

# PLAN & PROTECT

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Life Cover Terms & Conditions Booklet  
(PPLC D 2023)



## CONTACTING US



If you have a question about your policy, please call us on:

**0345 608 0378**



Or write to us at:

**SCOTTISH WIDOWS LIMITED, PO BOX 24171,  
69 MORRISON STREET, EDINBURGH, EH3 1HL**

If you ever wish to complain, please refer to 'How to Complain' on page 5.

## CLAIMS



If someone covered by this policy has died, please refer to 'How to Claim' on page 3 and call us on:

**0345 601 4179**

We are open from 9am to 5pm, Monday to Friday. Calls may be recorded and monitored to help us improve our service.

You can also make a claim using the online claim form on our website.

It will help if you can quote your policy number (shown on your policy schedule) when you contact us.



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# WELCOME TO PLAN & PROTECT

This booklet tells you how your Plan & Protect Life Cover insurance works. You should read this alongside your policy schedule, which gives more details of the cover you hold.

Please keep these documents in a safe place. It might also be a good idea to let your family know you have this cover.

If you die between the start and end dates on your policy schedule, a claim can be made.

When we use the word 'we', 'us' or 'our', we mean Scottish Widows Limited. When we say 'you' or 'your', we mean the person named in the policy schedule.

This is a contract between us and you, or anyone to whom you transfer the legal ownership of the policy. Nobody else has any rights under this contract.

Just to let you know, we'll always communicate with you in English. You can ask for information from us in large print or braille.

### Please double-check your information

Please check the details on your application summary as it's really important that you gave us honest and complete information when you took out this policy.

You should also check your policy schedule to make sure both your personal information and the details of your cover are correct.

If any information you gave us wasn't honest or complete, we may not pay a claim or we may reduce the amount we pay. Please see 'What will stop us paying out?' on this page.

### How to claim

If the person covered by this policy has died, call **0345 601 4179** or let us know through the claim form on our website.

We'll take the person making the claim through the claim process as quickly as possible. We'll need to see your birth certificate and a death certificate.

We may also have other requirements. For example, we may ask your doctor for information that shows you gave honest and complete answers to our medical questions when you took out the policy. However, we'll never ask for more information than we believe is reasonable to assess the claim.

We'll also need to make sure we pay out to the right person.

### When we pay a claim

Once we've all the information we need to accept the claim, we'll pay a cash sum. See 'What will be paid out' below.

That money will be paid to your estate. But if you transfer the legal right to any money from the policy (for example, by using a trust), we'll pay it to whoever has that right. We'll need proof they're entitled to the money before we can pay it.

Once we've paid the claim, the policy will end.

### What will be paid out?

When we accept a claim we'll pay out the cover amount shown on your policy schedule.

### What will stop us paying out?

We might not pay all of a claim, or we may pay nothing if:

- any information given to us turns out not to be honest or complete, or
- we don't receive all the information we ask for at the time of a claim.

If we pay less, it will reflect the cover we could have provided for your monthly payments had we been given honest and complete information at the start.

If we wouldn't have provided any cover, we'll pay nothing and we'll cancel the policy. We may not refund your payments, particularly if we reasonably believe you deliberately provided information that was incomplete or inaccurate.

We'll pay nothing if the death was by suicide within six months of the start date and we won't refund any payments you've made.

### Can I have more than one Plan & Protect policy?

Yes, you can take out more than one policy. However, you can't have more than £500,000 of Life Cover across all Plan & Protect policies.

If this policy takes you over that limit, we'll cancel the policy, refund any payments you've made and we won't accept any claim under it.

### How do I pay for my policy?

We'll collect the payments shown on your policy schedule each month by Direct Debit from a UK bank account in your name.

If we're not able to collect a payment, we'll get in touch and ask you to pay it.

If you miss three payments in a row, we'll cancel your policy three calendar months from the date of the first missed payment and you'll get nothing back.

If a claim is made before any missed payment is made up, we'll take away the missed payments from the amount we pay.

### Making changes

You can't make changes to your cover or to how much you pay, but you can ask us to change the date we collect your payments.

We'll need to know if you change your name, address or bank account details.

### Changes we can make

We can make reasonable changes to your policy to allow for changes in the law, regulation or tax rules which affect you, us, or your policy.

If there's an error in your policy documents and it's fair to correct it, we can do that too.

We'll let you know 90 days before we make any change unless it's not practical to do so. If that ever happens, we'll tell you as soon as possible, which might be after we make the change.

### Can I cancel my policy?

You can cancel your policy at any time.

If you cancel within 30 days of receiving your policy documents, we'll refund everything you've paid us. After this, you won't get any refund. Your policy has no cash-in value at any time.

To cancel your policy, call **0345 608 0378** or write to us at the address at the front of this booklet.

### Law that applies to this policy

The law that applies to this agreement will depend where you were resident when you took out the policy. For example, if your main home was in Scotland when you took out the policy, then Scots Law will apply.

## How to complain

If something's gone wrong, we'd like the chance to put it right. Please call us on **0345 608 0378**.

Or write to us at the address at the front of this booklet.

If you're not happy with our response, or if we haven't responded after eight weeks, you can complain to the Financial Ombudsman Service. This is an impartial service which can make a decision about your complaint and tell us what to do in response.

Write      The Financial Ombudsman Service  
             Exchange Tower London E14 9SR

Telephone **0800 023 4567**

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

Website   **www.financial-ombudsman.org.uk**

Taking a complaint to the Financial Ombudsman Service doesn't affect your right to take legal action against us.



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