Cherry Godfrey Insurance Services Limited,  
No 1 Fountain Street,  
St Peter Port,  
Guernsey, GY1 4AQ (hereinafter referred to as “the Underwriters’ Agents”) 

In order that this document may be issued the Underwriters have entered into a Binding Authority Contract, under the Unique Market Reference BO142C150019, between Cherry Godfrey Insurance Services Limited and the Underwriters. This contract empowers an authorised person of Cherry Godfrey Insurance Services Limited to sign and issue this document on behalf of Underwriters.

In this Certificate, Underwriters syndicate numbers and proportions are shown in the attached table. This insurance is underwritten 100% by a Lloyd’s syndicate, and each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total liability for the syndicate, which is the total of the proportions underwritten by all the members of the syndicate taken together. A member is liable only for that member’s proportion and is not jointly liable for any other member’s proportion.

The business address of each syndicate member is Lloyd’s, 1 Lime Street, London EC3M 7HA. The identity of each member and their respective proportion may be obtained by writing to Market Services, Lloyd’s, at the above address.

The Insured named in the Schedule has made a written proposal to Underwriters as stated in the Schedule and such proposal, together with any statements, representations or declarations contained herein and otherwise made in connection with this Certificate, shall be deemed to be incorporated herein and shall be relied upon in determining Underwriters’ assessment and acceptance of this Certificate of Life Insurance. In return for the payment of the Premium specified herein the Underwriters agree to provide insurance in accordance with the terms and conditions contained in or endorsed on this document.

Authorised Signatory  
For and on behalf of Cherry Godfrey Insurance Services Limited.

LLOYDS Underwriters
Welcome and Introduction

This document, the schedule and any endorsement attached form Your contract of insurance.

This document sets out the conditions of the insurance between You and Us. It should be kept in a safe place.

Please read this document and the schedule carefully. It is important that:

- You check that the policy and the insurance cover which You have selected are correct and suitable for Your needs;
- You comply with Your duties under the insurance.

Cherry Godfrey Insurance Services Limited and Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing You with the highest standard of service.

If You have any questions or concerns about Your insurance or the handling of a claim You should, in the first instance, contact Cherry Godfrey Insurance Services Limited whose contact details are shown on the first page of this document.

If You are unable to resolve any questions or concerns with Cherry Godfrey Insurance Services Limited, please refer to the Complaints Procedure section.
## Contents

<table>
<thead>
<tr>
<th>ITEM</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome and Introduction</td>
<td>2</td>
</tr>
<tr>
<td>Information You have given us</td>
<td>4</td>
</tr>
<tr>
<td>Cooling off period</td>
<td>4</td>
</tr>
<tr>
<td>Right to cancel</td>
<td>4</td>
</tr>
<tr>
<td>Are you eligible?</td>
<td>5</td>
</tr>
<tr>
<td>Claims</td>
<td>5</td>
</tr>
<tr>
<td>Definitions</td>
<td>5</td>
</tr>
<tr>
<td>What is Covered</td>
<td>6</td>
</tr>
<tr>
<td>What is not covered</td>
<td>6</td>
</tr>
<tr>
<td>Termination</td>
<td>6</td>
</tr>
<tr>
<td>Terms and Conditions</td>
<td>6</td>
</tr>
<tr>
<td>Law and Jurisdiction</td>
<td>7</td>
</tr>
<tr>
<td>Language of this insurance</td>
<td>7</td>
</tr>
<tr>
<td>Data Protection</td>
<td>7</td>
</tr>
<tr>
<td>Complaints procedure</td>
<td>7</td>
</tr>
<tr>
<td>Compensation (Financial Services Compensation Scheme)</td>
<td>7</td>
</tr>
<tr>
<td>Regulatory Authorities</td>
<td>8</td>
</tr>
<tr>
<td>Table of Syndicates</td>
<td>8</td>
</tr>
<tr>
<td>Your Schedule</td>
<td>9</td>
</tr>
</tbody>
</table>
Information You have given Us:
In deciding to accept this insurance and in setting premium, We have relied on the information You have given Us. You must take care all information provided is accurate.

If We establish that You were careless in providing Us with the information We have relied upon in accepting this insurance and setting its premium We may:
- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if We provided You with insurance cover which We would not otherwise have offered;
- charge You more for Your insurance or reduce the amount We pay on a claim in the proportion the premium You have paid bears to the premium We would have charged You; or
- cancel Your insurance in accordance with the Right to Cancel condition below.

Cooling off period:
You are entitled to cancel this cover by writing to Cherry Godfrey Insurance Services Limited or Us within 30 days of either:
  a) The date You received this Certificate or
  b) The start of the period of insurance specified on the schedule whichever is the later.
You will receive a full refund of premium paid provided no claim has been paid or is due to be paid and nothing has occurred that is likely to give rise to a claim.

Right to Cancel:
You can cancel this Insurance by giving Cherry Godfrey Insurance Services Limited 30 days’ written notice, provided no claim has been paid or is due to be paid and nothing has occurred that is likely to give rise to a claim under this Insurance.

We can cancel this Insurance immediately if:
- You fail to pay the premium required for the period of insurance, or
- if We establish that You deliberately or recklessly provided us with false or misleading information
  and in which case We will treat this insurance as if it never existed and decline all claims.

We can cancel this Insurance by giving You 30 days’ notice if:
- the risk details change such that We are no longer able to offer cover or
- We establish that You were careless in providing information to Us.

In either event, We shall return the premium paid for the unused period of insurance on a pro rata basis provided no claim has been paid or is due to be paid and nothing has occurred that is likely to give rise to a claim. For example, if you have been covered for 6 months, the deduction for the time You have been covered will be half the annual premium.

Your broker may deduct an administration fee and if so they will notify You of any such deduction before You took out this insurance.

We will provide a notice of cancellation to You in writing sent by recorded delivery to Your last known address.
Are you eligible?:
We will cover you under this Insurance if you:-
• permanently reside in Guernsey; and
• you are aged between 18 and 65 at the inception date shown on the Schedule.

Claims:
The representative of your Estate should contact Cherry Godfrey Insurance Services Limited, No 1 Fountain Street, St Peter Port, Guernsey, GY1 4AQ or by telephoning 01481 711666, or by telephoning Syndicate 779 on 020 280 6000 or, alternatively by writing to The Claims Manager, Syndicate 779, 1st Floor, 47 Mark Lane, London EC3R 7QQ.

We will need the following:
• the Certificate number
• the original Birth Certificate and Death Certificate of the deceased Insured Person (not a copy)
• Marriage Certificate or legal change of name documentation of the Insured Person (if death certificate shows different name to the birth certificate)
• any other specific information which We may request.

Definitions:
Some words in this document will have a special meaning, and they are listed below. To make them easier to recognise when they are being used, they will be shown in bold type.

Insured Person – the person purchasing the insurance cover and who is named on the Schedule.
You / Your – the Insured Person.
We / Us / Our - Lloyd’s Syndicate 779.
Effective Date - means the date when You were first covered, as shown on the Schedule.
Self Inflicted Injury - in Our reasonable opinion the most likely cause of death is that the Insured Person took their own life, whether or not specifically shown as a verdict or cause of death in a death Insurance, coroner's report or other equivalent documentation.
War - means any death arising directly or indirectly from, occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
Pre-existing medical conditions – means any condition, injury, illness, disease, or related conditions and/or associated symptoms, whether diagnosed or not, which, in the 24 month period immediately prior to the start of this insurance, the Insured Person knew about, or should reasonably have known about, or had arranged to see a doctor about, prior to cover commencing under this Certificate.

However this exclusion will not apply if You then remain symptom-free and do not seek treatment or advice for a continuous period of 24 months.

The pre-existing condition exclusion will only apply if, in Our opinion, there is a direct relevance to the cause of death.
**What is Covered:**
If the **Insured Person** dies **We** will pay the benefit shown in the Schedule, provided the terms and conditions as set out in this Certificate are met.

**What is not covered:**
**We** will not pay any benefit for death that occurs as a result of:
- Pre-existing medical conditions as more fully defined in Definition section
- Self inflicted injury,
- Inappropriate use of alcohol or drugs, including but not limited to the following:
  - consuming too much alcohol
  - taking an overdose of drugs, whether prescribed or not
  - taking controlled drugs (as defined by the Misuse of Drugs Act 1971), otherwise than in accordance with a lawful prescription,
- War,
- Deliberate exposure to exceptional danger (except in an attempt to save human life);
- Any breach of applicable sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of, but not limited to, the European Union, United Kingdom and the United States of America.

**Termination:**
The insurance cover will terminate immediately upon:
(a) the death of the **Insured Person**, or
(b) discontinuance of payment of premiums, or
(c) the attainment of age 66 by the **Insured Person**, or
(d) the cancellation of the cover by **Us**.

**Terms and Conditions:**
- Any fraud, concealment, or deliberate misstatement shall render the whole Certificate null and void and all claims hereunder shall be forfeited.
- This Certificate has no surrender value.
- No benefit shall be subject to interest charges and **We** shall not be affected by any trust, charge, lien, assignment or any other dealing related to this Certificate.
- You can only purchase one policy from Cherry Godfrey Insurance Services Limited.
- If it should be found that the age of the **Insured Person** was understated when this Certificate commenced, then the Sum Insured shall be reduced to such a sum as would have been insured had the age been correctly stated.

**Law and Jurisdiction:**
The parties are free to choose the law applicable to this insurance. This insurance shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

**Language of this insurance:**
Unless otherwise agreed the language of this insurance shall be English.
Data Protection (Balliwick of Guernsey) Law 2001:
You should understand that any information you have provided will be processed by Us, in compliance with the provisions of the Data Protection (Balliwick of Guernsey) Law 2001, for the purpose of providing insurance and handling claims and complaints, if any, which may necessitate providing such information to other parties.

Complaints Procedure:
Cherry Godfrey Insurance Services Limited makes every endeavour to provide an excellent level of service. If You have cause to make a complaint concerning this certificate You should contact Cherry Godfrey Insurance Services Limited, No 1 Fountain Street, St Peter Port, Guernsey, GY1 4AQ or by telephoning 01481 711666.

Alternatively You can contact
The Manager, Syndicate 779, 1st Floor, 47 Mark Lane, London EC3R 7QQ.
or telephone on +44 (0)20 7280 6000.
Syndicate 779 has internal complaints handling procedures, which are available upon request.

At any stage You can also contact Lloyd’s with Your complaint. The contact details at Lloyd’s are:-
The Complaints Team, Lloyd’s, 1 Lime Street, London. EC3M 7HA.
E-mail: complaints@lloyds.com

Details of Lloyd’s complaints procedures are set out in a leaflet “Your Complaint – How We Can Help” available at:- www.lloyds.com/complaints and are also available from the above address.

If You remain dissatisfied after Lloyd’s has considered Your complaint, You may have the right to refer Your complaint to Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG, Jersey +44 (0)1534 748610, Guernsey +44 (0)1481 722218, International +44 1534 748610, Facsimile +44 1534 747629

Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to Your right to take legal proceedings.

Financial Services Compensation Scheme:
Lloyd’s insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd’s insurer is unable to meet its obligations to You under this contract. If You were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website (www.fscs.org.uk).
**Regulatory Authorities:**
This insurance is underwritten by Lloyd’s Syndicate 779 which is managed by ANV Syndicates Limited (company number 226696). ANV Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can go to the FCA register to check this at [www.fsa.gov.uk/register/firmSearchForm.do](http://www.fsa.gov.uk/register/firmSearchForm.do)

Cherry Godfrey Insurance Services Limited is regulated by the Guernsey Financial Services Authority.

The **Table of Syndicates** referred to in this Insurance of insurance is:-

---

**This Insurance is underwritten 100% by Lloyd’s Syndicate 779**

---
The Insured is requested to read this document. If it is incorrect, please return it immediately to Cherry Godfrey Insurance Services Limited, No 1 Fountain Street, St Peter Port, Guernsey, GY1 4AQ for alteration.

**SCHEDULE**

Certificate Number:

**Insured Person:**

**Date of Birth:**

**Grantee:** Life Insured

**Person(s) to whom the Sum Insured is payable:** The Grantee, their Personal Representatives or Assigns

**Event upon which the Sum Insured is payable:** Death of the Insured Person.

**Inception Date:**

**Annual Anniversary Date:**

**Sum Insured:** £

**Premium:** £

**Exclusions:** Death caused directly or indirectly from:-

1. Pre-existing medical conditions as more fully defined below;
2. self inflicted injury;
3. Inappropriate use of alcohol or drugs, including but not limited to;
   * consuming too much alcohol
   * taking an overdose of drugs, whether prescribed or not
   * taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.
4. Deliberate exposure to exceptional danger (except in an attempt to save human life);
5. War.

**Dated:**

Notices of assignment are registered by Syndicate 779, 4th Floor, 1 Minster Court, London EC3R 7AA