



John Lewis Insurance

John Lewis Life Cover

provided by Friends Life

Key facts

John Lewis Life Cover is provided by Friends Life and 'we' in this document means Friends Life.

The Financial Services Authority is the independent financial services regulator. It requires us, Friends Life, to give you important information to help you decide whether John Lewis Life Cover is right for you. You should read this document carefully so that you understand what you are buying, and keep it safe for future reference.

Helping you decide

- This document gives you a summary of information to help you decide if you want to go ahead with John Lewis Life Cover.
- You should also read and keep safe your personal illustration which shows what the cover may cost.
- We've provided factual information only and no form of financial advice has been given.

Its aims

- To pay a cash sum if you die or are diagnosed with a terminal illness during the cover term. If we pay the cash sum, the plan will end.
- To allow you to alter the cover level as your protection needs change.

Your commitment

- To answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- To tell us if there is a change to your health, family history, occupation, occupational duties, working or travelling abroad, country of residence, or you take up any hazardous pastime. Your commitment to tell us continues until the date the cover you're applying for starts.

If these commitments aren't met we may not pay a claim.

- To check that information in the confirmation schedule we send you is accurate and complete and then to fill in and return the reply slip to us. If the confirmation schedule is not accurate and complete, or if we don't receive your reply slip within 30 days of sending it to you, you have no cover. For plans set up on two lives, we send two confirmation schedules and reply slips. If either confirmation schedule is not accurate and complete, or if we don't receive both reply slips within 30 days, you have no cover.
- To pay monthly premiums throughout the cover term.
- To tell us within one month of incapacity for a waiver of premium claim.
- To allow us access to your medical records to consider a claim.

Risks

- If the confirmation schedule we send you is not accurate and complete, or if we don't receive your reply slip within 30 days of sending it to you, you have no cover.
- For plans set up on two lives, if either confirmation schedule is not accurate and complete, or if we don't receive both reply slips within 30 days, you have no cover.
- If you stop your premiums the plan will stop and you will get nothing back.
- We may not pay a claim in some cases. **Please see 'What will stop the plan paying out?' on page 4.**
- Inflation will reduce the spending power of any money you get back in the future.
- If you don't review your cover in the future you may not have enough to meet your needs when a claim is made. You should make sure you review your cover regularly.

Questions and answers

What is John Lewis Life Cover?

- It's a plan that pays a cash sum if you die or are diagnosed with a terminal illness during the cover term. If we pay the cash sum, the plan will end.
- You choose how much cover you need, whether you want level cover or decreasing cover and how long you want it to last.
- Level cover can be for any number of years from 5 to 40, as long as you're aged under 85 at the end. The cash sum stays the same throughout the cover term.
- Decreasing cover can be for any number of years from 10 to 40, as long as you're aged under 85 at the end. The cover term is normally the same as the remaining term of your mortgage. The cash sum reduces over the cover term, normally in line with the outstanding amount of your mortgage.
- You can set it up on your life so we pay the cash sum if you die during the cover term, or are diagnosed with a terminal illness at least 18 months before the end of the cover term. Or you can set it up on two lives so we pay the cash sum on the first death during the cover term or first diagnosis at least 18 months before the end of the cover term.
- You must be aged 18 or over and permanently resident in the UK to take out the plan.
- The plan will never have a cash-in value.

How flexible is it?

The plan is flexible enough to meet your changing needs and allows you:

- to increase or reduce the cover level
- to increase or reduce the cover term.
- Increases may be subject to your health, occupation and pastimes at the time. Any changes are also subject to the terms and conditions at that time.
- If you increase or reduce your cover level or cover term your premiums are likely to change.

Mortgage increase and extension option

- If you're under age 50 and in good health we'll include this option.
- It allows you, subject to certain limits, to take out extra cover without further evidence of health, occupation or pastimes, if you increase your mortgage, either to move house or pay for home improvements.
- Or you can extend the cover term, subject to certain limits, without further evidence of health, occupation or pastimes to cover the new term of your mortgage.
- You can exercise this option during the cover term up to your 55th birthday.
- If you increase your cover or extend the term your premiums will increase.

Special events option

- If you're under age 50 and in good health, we'll include this option in level cover versions but not decreasing cover versions.
- It allows you, subject to certain limits, to take out extra cover, without further evidence of health, occupation or pastimes, on your marriage, registration of a civil partnership, on the birth of your child or your legal adoption of a child under 16.
- You can exercise this option during the cover term up to your 55th birthday.
- If you increase your cover your premiums will increase.

When does the plan pay out?

- If you die during the cover term, the plan will end and we'll pay the cash sum.
- We'll pay the cash sum earlier if you're diagnosed as having a terminal illness expected to cause death within 12 months of diagnosis. The plan will then end.
- The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term.

What other benefits can I choose?

Waiver of premium benefit

- If you're aged under 55, in good health and not in a high risk occupation, you can include waiver of premium benefit from the start for an extra charge.
- We'll then keep your premiums going for you if illness or injury, other than a deliberately self-inflicted injury, stops you from working for more than six months. If you're not in full-time employment, we'll look at your ability to do certain basic tasks instead. We'll carry on your premiums for you until you recover, if necessary to the end of the cover term. For cover terms beyond age 65, we'll only keep premiums going beyond this age if you can't do certain very basic tasks. **Please see section 6 of the policy conditions for more details.**
- For plans set up on two lives you can choose to include this benefit on either or both lives.

What will stop the plan paying out?

- We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- We may not pay a claim if you do not tell us of a change to your:
 - health or family history
 - occupation, occupational duties or working abroad
 - travelling abroad or country of residence, or
 - taking part in any hazardous pastimebefore the date on which the cover you are applying for starts.
- We won't pay a claim unless you tell us within one month of incapacity for a waiver of premium claim.
- We won't pay a claim if the cause of claim is excluded by applying special terms to your plan when we accept your application. We will show any special terms in the schedule we issue with your plan documents.

- We won't pay a waiver of premium claim if it is due in any way to HIV/AIDS or war. **Please see section 6.4 of the policy conditions for more details. 'HIV' is the common abbreviation for 'Human Immunodeficiency Virus' and 'AIDS' is the common abbreviation for 'Acquired Immune Deficiency Syndrome'.**

What will my premiums be?

- Your personal illustration will show the premiums you need to pay for your chosen amount of cover.
- Your premiums will depend on:
 - how much cover you need
 - how long you want it to last
 - your age, sex and whether you smoke or use nicotine products
 - any extra benefits you choose.
- You pay monthly by direct debit.

What are the charges?

- We allow for all charges, including the cost of providing the cover, and all expenses, within the premiums you pay.

What if I stop paying?

- If you miss a premium we'll keep your plan going for 30 days. If you don't pay it within this time we'll stop your plan.
- You won't get back any money.

What about tax?

- Under current tax rules, you're not liable to income tax or capital gains tax on your plan unless you sell it to someone else.
- If you die, the amount we pay out will form part of your estate for inheritance tax purposes. Once you've started your plan, you may wish to seek professional advice about placing it under trust to help in inheritance tax planning.
- Tax rules may change.


Can I change my mind?

- You have a right to change your mind. If you decide you don't want the plan, let us know in writing within 30 days and we'll give you your money back.
- The easiest way to cancel is to complete the cancellation form we send you and return it to us. Or you can write to us at John Lewis Life Cover, PO Box 1550, Salisbury, SP1 2TW but please remember to include your full name and address and state that you wish to cancel your John Lewis Life Cover.
- If you don't cancel within 30 days, your plan will continue as set out in these key facts and the terms and conditions.

Other information


How to contact us

- If you have any questions, you can:

 Call us on **0800 916 6840** at the following times: Lines are open weekdays from 8.30am to 6.00pm.

We may record and monitor calls. Calls may be charged and these charges will vary, please speak to your network provider.

 e-mail us at enquiries@johnlewislifecover.com

 Write to us at **John Lewis Life Cover, PO Box 1550, Salisbury SP1 2TW.**

- To make changes to your cover, please write to us at the above address.

How to make a claim

- To make a claim, please call **0845 610 0315** and ask to speak to our Claims Department. Or write to: **The Claims Department, John Lewis Life Cover, PO Box 1550, Salisbury SP1 2TW.** We'll send a claim form for completion and return. This will detail our requirements. For a life cover claim we'll always need the death certificate.

How to complain

- Please contact our **Customer Relations Manager** using details in the 'How to contact us' section on this page.
- To see our procedures for dealing with complaints, please ask for our 'We Listen' leaflet.
- If you are not satisfied with our response you can contact:

**Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London E14 9SR**

Telephone 0800 023 4567 or 0300 123 9123

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

Website: www.financial-ombudsman.org.uk

- Making a complaint won't affect your legal rights.

Terms and conditions

- These key facts set out the main points about John Lewis Life Cover. They don't include all the definitions, exclusions, terms and conditions.
- We recommend you read the plan terms and conditions available online. These terms and conditions will apply if you go ahead. When we set up your plan, we'll send you a copy of the plan terms and conditions and a schedule that sets out information about the plan individual to you.
- We have the right to change some of the terms and conditions. We'll write and explain if this happens.

Law

- The law of England and Wales will apply unless your plan documents show otherwise.

Language

- Our plan documents and terms and conditions are in English and all our other communications with you will be in English.

Compensation

- We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of plan, the scheme covers 90% of the claim. Please note that FSCS's first responsibility is to seek continuity of cover rather than to pay compensation. For further information see www.fscs.org.uk or telephone 020 7892 7300.

About Friends Life

- John Lewis Life Cover is provided by Friends Life Limited, which is entered on the FSA Register, number 196142.

John Lewis Life Cover is provided by Friends Life Limited which is authorised and regulated by the Financial Services Authority.

John Lewis Insurance is a trading name of John Lewis plc which is an appointed representative of Friends Life Limited.

Registered Office: Pixham End, Dorking, Surrey, RH4 1QA. Incorporated company limited by shares and registered in England and Wales number 4096141.

GB1/A 12.11

