your affairs if you die. This person is called your executor.

or

if you haven't made a will, we will pay the claim to the person appointed by the courts to look after your affairs. This person is called your administrator.

or

if you have arranged for your **policy** to be put in trust, we will pay the claim to the trustees.

or

if you have assigned your **policy** to someone else (this is where you have legally signed over the ownership of your **policy** to someone else), then we will pay the claim to them.

Once a claim has been paid, your **policy** will end, and we will not have any further liability under this policy.

We normally pay claims by cheque.

A6 - What if you're insuring someone else?

If you are insuring someone else, you will be the policy owner, and they will be the person insured. We will pay the claim to you (or the legal owner as detailed in Section A5 above) if the person insured dies or is diagnosed with a **terminal illness**, before the **end date** of the **policy**.

If you are making a claim for terminal illness, we will need doctor's reports from the doctor of the person you are insuring.

A7 – What if there is more than one person insured on the policy?

If there is more than one person insured on the **policy**, we will pay a claim if either of you die, or are diagnosed with a **terminal illness**, before the **end date** of your **policy**. Once we have paid a claim, the **policy** will automatically end. If you are also both policy owners, and one of you dies, we will normally pay the claim to the surviving policy owner.

Section B – Options to change your policy



This section tells you about how you can change the **amount of your cover** or the term of your **policy**.

If you have chosen for the **amount of your cover** to increase in line with **inflation** this is explained in section A2 (b).

However you can also choose to change the **amount of your cover** or the term of your **policy** between the **start date** and the **end date**, for example if your circumstances change.

If you want to do this, please let us know, and we will supply you with a special application form to complete. We'll let you know what information we need at the time, and we'll be able to help you complete the application form.

It is very important that you don't cancel your existing **policy**. We will confirm the changes you've requested to you, and if you wish to proceed with them, we'll tell you if your existing **policy** needs to be cancelled. If it does need to be cancelled, we'll do this automatically for you.

B1 – Guaranteed Increase Options

You can increase the **amount of your cover** and in some cases replace your **policy** with a new policy without completing a full application, if certain events happen. We call these Guaranteed Increase Options, because we guarantee that you can change your **policy**, within certain limits, as long as you are eligible.

Occasionally, due to your medical history or your personal circumstances, you may not be able to take advantage of these options. If this applies to you, we will tell you before your **policy** starts. This will be detailed on your Policy Schedule under the heading of Special Provisions.

The event must happen to the person insured. This means that if you're insuring someone else then it's their circumstances we'll consider, not yours.

If you want to change your **policy** using one of the Guaranteed Increase Options, you won't have to provide any additional medical information at that time. Naturally, this means that we have to apply some limits to the amount you can change your cover by. We've explained this in more detail below.

The events which are covered by our Guaranteed Increase Options are:

Marriage or civil partnership

You can use this option if you marry or enter a civil partnership. You can increase the **amount of cover** by up to 50% of the **amount of your cover**. This will be the **amount of cover** shown on your Policy Schedule at the time you wish to use this option.



Example

Paul has a Life Protection policy for £100,000. He and his partner Kerry decide to marry. Paul wants to increase his cover to make sure his new wife is protected financially, should he die. He can use this option to increase the amount of cover.

The maximum amount that Paul can increase his cover by is £50,000, which means he could increase the amount of cover to a maximum of £150,000.

$$£100,000 \times 50\% = £50,000$$

$$£100,000 + £50,000 = £150,000$$

Paul is able to increase his cover using this Guaranteed Increase Option without having to complete another full application, or providing any additional medical information.



Childbirth or legal adoption of a child

You can use this option if you have a child, or you legally adopt a child. You can increase the **amount of cover** by up to 50% of the **amount of your cover**. This will be the **amount of cover shown** on your Policy Schedule at the time you wish to use this option.

Divorce or dissolution of civil partnership

You can use this option if you divorce or your civil partnership is dissolved. You can increase the **amount of cover** by up to 50% of the **amount of your cover**. This will be the amount of cover shown on your Policy Schedule, at the time you wish to use this option.

Mortgage increase

You can use this option if you take out a new mortgage or an additional loan under an existing mortgage on your main residence to make home improvements.

You can increase the **amount of cover** by the lower of:

the increase in your mortgage amount,

or

50% of the **amount of your cover** shown on your Policy Schedule at the time you wish to use this option.

Mortgage extension

You can use this option if you extend the repayment term of your mortgage or take out a new mortgage, so that the repayment date is more than one year after the **end date** of your **policy**.

You can extend the term of your **policy** by replacing it with a new policy as long as at the time:

The **amount of cover** for the new policy is the same as or less than the **amount of cover** on your current **policy**,

and

the **amount of cover** for the new policy is the same as or less than the amount outstanding under your mortgage,

and

the **end date** of the new policy is not later than the repayment date of the mortgage,

and

the new policy ends before you (or both of you, if there is more than one person insured) reach the age of 70.

Splitting a joint life policy on separation

This option only applies if there are two people insured under the **policy**, and you have taken it out for the purpose of protecting a mortgage.

If you get divorced or have your civil partnership dissolved, or legally separate you can each replace your current **policy** with a new policy.



Example

Daniel and Jane are married. They originally took out a policy for £150,000 a few years ago, and increased their cover to £180,000 using one of the Guaranteed Increase Options. They're both insured under the policy.

Daniel and Jane decide to get a divorce, but they each want to keep as much life cover as they can. They can use this option to split their existing plan into two separate plans. Each plan would include a Life Protection policy with cover of £180,000 (the most cover allowed). They'd each own one policy, and be the insured person on that policy.



This will only be possible if:

The original mortgage has been rearranged to be in the name of one of you only
or

If either of you has taken out a new mortgage.

The **amount of cover** cannot be more than was shown on your Policy Schedule for your original **policy**, at the time you wish to use this option. If you choose to use this option, your current **policy** will be cancelled and we will issue a new policy for each of you in its place.

The **premium** you pay for the new policy will depend on your age, whether you smoke, and the **premium** rates available at the time. If you had to pay any extra premiums on your **original** policy, because of your health, occupation or leisure activities, then this extra **premium** may also be applied to your new policy.

General limits for Guaranteed Increase Options

There are some limits to how much you can change the **amount of cover** by. These limits depend on which option you use. The total of all the Guaranteed Increase Options you use can't be more than the lower of £150,000 or 50% of the **amount of cover** shown on your Policy Schedule, at the time you wish to use the option.

The table below explains these limits in more detail. It also shows the maximum age at which you can make use of these options. If you're insuring two people, it's the older of them that the maximum age limit applies to.

In all cases you can only use these options within 3 months of the event occurring.

Event	Increase limit	Maximum increase	Maximum age
Marriage/ Civil Partnership	50% of the amount of your cover at the time you wish to use the option.	£150,000	49
Childbirth/ Legal adoption of a child	50% of the amount of your cover at the time you wish to use the option	£150,000	49
Divorce/ Dissolution of Civil Partnership	50% of the amount of your cover at the time you wish to use the option	£150,000	49
Mortgage Increase	The lower of: the increase in mortgage amount, or 50% of the amount of your cover at the time you wish to use the option	£150,000	49
Mortgage extension	New amount of cover cannot be more than the lower of: the amount of your cover on your original policy at the time you wish to use the option, or the amount outstanding under your mortgage at the time.	Not applicable	49
Splitting a joint life policy on separation	The amount of cover is limited to the amount of cover on your original policy at the time you wish to use the option.	Not applicable	No age limit

If you change the **amount of your cover** using one of these options, the **premium** you need to pay will also change to reflect this. The **premium** will be based on your age, sex and smoker status at the time of the change. If you had to pay any extra **premiums** on your original **policy**, because of your health or leisure activities, then this extra **premium** may also be applied to the increased **amount of cover**.

If you want to use one of the Guaranteed Increase Options, we'll ask you for evidence of the change of your circumstances, such as:

Your original marriage certificate or civil partnership registration certificate,

or

the original birth certificate or adoption certificate,

or

a copy of your mortgage offer,

or

your original decree absolute or dissolution certificate.

B2 Other ways to change the amount of your cover

You can change the **amount of your cover** or the term of your **policy** at any time. If you want to do this (other than using the Guaranteed Increase Options, or inflation-linking, which is explained in Section A2 (b)) we'll work out the new **premium** depending on your age, health and medical history, leisure activities, whether you smoke and the **premium** rates available at the time.

We'll confirm the new **amount of cover** and **premium** before we make the changes. Unfortunately, we can't guarantee that we'll be able to offer you an increase in the future, as it will depend on your age, health and medical history, leisure activities and whether we are offering the same type of insurance at that time.

Section C – Other conditions



This section tells you about other things you need to know, such as how to pay your **premiums**, and how to cancel your **policy**.

C1 – Paying your premiums

You are responsible for paying **premiums** on the date shown in your Policy Schedule (these are known as **premium** due dates). You must pay your premiums by Direct Debit through a bank or building society.

Your **premiums** are guaranteed not to increase unless you have chosen inflation-linked cover. More details on how your **premiums** will change if you have chosen inflation-linked cover are explained in section A2 (b)

C2 – Stopping your premiums

We give you 60 days from the due date for you to pay a **premium**. If we haven't received a **premium** from you, we will send you a reminder to let you know.

If you fail to pay any **premium** within this 60 day period, then your **policy** stops immediately, and we will cancel it. We will not pay anything to you if this happens. If we cancel your **policy**, we'll let you know.

C3 – Re-starting your premiums

If your **policy** has stopped because you didn't pay a **premium**, you can ask us to start it again. If you are in good health you can do this within six months of the first unpaid **premium**. So that we can restart your **policy**, we will need you to pay all of the **premiums** that you haven't paid. You will also need to sign a declaration of good health.

Unfortunately, it is possible that we may not be able to restart your **policy**, for example if you are now in poor health. In the event that this happens, we will explain our decision to you and the reasons for it. Please note as the **policy** has actually ended we are not obliged to restart it for you.

C4 – Proof of your age and name

The **premium** you pay for the **amount of your cover** is based on your date of birth as shown in your Policy Schedule.

We will need evidence of your age before we will pay a claim on your **policy**. We will accept your original birth certificate or passport as evidence, but not photocopies. If you have died, we will ask for this information from the person making the claim, as well as asking for an original death certificate.

We recognise that these are valuable documents that other people may need at the same time. We will look after the documents carefully, and return them to you quickly.

It is really important that you check your Policy Schedule has the correct date of birth on it, as it affects the amount we can pay out for a claim. If your actual date of birth differs from that shown on your Policy Schedule, we will change the **amount of your cover** to the amount that would have been available, based on your actual age and the **premiums** you have paid.

Of course, if when a claim is made your name is different from your name on your Policy Schedule and birth certificate we will also need evidence of this change (for example a marriage certificate). We may need to ask for additional evidence, but we won't ask for anything unreasonable. We will tell you (or the person making the claim) what evidence we need, and why we need it.

C5 – When you can cancel your policy

You can cancel your **policy** at any time by contacting us, although if you do you will lose all your cover under the **policy** and you won't get anything back.

C6 – When we can cancel your policy

Once your **policy** starts we won't cancel it, unless you have not paid all of the **premiums** that are due. We have explained this in more detail in section C2.

There is just one exception

Please understand that whilst the vast majority of our customers are honest, we do have to protect ourselves (and customers) against the effect of fraudulent claims.

We will cancel your **policy** if either you or anyone you are insuring act fraudulently, deliberately provide untrue, inaccurate or misleading information when you apply for the **policy**, when making a claim, if you apply to change your **policy**, or if you apply to re-start your **premiums** (this is explained in Section C3).

This means we will cancel your **policy** if we determine that you would have known, or ought to have reasonably known, the true answer to a question we ask you, but have deliberately provided a false answer.

We may also cancel your policy, or may not pay the **amount of your cover** in full, if had you answered all of the questions we asked you honestly and in full, it would have led us to a different decision about the **amount of your cover**. For example:

A higher premium would have applied for the amount of your **cover**,

or

the **amount of your cover** would have been lower for the same **premium**,

or

the term of your **policy** would have been restricted,

or

your application would have been deferred, for example, pending the outcome of a medical investigation,

or

your application would have been declined.

If you apply for your **policy** on-line, we will send you a summary of the questions we ask and the answers you give. We will also do this, if, when you apply, we telephone you to ask you some further questions about your application. When you receive this summary it's very important that you check the answers you gave, as we rely on this information to set up your **policy**.

Once you have checked the report, you need to sign it and return it to us within 60 days of the **start date** of your **policy**. If you don't we may cancel your **policy**.

If we cancel your **policy** you won't be entitled to any refund of **premiums** or payment from it.

C7 – When your policy ends

On the **end date** shown in your Policy Schedule, your **policy** will stop and no further **premiums** will be due. You won't receive anything back when it ends.

Also once we have paid a claim on your **policy**, it automatically ends, and we are not liable for any further claims.

C8 – Arranging for the amount of cover to be paid to a specific person

You might want to arrange for the **amount of cover** to be paid to another person, or company when you die, such as your children, or your mortgage lender.

You can do this by transferring ('assigning') your **policy** to another person (or people) or a company, or by placing it in trust. But remember, you will still be the person insured.

If you do this, you need to send us the relevant documents so that we can update our records. If you don't, we may not pay the right person when a claim is made.

You are responsible for making sure that the **policy** has been assigned or placed in trust in a way which is valid and effective. You may want to talk to a solicitor before doing this.

C9 – The law that applies to your policy

The law and jurisdiction of England and Wales will apply to this **policy**. All information we provide will be in English.



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