

WAR AND TERRORIST ACTION.

OUR POLICIES

In recent years reservists have been called up to serve with the armed forces and there's also been acts of terrorism.

This leaflet will let you know how, and if, these events affect your cover under our Group Life Assurance Benefit, Dependants' Pension, Group Income Protection and Group Critical Illness Cover policies.

In general, the standard versions of our current policies do not include specific exclusions for war or terrorism. The same applies for the earlier versions of our contracts.

The exception to this is our Group Income Protection policies set up before February 1995 which normally include a war risks exclusion. There are a few versions of this clause, however the most common excludes claims arising from 'active participation in any war, whether declared or not'.

Your policy with us may also include other terms set by our scheme underwriters that could affect cover in these instances. These types of terms are detailed in the following sections.

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WAR AND TERRORISM EXCLUSIONS

It's unusual for our underwriters to apply terms that specifically exclude claims resulting from a war or acts of terrorism.

THE EVENT LIMIT

An **event limit** may be applied to a Group Life Assurance or Dependants' Pension policy. An **event limit** term could restrict the total amount of benefits we'll pay out for claims that result from a **catastrophe**.

A **catastrophe** is an accident or event (or series of accidents or events arising within a 72 hour period) which, within six months, results in the death of four or more members.

Typically **event limits** are set at £50 million or more.

TEMPORARY ABSENCE

If a reservist employed by you is called up to serve with the armed forces, their continued cover could be affected by the temporary absence terms.

To receive continued cover during temporary absence under our Group Life Assurance, Dependants' Pension and Group Critical Illness Cover policies, the reservist must continue to be:

- a **member** of the **scheme**; and
- employed by you (although their earnings may be reduced or stopped).

Cover continues during temporary absence for a limited period and, unless a reservist returns to work for you, it will stop at the end of this period. Our standard option allows cover to continue during temporary absence due to any reason for up to one year, although your policy may cover a different period.

Our current Group Income Protection policy can allow cover to continue during temporary absence for up to one year. A few terms apply to this cover. One of which, is the **member** doesn't do any work or activity which, in our view, puts them at more risk of illness or injury than they were in their existing job. Therefore, depending on the nature of their duties, reservists who have been called up may not receive temporary absence cover for Group Income Protection.



IF I'M STILL UNSURE

Your normal contact will be able to confirm how cover under your policy is affected.

WAR AND TERRORISM EXCLUSIONS

It's unusual for our underwriters to apply terms that specifically exclude claims resulting from a war or acts of terrorism. Where we do, it's normally because we've been asked to cover someone working outside the UK in a region of increased risk. We'll have supplied you full details of such exclusion, and the cover to which it relates, if one applies to your policy.

Whether a claim results from terrorist action will depend on the facts at the time. This will include whether a group claims responsibility, and the result of any investigation about whether it was terrorist action or not.

Please note, early versions of our Group Income Protection policy automatically included a war exclusion (see Our Policies over the page).




CONTACT US.



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