

## EXCEPTED LIFE ASSURANCE

**This Contract** forms the contractual terms of the Group Life Assurance Policy which is arranged by Risk Assurance Management Limited (RAM). These documents are legally binding between The Policyholder and The Shepherds Friendly Society Limited (Shepherds Friendly), who are the underwriter of this Group Life Assurance Policy.

Shepherds Friendly is a trading name of The Shepherds Friendly Society Limited which is an incorporated Friendly Society under the 1992 Friendly Societies Act No. 240F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FS Registration Number 109997.

**The Policyholder** named in the Schedule has provided a written proposal to the Underwriters as stated in the Schedule, which proposal together with any statements, representation or declarations contained within that proposal and separately provided in connection with this Contract shall be deemed to be incorporated herein and may be relied upon in determining the Underwriters' assessment and acceptance of this Contract of Group Life Assurance.

**In consideration** of the payment of the premium stated in the Schedule already made by the Policyholder and any subsequent premium(s) stated in the Schedule, and of the subsequent premium or premiums (if any) to be paid as thereby provided, we, the Underwriters will pay the amount of the Sum Assured stated in the Schedule to the Policyholder after production to us of satisfactory proof of (1) the happening of the event mentioned in the Schedule and (2) the name of the persons or person claiming payment and (3) the age of the Member in respect of whom such amount becomes payable.

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**It is hereby agreed and understood that:-**

- (i) This Contract is as defined in Section 480 of the Income Tax (Trading and Other Income) Act 2005 to meet the conditions as set out in Sections 481 and 482 of that Act.
- (ii) This Contract is issued to secure lump sum death benefits provided under an Excepted Group Life Assurance Policy to be paid to trustees in accordance with Condition (A) of Section 482(2) Income Tax (Trading and Other Income) Act 2005.
- (iii) This Contract is issued to the Policyholder in accordance with the Conditions set out below and includes the attached Schedule, the Conditions and Definitions attached together with any amendments or alterations signed on behalf of the Underwriters (the "Policy").



- (iv) The Policyholder will have no beneficial interest in any benefits payable under this Policy which will be applied by the Policyholder in accordance with the Scheme.
- (v) All monies payable under this Policy due to or from Risk Assurance Management Limited shall be made at its address at Chancery House, Leas Road, Guildford, Surrey, GU1 4QW or such other address as Risk Assurance Management Limited may notify to the Policyholder.
- (vi) The Law of England and Wales shall govern this Policy and the Courts of England and Wales alone shall have jurisdiction in any dispute arising.

**PLEASE READ THIS POLICY CAREFULLY AND SEE THAT IT MEETS WITH YOUR REQUIREMENTS. PAY SPECIAL ATTENTION TO CONDITIONS, DEFINITIONS AND EXCLUSIONS. IF THIS ASSURANCE DOES NOT MEET WITH YOUR REQUIREMENTS THEN PLEASE CONSULT YOUR INSURANCE ADVISER.**



## SCHEDULE

### Attaching to and forming part of Policy number: SPL05015(2026)

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| <b>Date of Proposal and Declaration:</b> | 07 April 2009.  |
| <b>Type of Assurance:</b>                | Life Term Assurance.  |
| <b>Period of Cover:</b>                  | From: 00.01 hrs on the First day of May 2026.<br>To: 00.01 hrs on the First day of May 2029.  |
| <b>Scheme:</b>                           | Malvern House Group Insurance Trust.  |
| <b>Policyholder:</b>                     | The Trustees of Malvern House Group Insurance Trust.  |
| <b>Members:</b>                          | Eligible Members whose membership of the Scheme has commenced.  |
| <b>Eligible Members:</b>                 | All present and future Serving Members in the service of Merseyside Police, the Port of Liverpool Police and the Isle of Man Constabulary who have attained the age of 16 years but who have not attained the age of 69 years and until they attain age 70 years as more particularly defined in this Policy. |
| <b>Sum Assured:</b>                      | The benefit in respect of each Member or Child shall be an amount as shown in Table A.  |
| <b>Temporary Absence:</b>                | Up to age 70 years in the event of illness or injury;<br>or<br>Up to five consecutive years, from the first date of absence, for maternity, paternity or parental leave.<br>or<br>Up to three consecutive years, from the first date of absence, in the event of any other cause.                             |
| <b>Catastrophic Event limit:</b>         | Not Applicable.   |



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| <b>Exclusions:</b>  | Not Applicable.  |
| <b>Premium Rate(s):</b>                                       | See Table B.   |
| <b>Commencement Date of Premium Rate(s) Guarantee Period:</b> | 00.01hrs on 01 May 2026.   |
| <b>Premium Rate(s) Guarantee Period:</b>                      | 3 years expiring at 00.01hrs on 01 May 2029.   |
| <b>Policy Anniversary Date:</b>                               | 01 May.  |
| <b>Premium Frequency:</b>                                     | Per Calendar Month.  |
| <b>Event upon which the Sum Assured is payable:</b>           | The death of a Member or Child during the Period of Cover or upon confirmation of a Member's Terminal Prognosis as described in Point 6 of Benefit Conditions. |
| <b>To whom payable:</b>                                       | The Policyholder.  |

**Notices affecting this Policy must be sent in writing to the Company's Office at Chancery House, Leas Road, Guildford, Surrey, GU1 4QW or such other address as Risk Assurance Management Limited may have notified to the Policyholder.**



## **TABLE A**

The Life Assurance Benefit in the case of all Members in the service of Merseyside Police or the Port of Liverpool Police shall be an amount equal to £150,000.

The Life Assurance Benefit in the case of all Members in the service of the Isle of Man Constabulary shall be an amount equal to £150,000.

The Life Assurance Benefit in the case of a Child shall be an amount equal to £5,000.

Note: Under this Policy, or any subsequent replacement Policy issued by the Company, the Life Assurance Benefit will be subject to an appropriate reduction in respect of the Member where a previous payment of Terminal Prognosis Advance has been paid.



## **TABLE B**

The Premium Rate(s) in the case of all Members shall be an amount agreed between Risk Assurance Management Limited and Philip Williams & Co (a trading name of Howden UK Brokers Ltd).



## **GENERAL CONDITIONS**

### **1. PERIOD OF POLICY**

Subject to the provisions of these General Conditions, this Policy shall continue from the Commencement Date of Premium Rate(s) Guarantee Period until the end of the Premium Rate(s) Guarantee Period as stated in the Schedule and cover shall be renewable by the issue of a new policy.

### **2. VARIATION OF CONDITIONS**

The Company reserves the right from time to time to vary any Conditions of this Policy and the Schedule and of any endorsement attaching to it upon giving to the Policyholder two months' notice of its intention.

### **3. PROVISION OF NECESSARY INFORMATION**

It is the Policyholder's responsibility to provide the Company with all the necessary data when requested by the Company. It is the Policyholder's duty to ensure that all data and information provided is correct and it is agreed that the Company shall be entitled to rely upon the data, information or evidence so furnished.

### **4. SCHEME ALTERATIONS**

The Conditions of this Policy shall not be changed unless and until the Company shall have agreed in writing to such change.

If the number of Members or Sum Assured changes by more than 20% from the Commencement Date of the Premium Rate(s) Guarantee Period, the Company reserves the right to amend the Conditions of this Policy including (for the avoidance of doubt) the Premium Rate(s) with effect from the date the change occurred.

### **5. FRAUDULENT OR MISLEADING INFORMATION**

Any fraud, concealment or deliberate mis-statement by the Member, or anyone acting on behalf of the Member, if unknown to the Policyholder affecting assurance under this Policy or in connection with the making of any claim hereunder shall render this Policy null and void in so far as it relates to the Member in question but any such fraud, concealment or deliberate mis-statement by or known to the Policyholder shall render the whole Policy null and void and all claims hereunder shall be forfeited.



## **6. PROFIT PARTICIPATION AND SURRENDER VALUE**

This Policy does not participate in profits and has no surrender value.

## **7. INFRINGEMENT OF POLICY CONDITIONS AND DEFINITIONS**

The Company reserves the right upon giving written notice to the Policyholder to terminate this Policy in the event of breach or infringement of the Conditions of this Policy and payment of any benefit shall be conditional upon the Policyholder complying with the Conditions of this Policy.

## **8. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999**

All third party rights granted by the Contract (Rights of Third Parties) Act 1999 are excluded from this Policy.

## **9. REINSTATEMENT OF POLICY**

If the Policy has lapsed due to non-payment of premium on the due date then, in accordance with Premium Condition 2, it can be reinstated within one month if premium payments are resumed. If the premium discontinuance has exceeded two months, the Policy having already lapsed, agreement will be required from the Company to reinstate the Policy and premium payments must be resumed in accordance with that agreement.

## **10. DISCONTINUANCE OF SCHEME**

The Policyholder shall have the right to terminate the Policy by giving written notice to the Company. The Policy will terminate from the date the Company receives the written notice and any cancellation will not be backdated and premiums will be charged for the time on risk.

The Company reserves the right to cancel the Policy if the Policyholder fails to comply with the Conditions of the Policy.

The Scheme will cease immediately should the provision of the benefits payable under the Policy cease to be paid in accordance with Sections 481 and 482 of the Income Tax (Trading and Other Income) Act 2005.



## **MEMBERSHIP CONDITIONS**

### **1. ELIGIBLE MEMBERS**

In exceptional circumstances the Policyholder may waive the qualifications of age and any Member in respect of whom this qualification is waived shall be an Eligible Member with the prior agreement of the Company.

Eligible Members can also include Members who are seconded to another police force or agency in the United Kingdom, the Channel Islands or the Isle of Man. For the avoidance of doubt, a person shall cease to be an Eligible Member forthwith upon the happening of point 6 in Membership Conditions.

### **2. SECONDMENTS**

Cover may continue for a Member who is temporarily seconded to another police agency or task force within the United Kingdom, the Channel Islands or the Isle of Man whilst remaining in the employment of the police force as stated in the Policy Schedule and will continue for the duration of the Secondment. For Secondments that are outside the United Kingdom, the Channel Islands or the Isle of Man but within Europe cover may continue for a maximum period of thirty six months from the first day of Secondment. For Secondments that occur in non-European locations, cover will be provided for a period of twelve consecutive months from the first day of Secondment.

### **3. COMMENCEMENT OF COVER**

The date upon which cover will commence for each Member will be the Member's Normal Entry Date which shall be:-

- i) As from commencement of the Period of Cover if they are on that date an Eligible Member;  
or
- ii) As from the first date on which they are an Eligible Member;  
or
- iii) As from the date on which they are deemed to be an Eligible Member in the event of the Policyholder waiving the qualification of age or any other requirement.

The commencement of cover is subject to acceptance of the Member's assurance by the Company as described below.



#### **4. ACCEPTANCE OF ASSURANCE**

The Company will accept the assurance of an Eligible Member as a Member covered under this Policy only from their Normal Entry Date, otherwise they will be subject to any Evidence of Insurability that the Company may require.

Subsequent increases in the amount of a Member's benefit will also be subject to acceptance by the Company.

#### **5. TEMPORARY ABSENCE**

A Member who is temporarily absent from work for whatever reason may be deemed to continue as a Member, as specified in the Schedule under Temporary Absence.

If payment of premiums has been discontinued during any such period of Temporary Absence then the benefit of the Member may be recommenced without evidence of health following the Member's completion of two consecutive calendar months without absence in their normal occupation after return to work. For this purpose normal occupation means the occupation followed by the Member immediately prior to the commencement of their Temporary Absence.

#### **6. TERMINATION OF A MEMBER'S ASSURANCE**

The assurance of a Member will terminate immediately in the event of:-

- i) Discontinuance of payment of premiums whether generally or in relation to that Member including discontinuance of payment of premiums as referred to in Membership Condition 5 (Temporary Absence);  
or
- ii) The Member ceasing to be an Eligible Member;  
or
- iii) The Member ceasing to be considered to be in service on the expiry of the period of permitted absence from work as defined in Membership Condition 5 (Temporary Absence);  
or
- iv) The Member being absent from work for any reason other than during a period of Secondment as described in Condition 2 or of Temporary Absence as described in Condition 5.



## **BENEFIT CONDITIONS**

### **1. AMOUNT OF BENEFIT**

The Sum Assured appropriate to a Member or Child as stated in Table A of the Schedule.

### **2. WHEN PAYABLE**

On the death of a Member or Child, during the Period of Cover or upon confirmation of a Member's Terminal Prognosis as described in Benefit Condition 6, subject to all necessary proof to enable the Company to accept the claim.

### **3. TO WHOM PAYABLE**

The Policyholder in trust for the benefit of such one or more persons as the Policyholder in its absolute discretion shall decide in accordance with the Scheme.

### **4. CATASTROPHIC EVENT**

When a Catastrophic Event limit is stated in the Policy Schedule the following Benefit Condition will apply:-

The maximum aggregate liability of the Company to the Policyholder for a death or a series of deaths (irrespective of the date or place of death) attributable directly or indirectly to a Catastrophic Event shall be the Catastrophic Event limit.

Allocation of benefits to the Policyholder resulting from the death or a series of deaths attributable directly or indirectly to a Catastrophic Event and thus subject to the Catastrophic Event limit, shall be in the chronological order of the dates upon which written notification of each death claim is received by the Company provided always that the Company's liability in respect of all such claims under the Policy shall not exceed the Catastrophic Event limit.

In so far as more than one such written notification is received by the Company on the same day and in a total amount that would cause the Catastrophic Event limit to be exceeded, the Company shall be entitled in its sole discretion to pay such claims on a reduced pro-rata basis according to the remaining balance of the Catastrophic Event limit such that the Company's total liability for such claims under the Policy shall not exceed the Catastrophic Event limit.

If the Catastrophic Event limit is reached (as set out in paragraph 1 above), the Company will pay the Catastrophic Event limit stated in the Schedule to the Policyholder and the Policyholder will be responsible for the allocation of benefits as stated above.



**5. ALTERATION IN LIFE ASSURANCE BENEFIT**

Any alteration in benefits agreed by the Company as referred to in General Condition 4 shall for the purpose of this Policy take effect on the day on which the alteration takes effect for the purpose of the Scheme.

**6. TERMINAL PROGNOSIS ADVANCE  
(Only Available To Members Aged 68 and Under)**

If a Terminal Prognosis of less than 12 months is made by a qualified medical practitioner in respect of a Member, the Trustees will be entitled to apply for an advance of 20% of the Life Assurance Benefit which is appropriate to that Member calculated in accordance with Table A at the date of receipt of the claim by the Company. The claim must be submitted to the Company prior to the Member's 69<sup>th</sup> birthday. In the event of the subsequent death of the relevant Member during the currency of this Policy the remaining balance of the Life Assurance Benefit will be payable.

If a Terminal Prognosis Advance has been paid in respect of a Member, no further Terminal Prognosis benefit is payable on the same Member under this Policy or any subsequent replacement Policy issued by the Company, irrespective of the length of time the Member may have actually survived. Similarly, the restriction to one payment of Terminal Prognosis benefit per Member is also irrespective of any subsequent medical condition suffered by the Member.



## **PREMIUM CONDITIONS**

### **1. AMOUNT OF PREMIUM**

The amount of premium will be the aggregate of premiums in respect of all Members ascertained in accordance with the Premium Rate(s) shown in Table B.

### **2. WHEN PAYABLE**

At the commencement of the Period of Cover and at each subsequent Policy Anniversary Date. If the premiums are payable by instalments the appropriate instalment in respect of each Member shall be due on the first day of the instalment period.

Two months of grace shall be allowed for the payment of any premium. If any claim arises during that period no amount shall become due in respect of such claim until confirmation is received that the Member's premium is paid up to date.

### **3. PREMIUM COSTING**

The premium due per Member will be calculated in accordance with the Company's normal group underwriting philosophies and procedures.



## **CLAIM CONDITIONS**

### **NOTIFICATION OF A DEATH CLAIM**

Upon the death of a Member or Child, notification of the claim by the Policyholder should be advised to the Company as soon as possible. Notification should be made in writing to the Company at its address shown in the Schedule to this Policy or via email to [lifecclaims@ram-ltd.co.uk](mailto:lifecclaims@ram-ltd.co.uk).

No benefit will be payable under the Policy in respect of any claim if it is not submitted in time to enable the claim to be settled by the Company within two years of the date the Trustees first knew of the Member's or Child's death, or the date which the Trustees could reasonably have been expected to have known of the Member's or Child's death.

### **DOCUMENTARY EVIDENCE REQUIRED FOR A DEATH CLAIM**

- (a) A claim form fully completed and signed by the Policyholder.
- (b) The Member's or Child's death certificate or coroner's certificate.
- (c) Evidence of the Member's or Child's entitlement to benefit.
- (d) Evidence of the Member's or Child's Date of Birth.
- (e) Any additional information deemed necessary by the Company.

### **NOTIFICATION OF A TERMINAL PROGNOSIS CLAIM**

Upon confirmation of a Terminal Prognosis of less than 12 months by a medical practitioner, notification should be made in writing to the Company at its address shown in the Schedule to the Policy.

No benefit will be payable under the Policy in respect of any claim if it is submitted after the Member's 69<sup>th</sup> birthday.

### **DOCUMENTARY EVIDENCE REQUIRED FOR A TERMINAL PROGNOSIS CLAIM**

- (a) A Terminal Prognosis claim form fully completed and signed by the claimant and the Policyholder.
- (b) Written confirmation of the Terminal Prognosis from a suitable medical consultant or practitioner located in Western Europe, North America or Australasia with provision of medical evidence in English. The cost of obtaining evidence abroad must be equivalent to the cost of obtaining similar evidence in the UK.
- (c) Evidence of the Member's entitlement to benefit.
- (d) Evidence of the Member's Date of Birth.
- (e) Any additional information deemed necessary by the Company.



### **DEATH CLAIM SETTLEMENT**

On acceptance by the Underwriters of a claim, settlement of the amount payable will be made by electronic transfer to the Policyholder.

All claim payments will only be made payable to the Policyholder whose acceptance will be a full discharge of the Company's liability under this Policy.

### **TERMINAL PROGNOSIS CLAIM SETTLEMENT**

On acceptance by the Underwriters of a claim, settlement of the amount payable will be made by electronic transfer to the Policyholder.

All claim payments will only be made payable to the Policyholder whose acceptance will be a full discharge of 20% of the Member's benefit as detailed in Benefit Condition 6.



## DEFINITIONS

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| <b>Benefit Conditions:</b>                                    | The conditions relating to benefits set out on pages 11 and 12 of this document.   |
| <b>Catastrophic Event:</b>                                    | One originating cause, event or occurrence or a series of related originating causes, events or occurrences, which results in more than one death, irrespective of the period of time or area over which such originating causes, events or occurrences take place. The Company shall be the sole judge as to what constitutes a Catastrophic Event. |
| <b>Child:</b>   | Means the natural, legally adopted or stepchild of a Member where the Child is aged not less than six months old and less than 18 years old at the time of death.  |
| <b>Claim Conditions:</b>                                      | The conditions relating to claims set out on pages 14 and 15 of this document.   |
| <b>Commencement Date of Premium Rate(s) Guarantee Period:</b> | The date named as such in the Schedule.  |
| <b>Company:</b>   | Risk Assurance Management Limited.   |
| <b>Conditions:</b>  | The general conditions, membership conditions, benefit conditions, claims conditions and premium conditions.   |
| <b>Eligible Members:</b>                                      | All Eligible Members as stated in the Schedule and subject to Membership Condition 1.  |
| <b>Evidence of Insurability:</b>                              | Any medical evidence acceptable to the Company to enable the Member's inclusion in the Scheme and for subsequent increases in benefit.   |
| <b>General Conditions:</b>                                    | The general conditions to this Policy set out on pages 7 and 8 of this document.   |
| <b>Life Assurance Benefit:</b>                                | The amount of benefit appropriate to a Member or Child at their date of death as stated in Table A, subject to the Catastrophic Event limit.   |
| <b>Member:</b>  | An Eligible Member whose membership of the Scheme has commenced.   |
| <b>Membership Conditions:</b>                                 | The conditions relating to Membership set out on pages 9 and 10 of this document.  |



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| <b>Normal Entry Date:</b>                | In respect of Serving Officers only, the date on which the Serving Officer joined the Scheme, which must be within three months of joining the police force.  |
| <b>Period of Cover:</b>                  | As defined in the Schedule.   |
| <b>Policy:</b>                           | The meaning given on page 1 of this document at subsection (iii).   |
| <b>Policy Anniversary Date:</b>          | As defined in the Schedule.   |
| <b>Policyholder:</b>                     | The Trustees of the Scheme.   |
| <b>Premium Conditions:</b>               | The premium conditions to this Policy.  |
| <b>Premium Rate(s):</b>                  | The premium due to the Company payable in respect of each Member.   |
| <b>Premium Rate(s) Guarantee Period:</b> | The period of time the Premium Rate(s) is guaranteed for as stated in the Schedule.   |
| <b>Scheme:</b>                           | The Scheme named in the Schedule.   |
| <b>Scheme Rules:</b>                     | The Rules governing the operation of the Scheme and the payment of lump sum benefits to a Member or a Child upon death or upon confirmation of a Member's Terminal Prognosis.   |
| <b>Secondment:</b>                       | A Serving Member temporarily working for another police agency or task force.   |
| <b>Serving Member:</b>                   | A Serving Officer, a Serving Federation Staff or a Serving Police Staff in the service of Merseyside Police or the Port of Liverpool Police, and a Serving Officer, a Serving Federation Staff or a Serving Support Staff in the service of the Isle of Man Constabulary. |
| <b>Sum Assured:</b>                      | The amount of benefit appropriate to a Member or Child at their date of death as stated in Table A, subject to the Catastrophic Event limit.  |
| <b>Temporary Absence:</b>                | The meaning given in Membership Condition 5.  |
| <b>Terminal Prognosis:</b>               | Advanced or rapidly progressing incurable illness where, in the opinion of an attending consultant and the Company's chief medical officer, the life expectancy is no greater than 12 months.   |
| <b>Termination Date:</b>                 | In respect of each Member, the Termination Date shall be the earliest of the expiry dates as follows:<br><br>(a) The Member reaching the age stated in the Schedule.  |



- (b) Upon payment of the Sum Assured in respect of the Member.
- (c) The Member ceasing to be entitled to benefit under the Scheme Rules.
- (d) The Member having been absent for a period in excess of the Temporary Absence provision or Secondment period that has been granted.
- (e) The discontinuance of payment of premiums whether generally or in relation to that Member.
- (f) Upon expiry, cancellation or failure to renew the Policy.

**Underwriters:** Shepherds Friendly as described on page 1 of this Policy.

**In this Policy:**

- 1.1. Headings are inserted for convenience only and do not affect the construction of this Policy
- 1.2. All references to "we", "us" and "our" in this Policy are to Risk Assurance Management Limited.
- 1.3. Unless the context otherwise requires, or it is otherwise expressly provided:
  - 1.3.1. words importing the singular include the plural and vice versa and words importing persons include corporations;
  - 1.3.2. where something is defined in the singular, the plural of the defined term will be taken to mean two or more of those things which fall within the definition; and where something is defined in the plural or collectively, the singular of the defined term will be taken to mean any one of those things which fall within the definition;
  - 1.3.3. reference to writing or similar expressions includes transmission by email;
  - 1.3.4. references to Acts, statutory instruments, regulations and other legislation are to legislation operative in England and to such legislation amended, extended or re-enacted (whether before or after the date of this Policy) and any subordinate legislation made under that legislation;
  - 1.3.5. reference to any document includes that document as amended or supplemented, whether before or after the date of this Policy.



## **ADDITIONAL INFORMATION**

### **POLICY ISSUANCE**

This Group Life Assurance policy is arranged and administered by Risk Assurance Management Limited and is underwritten by The Shepherds Friendly Society Limited.

Risk Assurance Management Limited (RAM) is authorised and regulated by the Financial Conduct Authority, firm reference number 306891.

Shepherds Friendly is a trading name of The Shepherds Friendly Society Limited which is an incorporated Friendly Society under the 1992 Friendly Societies Act No 240F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 109997.

### **DATA PROTECTION**

Further information in respect of how we process the data we hold can be found with our Data Protection Notice shown on our website: [www.ram-ltd.co.uk](http://www.ram-ltd.co.uk).

### **COMPLAINTS PROCEDURE**

Initially if you have any complaint regarding the handling of your Policy it should be addressed to:-

The Compliance Officer  
Risk Assurance Management Limited  
Chancery House  
Leas Road  
Guilford  
Surrey  
GU1 4QW

Telephone: (0370) 720 0780  
Email: [complaints@ram-ltd.co.uk](mailto:complaints@ram-ltd.co.uk)  
Website: [www.ram-ltd.co.uk](http://www.ram-ltd.co.uk)

Depending on the circumstances of your complaint, it will be investigated by either RAM (the arranger) or Shepherds Friendly (the underwriter).

Shepherds Friendly is a trading name of The Shepherds Friendly Society Limited which is an incorporated Friendly Society under the 1992 Friendly Societies Act No. 240F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FS Registration Number 109997.



The complaint will be investigated and a written reply will be sent to you within eight weeks of receiving your complaint. If we are unable to review your complaint in this time, we will write to you explaining the reason for the delay.

If your complaint remains unresolved, you may be entitled to refer it to the Financial Ombudsman Service (FOS):-

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: (0800) 023 4567 or (0300) 123 9123  
Email: [complaints.info@financial-ombudsman.org.uk](mailto:complaints.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

These arrangements for the handling of complaints are entirely without prejudice to a complainant's rights under the Laws of England and Wales and you are free at any stage to seek legal advice and take legal action.

#### **COMPENSATION**

Shepherds Friendly are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if Shepherds Friendly is unable to meet its obligations to you under this Policy. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this Policy. 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 its website ([www.fscs.org.uk](http://www.fscs.org.uk)).

#### **SANCTIONS LIMITATION CLAUSE**

The Underwriter shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriter to any sanction, prohibition or restriction under laws or regulations of the United Kingdom, European Union or United States of America. This includes complying with United Nations resolutions and other international obligations including trade or economic sanctions.