

General Information Leaflet Temporary Assurance Policy

BEFORE MAKING ANY DECISIONS REGARDING YOUR PLAN, WE RECOMMEND YOU SEEK INDEPENDENT FINANCIAL ADVICE. A FINANCIAL ADVISER WILL INFORM YOU OF THE FEE THAT THEY CHARGE FOR THIS SERVICE.

A Temporary Assurance Policy provides life cover only in the event of death of the life (or lives) assured during the term. There is no surrender or investment value to the policy. These were formerly Equitable Life policies which transferred to Utmost Life and Pensions Limited on 1 January 2020.

Death benefits

The sum assured is payable on death on or before the end date of the policy as detailed in the policy schedule.

For joint life last survivor policies, the sum is payable on the death of the second of the lives assured to die.

For joint life first death policies, the sum is payable on the death of the first of the lives assured to die.

Premiums

Premiums must be maintained throughout the term of the policy. If the policy falls into arrears the policy will be cancelled without value.

Charges

The policy contains charges which are taken into account in determining the sum assured for a given premium. Those charges are allowed for in the illustrated benefits, and are designed to recoup, on average, the cost of writing and maintaining the policy.

We do not pay commission or loyalty bonuses to Independent Financial Advisers or any other third party.

Termination

If you stop the policy before the death benefits are paid, or before the end date, the policy will lapse without value.

You will lose the death benefits, as well as any options that may be available under the policy.

Cancellation

If you decide you no longer need the cover, you can cancel your policy at any time.

If your policy has two grantees we will require both grantees instruction before we can arrange cancellation.

Options

The policy cannot be extended and we cannot offer replacement cover on expiry.

Some policies contain options to alter the level of cover at specific times or to effect a new policy.

Details of these options are in your policy schedule. Contact us if you need further information.

Our Contact Details:

Website www.utmost.co.uk

Address Utmost Life and Pensions
Walton Street
Aylesbury
Bucks
HP21 7QW

Telephone 0330 159 1530 or +44 1296 386242 if you live abroad
We are open from 09:00 until 17:00 Monday to Friday.

Fax 0845 835 5765 or +44 1296 386243 if you live abroad

Email enquiries@utmost.co.uk

You should be aware that sending information by email is not always secure.
For security reasons, we may not always be able to respond by email.