LOAN PROTECTION
GROUP LIFE INSURANCE SCHEME
With Pre-Existing Condition Limitation

POLICY SCHEDULE & POLICY WORDING

Capital Credit Union Ltd.

Underwritten by:
Aviva Life & Pensions UK Limited

Welcome to Loan Protection Group Life Insurance Scheme underwritten by Aviva

Keep this document safe

The policy insures the benefits payable on the death of an eligible person.

This policy wording, along with the policy schedule, sets out details of the cover we have agreed to provide to you and should be read together. It is evidence of a legal contract between you and us. Keep this document safe.

You may need to refer to these documents in the future if you need to make a claim.

Getting it right

Some terms of the policy depend upon the information provided by you. Failing to disclose information, giving false information, or failing to disclose where any facts have changed since they were provided where done deliberately or recklessly gives us the right to cancel the policy.

If the information was given carelessly or the failure to disclose the information was careless, then we will have the right to amend the policy to be consistent with what the terms should have been based on the correct information (or cancel the policy if we would not have offered any terms for the policy applied for).

If you fail to comply with all policy terms and conditions, claims may not be paid. We may also cease to accept further premiums, meaning cover under the policy will cease.

This insurance is underwritten by Aviva Life & Pensions UK Limited. CMutual Group Ltd are the intermediary for this insurance and carry out the administration and claims services on behalf of us. This means that CMutual will be your main point of contact for all queries concerning your policy. Please see contact details below.

Any Questions?

If you have any questions, please have your policy number to hand (this can be found on your policy schedule):

call 0121 8248 100
email at insurance@cmutual.co.uk
or write to
CMutual
10.2 Centre City
Hill Street
Birmingham
B5 4UA

If you have cause for complaint

Our aim is that our customers receive a first class service, and to do everything we can to ensure you are satisfied. However, if you ever feel the service received has fallen short of this standard and you have cause to make a complaint, please:

call 0121 8248 100
email at insurance@cmutual.co.uk
or write to
CMutual
10.2 Centre City
Hill Street
Birmingham
B5 4UA

Need to make a claim?

Please read the 'What happens in the event of a claim' section in this document first, then:

call 0121 8248 090
email at claims@cmutual.co.uk
or write to
CMutual
10.2 Centre City
Hill Street
Birmingham
B5 4UA

You will then be advised what will happen next.

Opening hours are Monday to Friday, between 9.00am and 5.30pm. For your protection, calls may be recorded and/or monitored.

Calls from UK landlines will be charged at local rates. Calls from UK mobiles will be charged at your network provider's rates. Calls from outside the UK may be charged at international rates.

Contents

Loan Protection Group Life Insurance Scheme Policy Schedule

Aviva Life & Pensions UK Limited
Group Protection, PO Box 3240, Norwich, Norfolk NR1 3ZF. www.aviva.co.uk

Important Information

The **policy schedule** should be read in conjunction with the policy wording to gain a complete understanding of the terms of this policy. Where the **policy schedule** and policy wording conflict it is the **policy schedule** that takes precedence.

Please ensure the details in this **policy schedule** are correct, as if not, this may affect any future claims.

Policy Number	**60900399**
Policy Name	Capital Credit Union Ltd.'s Loan Protection Group Life Insurance Scheme
Group Policyholder	Capital Credit Union Ltd.
Start Date:	01/09/2025
Effective Date of Policy Schedule	01/09/2025
Eligibility:	All **members** with **loan balances** who meet the age limit qualification set out below and the eligibility criteria set out in the sections titled "Who Qualifies as a Life Insured" and "Who is Insured".
Joint cover	N
Life Insurance Benefits	In the event of the death of a **life insured** while this policy is in force, life insurance benefits up to the **insured balance** are payable.
Age Limit	**Member's** 70th Birthday (cover ceases at this age)
Premium Rate	0.290 per £1,000 per month of the aggregate covered **insured balance** of the **members'** loans on the last working day of a given calendar month
Premium Frequency	Monthly
Loan Amount Limit	The maximum loan amount limit covered for a **member** is £20,000.
Loan Term Limit	25 years
Classes of Loans Excluded	None
Total and Permanent Disability Endorsement	N
Additional Locations	None

Future Changes

Should any changes to this information be required (for whatever reason), a revised **policy schedule** will be issued.

Policy Schedule Issue Date 01/08/2025

Call 0121 8248 100. Opening hours are Monday to Friday, between 9.00am and 5.30pm.
For your protection, calls may be recorded and/or monitored.

POLICY WORDING

DEFINITIONS & INTERPRETATION

As used in this policy, these words and terms shall have the following meanings:

Accrued Interest the unpaid interest which has accrued on a loan.

Benefit Amount the amount which is payable under this policy to the **group policyholder** following a successful claim.

Credit Agreement the loan agreement form signed by the **member** covering the terms and conditions of the loan.

Fixed Sum Credit a type of credit whereby the borrower is enabled to receive credit (whether in one amount or by instalments) but which is not **running-account credit**.

Grace Period the period of thirty one (31) days from the date on which premium is due.

Group Policy holder the credit union named in the **policy schedule** which is contracting with **us** to provide insurance coverage for its **members** who meet the definition of **lives insured**.

Holiday an event where the **life insured** leaves the **Standard Territories** with documented arrangements to return within thirty-one (31) calendar days.

Insured balance the whole of a given **member's loan balance** excluding:

1. **loan balance** of non-**members** of the **group policyholder**, non-natural persons, clubs, associations or other organisations;
2. **loan balance** of a **member** after the **member** has attained the age limit shown in the **policy schedule**;
3. **loan balance** in excess of the loan amount limit shown in the **policy schedule**;
4. **loan balance** existing after the expiration of the loan term limit shown in the **policy schedule**; and
5. **loan balance** of a **member** whereby the **member** takes out a loan in order to deposit the same loan proceeds into the **member's** savings account at the **group policyholder**;
6. Classes of loans which have been specifically excluded as shown on the **policy schedule;**
7. **loan balance** in respect of single payment loans with repayment periods exceeding six (6) months, other than **IOSPR Loans,** until refinanced with a repayment period of six (6) months or less.
8. **loan balance** in respect of loans that are not regularly reducing under the loan agreement and whereby a principal payment is not made in the last six (6) months, other than **IOSPR Loans**.
9. **loan balance** in respect of **written-off loans**.

If all or part of any **loan balance** is excluded under more than one of the provisions set out above, it is deducted only once from **the member's loan balance**.

Interest only with single principal repayment loan (IOSPR)	a **fixed sum credit** loan with interest-only repayments with a fixed termination date upon which the principal is due
Life/Lives Insured	all **members** who are eligible for cover in accordance with the eligibility criteria set out in the sections titled "Who Qualifies as a Life Insured" and "Who is Insured".
Loan Account	the accounting records of the **group policyholder** on which are recorded the loan repayments and **loan balance** of a **member** and if a **member** has more than one loan, each such account is a **loan account**.
Loan Balance	the unpaid principal balance of a loan with the **group policyholder**, excluding any unpaid loan interest. If a **member** has more than one loan, **loan balance** means the sum of all their loans. **Loan Balance** does not include any unused credit of a **running account credit** loan nor does it include any legal fees or any other charge applied as a result of **you** collecting a loan.
Loan Date	the date the proceeds of a **fixed sum credit** loan are paid to a **member** and an irrevocable indebtedness is created or the date of an advance on a **running account credit** loan.
Member	a natural person who is a **member** of the **group policyholder**.
Operational Death	means the death of a **member** resulting from his/her service as a member of the United Kingdom's Armed Forces (Armed Forces of the Crown), Reserves and Cadet Forces, such death being directly attributable to war, invasion, hostilities (whether war declared or not) civil war, rebellion, revolution, terrorism, riot or civil commotion. Death must be caused by enemy action/fire, friendly action/fire, **operational accident**, nuclear, chemical, radiological or chemical means;
Operational Accident	means any accident occurring during an event referred to in the definition of **operational death** or during training carried out in the area where the event occurs in order to improve or maintain the effectiveness of the United Kingdom's Armed Forces (Armed Forces of the Crown), Reserves and Cadet Forces with respect to any such event.
Policy Schedule	the current schedule (as issued from time to time) stating details of the **group policyholder**, cover provided by this policy and any endorsements (if applicable).
Running Account Credit	a type of credit with no fixed termination date, which permits a borrower to borrow money up to a pre-set limit, with the option to repay and borrow again;
Standard Territories	Western Europe (i.e. the United Kingdom, Channel Islands, Isle of Man, Ireland, France, Germany, Belgium, Netherlands, Luxembourg, Italy, Spain, Portugal, Austria, Switzerland, Denmark, Sweden, Finland and Norway), North America (i.e. United States of America and Canada), Australia and New Zealand.
We, Us or Our	Aviva Life & Pensions UK Limited

Written Off Loans	a **loan balance** where there has been no change to the principal amount in the preceding six (6) months or has been written off by the **group policyholder** in advance of this.
You or Your	the **group policyholder**.

1 WHAT BENEFITS ARE COVERED

1.1Lump sum benefit

Lives insured are covered for a lump sum **benefit amount** equal to their outstanding **insured balance** at their date of death.

Members are also covered for up to six (6) months' **accrued interest**, unless the loan is a **written off loan**, from the date of the last payment of principal or interest to the date on which the claim is paid.

The lump sum is payable if a **life insured** dies.

1.2 Refinanced Loans

In the event of refinancing:

1. any **loan balance** insured under this policy prior to such refinancing which is included in the refinanced loan shall continue to be covered, notwithstanding the fact that any new or additional advance is not insured by reason of the terms or conditions of this policy. Any repayment by the **life insured** of the refinanced loan shall first be applied to the insured portion of the refinanced **loan balance**.
2. such insured portion shall continue to be insured subject to the terms of coverage applicable at the original **loan date** and
3. any **loan balance** then in existence which was excluded from coverage or not insured for any reason prior to such refinancing, but which is included in the refinanced loan, shall be treated as a new loan by this policy and its **loan date** will be the date of refinancing.

2 WHAT IS NOT COVERED

2.1 Excluded Loans

If the **group policyholder** has elected to exclude specific classes of loans, as shown in the Policy Schedule, a **member** does not qualify for cover for those classes of loans.

3 WHO QUALIFIES AS A LIFE INSURED

3.1 Eligibility for Cover

All **members** of the **group policyholder** who have an **insured balance** and reside in one of the **standard territories** are eligible for cover under this policy, provided they meet the age limit qualifications shown in the **policy schedule**.

4 WHO IS INSURED

4.1 Age Limit Qualifications

A **member** does not qualify for cover on their loan if, at the time the loan was made, the **member's** age was equal to or greater than the agreed age limit indicated in the **policy schedule**.

4.2 Joint borrowers

Cover under this policy is provided on the **member** whose signature appears first on the **credit agreement.** Second-named borrowers are not covered unless the **policy schedule** shows that joint cover applies.

4.3 Automatic inclusion

All **members** who qualify as **lives insured** are included for coverage.

4.4 New Entrants

All **members** who join the **group policyholder** after this policy commences who are eligible for cover shall be added, from time to time, to the group of **lives insured** originally covered under this policy at its effective date. The **group policyholder** shall include all such **lives insured** in the information required to calculate the premium. The **group policyholder** shall not unlawfully withhold coverage from any eligible **member**.

5 WHEN DOES COVER START AND STOP FOR YOUR MEMBERS

5.1 Cover starts

Cover for a **life insured** starts on the effective date of this policy or, if later, on the date the **life insured** qualifies for cover under the terms of this policy in accordance with the eligibility criteria set out in the sections titled "Who Qualifies as a Life Insured" and "Who is Insured".

5.2 Cover stops

Cover for a **life insured** stops on the date when:

1. the **life insured** dies; or
2. the **life insured's insured balance** is repaid, or
3. the **life insured** reaches the age limit shown in the **policy schedule**, or
4. the **life insured** ceases to be a **member** of the **group policyholder**,
5. the **life insured** moves overseas to a location not listed in the **standard territories** or any additional locations shown in the **policy schedule**, unless **we** agree otherwise; or
6. the **life insured** otherwise ceases to be a **life insured**;
7. premium is not received within the **grace period** unless **we** agree otherwise; or
8. this policy is cancelled.

6 POLICY LIMITATIONS AND EXCLUSIONS

6.1 Pre-Existing Condition Limitation

We will not pay a lump sum **benefit amount** for the loan on a **life insured** if their death results from an illness or injury for which they received medical advice, consultation or treatment within the six (6) month period prior to the **loan date. We** will not apply this rule if the **member** dies six (6) months or more after the **loan date**.

6.2 War/Terrorism Nuclear Exclusion

Benefit amounts under this policy are not payable if a **life insured** dies resulting from:

1. insurrection or any act of war, declared or undeclared, or revolution, terrorism, usurped power or action taken by the governmental authority in hindering or defending against any of these; or
2. nuclear reaction, radiation or radioactive contamination.

6.3 Suicide Exclusion

If a **life insured** takes out a loan with the **group policyholder** or an advance under a **running account credit** and the **loan date** is less than 6 months prior to the **life insured** dying from suicide, **we** will not pay a **benefit amount** in respect of that loan or advance.

6.4 Time Limitation

If this policy is cancelled, there will be a period of two (2) years from the date of cancellation in which the **group policyholder** may submit a claim that was incurred while this policy was in force, subject to the terms of the "notice and proof of death" provision in the section titled "What happens in the event of a claim".

6.5 Overseas cover:	**We** will not pay a lump sum **benefit amount** if a **life insured** dies outside of the **standard territories** or any additional locations shown in the **policy schedule**, unless **we** agree otherwise. However, a claim may be valid if the death of the **life insured** occurs while they are on **holiday**, or as part of normal working duties on the United Kingdom's Stations and Armed Forces Bases worldwide, provided it is not an **operational death**. For the purposes of this exclusion the place of death of a **life insured** is determined by the location where death occurs or, if that is not known, where the body is found.
6.6 Incorrect Age	If a **member** has stated an incorrect age to the **group policyholder**, and their correct age is equal to or greater than the age limit shown in the **policy schedule** when they were fist eligible for cover, **we** will return the premium paid to **us** in respect of that **member** for the period after the **member** reached the age limit for cover and **we** will not pay a claim.
6.7 Operational death:	**We** will not pay a **benefit amount** if a **member's** death fails within the definition of an **operational death.**

7 CALCULATION AND PAYMENT OF PREMIUM

7.1 Who pays the premium	The premium is payable by the **group policyholder.**
7.2 How the premium payable is calculated	The premium payable is based on the aggregate **insured balances** on the last working day of each calendar month and is calculated by multiplying the aggregate **insured balances** by the premium rate shown in the **policy schedule.**
7.3 Premiums and reports	The **group policyholder** needs to complete reports of coverage using the forms provided. All premiums and reports of coverage shall be submitted within such timeframes as notified to **you** from time to time. The completed reports of coverage should be sent securely by email to insurance@cmutual.co.uk .
7.4 When the premium is due	The premium for each month of cover is due and payable on or before the 15th day of the calendar month following each month of cover.
7.5 When premium rates are reviewed	**We** reserve the right to change the premium rate. Unless **we** agree to make changes to the policy that **you** have requested, **we** will not change the premium rate more often than once every twelve (12) months.

8 CANCELLATION OF THIS POLICY

8.1 When **you** can cancel the policy	This policy can be cancelled at any time by the **group policyholder.** **You** must give at least sixty (60) days advance written notice of **your** intention to cancel this policy. This should be sent by: email to insurance@cmutual.co.uk or write to CMutual 10.2 Centre City Hill Street Birmingham

B5 4UA

8.2 When **we** can cancel the policy

We may cancel the policy in the following circumstances:

1. Thirty-one (31) days after a receiver or liquidator is appointed for **you**; or
2. Immediately when **you** merge into or are taken over by, another credit union or financial institution; or
3. Immediately if **your** regulatory authorisations are cancelled.

In the above circumstances, a final account will be provided based on the cover that **we** have actually provided. Either a refund will be paid to **you**, or **you** will need to pay any outstanding premiums.

Any lump sum **benefit amount**, to which entitlement has arisen, that has not been paid, will still be paid.

In addition to the above, if the provision of cover would cause, or be reasonably likely to cause, **us** to breach any law or regulation in the given territory **we** reserve the right to cease cover within that territory.

8.3 Unpaid premiums

If a premium is not paid on or before the date it is due, it may be paid during the **grace period**. During the **grace period** the policy will stay in force. The **grace period** will not apply if this policy is cancelled by **us** or by the **group policyholder**.

We may cancel this policy if any premium is not paid within the **grace period** unless we agree otherwise. The **group policyholder** will be liable for payment of any premium due.

If **we** cancel the policy **you** will be given at least 31 days' notice.

8.4 Surrender Value

There will be no surrender value under this policy if it is cancelled at any time.

8.5 Sanction Checking

In order for **us** to help manage **our** exposure to the risk of financial crime, **we** will, from time to time, undertake a sanction check of the **group policyholder** and its directors If, as a result of **our** investigations we believe that providing this policy would place **us** at a high risk of exposure to financial crime, **we** reserve the right to cancel or amend the policy as appropriate.

9 WHAT HAPPENS IN THE EVENT OF A CLAIM

9.1 What will be paid

The **benefit amount** to be paid upon the death of a **life insured** as set out in the section titled "What benefits are covered?", subject to the exclusions detailed in the section titled "Policy limitations and exclusions".

9.2 Who receives the proceeds

If a **life insured** dies while covered under this policy, the **benefit amount** will be paid to the **group policyholder**. Any **benefit amounts** under this policy will be paid to the **group policyholder** once written proof of death has been received and the claim has been assessed. These payments will completely discharge **our** liability to the extent of the payment. If the insurance proceeds exceed the balance of a **member's** loan and **accrued interest**, the excess will be paid by the **group policyholder** in accordance with its membership rules.

9.3 Notice and proof of death

Proof of death must be submitted within two (2) years of the occurrence of death.

If notice and/or proof cannot reasonably be given within the period, the claim will not be invalidated if it is shown to have not been reasonably possible to give notice and/or proof, prior to the date it is first presented.

9.4 How to make a claim

For proof of a death claim, the **group policyholder** must provide certified copies of:
(a) the death certificate;
(b) proof of age;
(c) a copy of the **member's loan account** records (if requested);
(d) the loan application form and **credit agreement**; and
(e) an original claim statement.

In addition a letter of consent to gather medical information must be completed, if requested.

For details of where to send this information, please refer to the 'Need to make a claim?' section on page 2 of this document.

10 POLICY CHANGES

10.1 When a change can be made by **you**

Requests to change the policy can be made at any time.
We will need to be informed in writing prior to the date **you** wish to alter the policy. **You** will then be informed of any information we need. **You** will be informed of **our** agreement to (or reason for declining) the change, any change to the premium and the date from which the change is effective. Your request for a change should be sent to:

email to insurance@cmutual.co.uk
or write to
CMutual
10.2 Centre City
Hill Street
Birmingham
B5 4UA

10.2 When **we** can make changes to the policy

We reserve the right to change the terms and conditions provided for in this policy at our annual review of the policy (usually 1st October each year).

We may at each annual review of the policy, or at any time if required, make reasonable changes to the terms and conditions provided for in this policy which are needed to:

- respond in an appropriate manner to changes in the way **we** administer policies of this type;
- respond in an appropriate manner to changes in general practice in the insurance industry;

● respond in an appropriate manner to changes in taxation, the law or interpretation of the law, decisions or recommendations of a Court, Ombudsman, Regulator or similar person, or any code of practice with which **we** intend to comply; or

● correct errors that need correcting and it is reasonable to do so.

If **we** consider any change is to **your** advantage or is needed to meet regulatory or legal requirements, **we** may make the change immediately and **you** will be informed at a later date.

You will be informed in writing of any change **we** consider is to **your** disadvantage (other than any change needed to meet any legal or regulatory requirements) at least 31 days before the change becomes effective, unless it is not possible to do this, in which case **you** will be given as much notice as possible.

11 FURTHER POLICY CONDITIONS

11.1 Accurate Information

We rely on the information given to **us**. If any of the information **you** give is untrue or incomplete, and might have reasonably affected **our** decision to provide **you** with this policy or the terms **we** offered for the policy, then **we** may:

● change the terms of this policy; or

● restrict the benefits payable under this policy; or

● cancel this policy.

Where **we** do any of these, **we** will refund any overpayment of premium less **our** reasonable expenses.

11.2 **Group policyholder** records

The **group policyholder** shall make available to **us**, on request, any books and records of the **group policyholder** pertaining to coverage under this policy or other documents as **we** may reasonably require.

We shall be entitled to act upon the data, information and evidence so furnished. **We** shall not be liable for any loss or consequential loss occurring as a result of any error, omission or inaccuracy made by the **group policyholder** or their agents in any data, information or evidence so furnished.

11.3 Third party rights

No person other than Aviva Life & Pensions UK Limited and **you** will have any rights under this policy. Any person who is not a party to this policy shall have no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms under this policy. Reference to, or the consent of, any person who is not a party to the policy is not required for any changes to it or its cancellation.

11.4 Data protection

We and **you** will each act as a separate and independent Controller in relation to the Personal Data (which includes Special Category Data) which is processed for the administration of the policy.

We and **you** will each comply with **our** respective obligations under Data Protection Laws in respect of the processing of Personal Data.

Where Personal Data is disclosed by **us** or **you** to the other party, the party disclosing the data will:

- only disclose the Personal Data for one or more defined purposes which are consistent with the terms of the policy (other than to comply with a requirement of applicable law to which a party is subject)
- take all reasonable steps appropriate to provide a fair processing notice to those Data Subject(s) whose Personal Data are to be disclosed under the policy, informing them that their Personal Data will be disclosed for the defined purposes;
- obtain where applicable, necessary consents or authorisations required to permit the disclosure of such Personal Data.

Where data is received by **you** or **us**, the recipient will notify the other without undue delay following any Personal Data Breach involving the Personal Data and each of **us** will co-operate with the other, to the extent reasonably requested, in relation to any notifications to a Supervisory Authority or to Data Subjects which are required following a Personal Data Breach involving the Personal Data.

Each party shall co-operate with the other, to the extent reasonably requested, in relation to:

- any other communication from a Data Subject concerning the Processing of their Personal Data including requests to exercise their rights; and
- any communication from a Supervisory Authority concerning the Processing of Personal Data, or compliance with the Data Protection Laws.

We will process data in accordance with our Group Protection Privacy Policy available at aviva.co.uk/privacypolicy and you or the members can request a copy by contacting us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. **You** will refer or provide members to our Group Protection Privacy Policy.

If **you** or any **members** have any questions about how **we** use personal data, please contact our Data Protection Officer by writing to them at The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR.

Members have certain data rights in relation to their personal data, including a right to access personal data, a right to correct inaccurate personal data and a right to erase or suspend **our** use of their personal data. These rights may also include a right to transfer their personal data to another organisation, a right to object to **our** use of their personal data, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. **You** will inform **members** about their data subject rights and explain to them that they can find out more about these rights in the “Data Rights” section of **our** Group Protection Privacy Policy or by contacting us at dataprt@aviva.com.

11.5 If you have cause for complaint

Our aim is that our customers receive a first class service, and to do everything we can to ensure you are satisfied. However, if **you** ever feel the service received has fallen short of this standard and **you** have cause to make a complaint, please:

call 0121 8248 100
email at insurance@cmutual.co.uk
or write to:

CMutual
10.2 Centre City
Hill Street
Birmingham
B5 4UA

Opening hours are Monday to Friday, between 9.00am and 5.30pm. For your protection, calls may be recorded and/or monitored.

We have every reason to believe that **you** will be totally satisfied with your Aviva policy, and with the service. It is very rare that matters cannot be resolved amicably. However, if **you** are still unhappy with the outcome after it has been investigated and **you** feel that there is additional information that should be considered, **you** should forward that information as soon as possible so that it can be reviewed. If **you** disagree with the response or you have not received a reply within eight weeks, **you** may be able to take **your** case to the Financial Ombudsman Service to investigate. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
0800 0234567
complaint.info@financial-ombudsman.org.uk
financial-ombudsman.org.uk.

Please note that the Financial Ombudsman Service will only consider **your** complaint if **you** have given **us** the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect **your** legal rights.

11.6 Compensation scheme

The Financial Services Compensation Scheme (FSCS) may cover your policy. It will cover **you** if Aviva becomes insolvent and **we** are unable to meet **our** obligations under the policy. For this type of policy, the FSCS will cover **you** for 100% of the total amount of an existing claim. The FSCS will also provide a refund of 100% of the premiums that have not been used to pay for cover whether **you** are making a claim under the policy or not.

For further information, see fscs.org.uk or telephone

0800 678 1100.

11.7 Currency and Jurisdiction	This policy is issued in England and is subject to English Law. All payments to or by **us** under this policy will be made in pounds sterling.
11.8 Invalid and/or unenforceable provisions	In the event of any one or more of the provisions contained in this policy being invalid or unenforceable, the validity and enforceability of the remaining provisions contained herein shall not in any way be affected. The policy shall apply as if the invalid and/or unenforceable provisions had not been included.

Need this in a different format?

Please get in touch if you'd prefer this document in large print, braille, a different colour or as audio.

Call: 0800 051 3472
Email: groupprotection@aviva.co.uk
Website: Aviva.co.uk

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For your protection and ours, calls to and from Aviva may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

Aviva Life & Pensions UK Limited.
Registered in England and Wales No 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Firm Reference Number 185896.
aviva.co.uk

The intermediary for this insurance and provider of administration and claims services is:
CMutual Group Limited who are authorised and regulated by the Financial Conduct Authority (FCA). Reference number 304814. You can check this on the FCA's register by visiting the FCA website on https://register.fca.org.uk/s/ or by contacting the FCA on 0845 606 1234

CMutual Group Limited registered office is at 280 Bishopsgate, London, EC2M 4AG