



LEVEL TERM ASSURANCE

Reminder of important facts



What is a Level Term Assurance policy?

It is an insurance policy that will pay out a lump sum if the life assured dies during the term of the policy. The lump sum is fixed at the start of the policy and remains the same throughout the term.

Level Term Assurance can be used if you need a specified amount of cover for a certain length of time, e.g. to cover an interest-only mortgage, or to provide a lump sum for your family.

Who is covered?

Your policy may cover you, your partner or both of you, depending on the cover selected when the policy was taken out. Cover for you and your partner is known as 'joint life'. Please refer to your policy document to see who is covered.

For joint life policies, we will only pay out one lump sum if either person dies during the policy term. Cover 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 call our Customer Contact Centre immediately on **0345 605 7777**.

How do I make 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 does the policy end?

Cover under the policy will cease once one of the following happens:

- the end of the agreed term is reached
- premiums stop being paid
- a claim is paid.

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

As you approach the end of your policy term, or if you decide to cancel your policy before the end of the term, you should consider whether you have sufficient life cover to meet your needs.

Can I cash in my policy?

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

Before your policy finishes

At the end of the agreed term the life assurance cover provided by this policy will cease and this may leave you without vital cover. Royal London can't advise you what to do, but we can answer any queries you might have about your policy.

Additional information

This guide is a short reminder of the main features of your Level Term Assurance policy. You should refer to the policy document we sent to you when you took out your policy, together with any contract endorsements, for more detailed information. In the event of conflict between this guide and the policy document, the policy document will prevail.

If you need more information contact our Customer Contact Centre

0345 605 7777

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

or visit royallondongroup.co.uk/RLCIS

If you would like a copy of this leaflet in large print, audio or Braille, please call us on 0345 605 7777.



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