

The **co-operative** insurance  
good with money

Product guide to your

# Level Term Assurance

Reminder of important facts



## What is a Level Term Assurance?

A Level Term Assurance will pay a lump sum benefit if the life assured dies before the end of the policy term.

The benefit is fixed at the start of the policy and remains the same throughout the term. So it is suitable for protecting an interest-only mortgage or to provide a fixed sum to help support your family.

Your policy may cover you, your partner or both of you, depending on what was specified when the policy was taken out. Cover for you and your partner is known as 'Joint life'. Please check your policy schedule to see who is covered.

For joint life policies we will only pay out one lump sum benefit should either person die within the policy term. Protection will then cease and so the second life will no longer be covered.

## Personal details you provided

The medical and personal information you and/or the life assured gave us when you applied for your policy forms the basis of your cover. If any of this information is incorrect or missing then your policy may be invalidated, or your benefits reduced.

If you believe this may be the case then you should contact our underwriting team immediately on 0161 274 8139.

## Making a claim

Please contact us if you wish to make a claim under this policy. In the event of a claim we will require a copy of the death certificate.

## When your cover ends

Cover under the policy ceases once the end of the agreed term has been reached OR premiums stop being paid OR when a claim is paid, whichever happens first.

When your policy reaches the end of its term then there will be no benefits payable to you.

As you approach the end of your policy term, or if you decide to cancel your contract before the end of the term, you should consider whether you have sufficient life cover to meet your needs. You can contact our Customer Contact Centre to make an appointment with a Co-operative Financial Adviser if you wish to review your financial needs.

## Your policy has no cash-in value

There is no cash-in value on this policy and if you stop paying premiums then your cover will cease.

## Additional information

This guide is intended to be a concise reminder of the main features of the product which you have purchased. We supplied a contract for the product to you when you made your purchase and you should refer to this and any contract endorsement which we may have sent you for full information. In the event of conflict between this guide and any contract, the contract will prevail.

**If you need more information,  
contact our Customer Contact Centre**

**08457 46 46 46**

Monday to Friday 8am to 8pm and Saturday 8am to 5pm.



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*Up the wall – more than 40% of the heat in your home is lost through the walls and roof. Cavity wall insulation could reduce emissions and cut fuel bills by £70-£100 a year.*

**Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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