



Death Benefit Welcome Pack



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For more information on your plan
or for any help, please call us on **0800 542 5930***
Our lines are open Monday to Friday from 8.30am to 5.30pm

*Calls to this number may be recorded for training and monitoring purposes.

Financial help at a difficult time

We recommend you read this pack for full details as it contains everything you need to know about your new PG Protect Death Benefit Plan.



Your plan at a glance



Benefit payable upon terminal illness diagnosis



You're covered anywhere in the world



Cover for death from pre-existing conditions*



Additional payout for accidental death

Paying for **funeral costs**

Did you know you can lessen the financial burden on your loved ones for funeral costs with a PG Protect Death Benefit plan? We can arrange for funeral costs to be paid directly to the funeral home up to the Death Benefit amount due. Following this, any remaining benefit will be paid to the deceased's estate.

*after the plan has been held for 12 months
For detailed information on what is covered, refer to **page 7**.
Certain words within your plan have a particular meaning, for definitions refer to **page 9-10**.



Want **more cover**?

You can still buy extra insurance cover for yourself. To do this, simply call us within the next 14 days of purchasing your plan.



Remain in **control**

You always have the option to lower payments or stop your plan at any time. You also have a 30-day cooling off period from receiving this pack. For more information refer to **page 12**.

What you can **expect from us**

To provide an effective service

We work hard to ensure our product meets your needs, and to ensure that how we communicate is clear, easy to understand and tailored to you.

To be fast and responsive

We aim to respond to all queries within 48 hours helpfully and efficiently. We try to make it easy to claim and aim to assess claims within 24 hours of receipt by us.

Commitment to getting it right first time

We work hard to make sure we get it right first time, every time. If we don't, we will put it right quickly, keep you informed and make sure we do not knowingly make the same mistake again.

To be easy to do business with

We value all our customers and strive to be reliable, trustworthy, flexible and straightforward to do business with.

We help those who need it

We understand that your personal situation can change at any time, so please reach out to us if there are any changes to your personal circumstances.

Information about any extra support you need will be treated in the strictest of confidence. This will help us to understand your needs better and help us to deliver the best service possible.



Access to **OnlineGP***

Getting an appointment with a GP can be tough at times, to support you, we're giving all PG Protect policyholders complimentary access to OnlineGP.



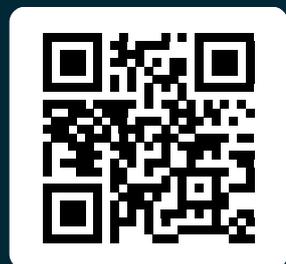
Video and phone consultations

Available all year round, anywhere you are in the world



Private prescription service

GPs can issue prescriptions and you can have the medication sent to any UK address or arrange collection at your chosen pharmacy



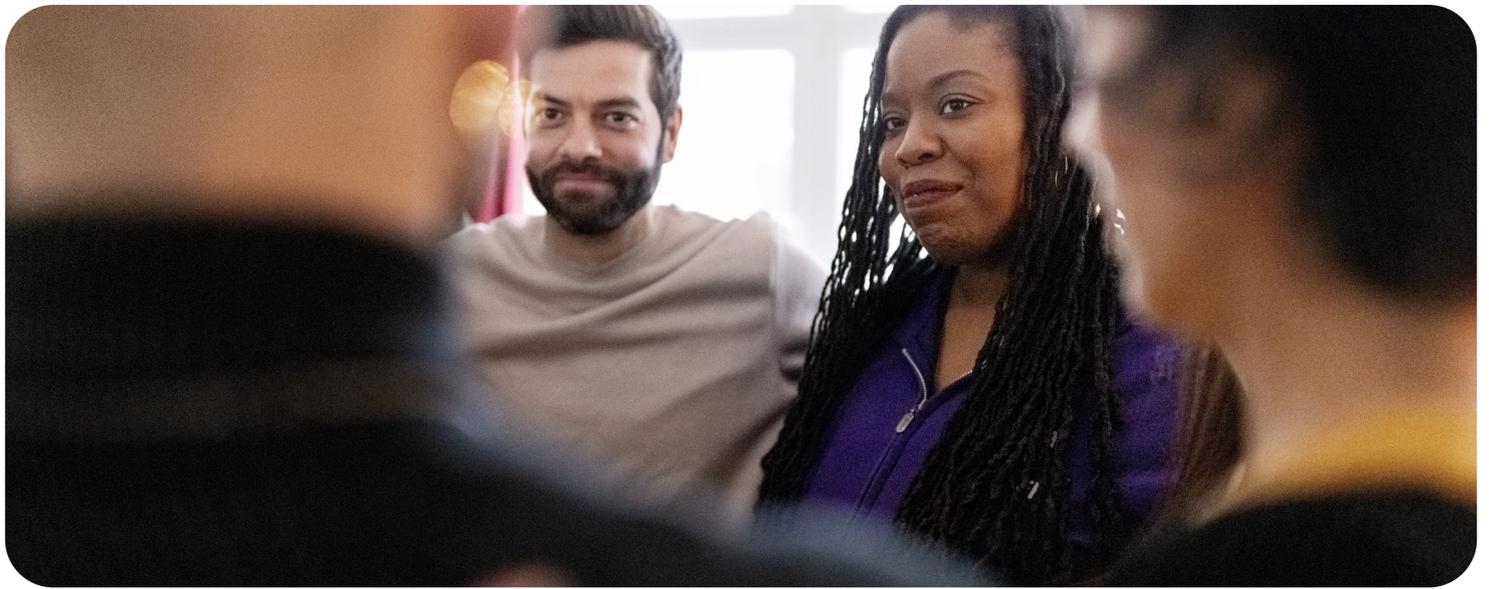
Scan the QR code to visit **personalgroup.onlinegp.co**

Getting started

- 01** Visit **personalgroup.onlinegp.co** and register by using your latest PG Protect plan number. You can find this in your plan schedule we've just sent you.
- 02** Once you're registered, you can request an appointment. OnlineGP will be in touch letting you know what appointments are available and what you need to do next.

*We reserve the right to withdraw the OnlineGP service to PG Protect plan holders without prior notice. Online GP is a service currently provided by HealthHero Solutions Limited, specialists in 24/7 Private GP services.

**Private prescription charges will apply – ask your pharmacist for more information.



It's easy to **claim**



Step 1

Submit

You need to submit your documents to support your claim



Step 2

Claim Review

Your claim documents will be reviewed



Step 3

Payment 1

Funeral costs can be paid directly from the Death Benefit amount (optional)



Step 4

Payment 2

Any remaining benefit amount will be paid to the policyholder's estate

You will have a dedicated advisor to help you every step of the way. To make a claim, you will need to provide the policyholder's original birth and death certificates. There might be additional information required depending on the situation, but your advisor will be able to guide you through this.



Scan the QR code to visit
personalgroupinsurance.com/claims



For more information on your policies or for any help, please call us on **0800 542 5930***
Our lines are open Monday to Friday from 8.30am to 5.30pm

*Calls to this number may be recorded for training and monitoring purposes.

Plan Summary

The sums insured depend on the cover you have chosen and purchased. These are outlined in the Plan Schedule. The following details provide a summary of the main benefits of the **plan**. For full details of these and all the terms and conditions that apply, please see the Plan Details and Plan Schedule.

Benefit	What's covered	What is not covered and limitations	Where to find more information
Death Benefit (Any cause)	<p>The chosen level of benefit, following death anywhere in the world. The benefit will be paid to the beneficiary's estate.</p> <p>If a beneficiary is diagnosed with a terminal illness and has a life expectancy of 12 months or less, the benefit will be paid to them.</p>	<p>All causes of death are covered but see below for pre-existing conditions. The maximum death benefit (any cause) is £20,000.</p> <p>The terminal illness benefit is only available on plans with a start date on/after 1st April 2020.</p>	<p>Plan Details – page 10, <i>what's covered and plan limitations</i></p> <p>Plan Details – page 10, <i>what's covered and plan limitations</i></p>
Accidental Death Benefit	<p>A sum equal to double the chosen level of benefit above, following death anywhere in the world. The benefit will be paid to the beneficiary's estate.</p>	<p>The benefit will be paid where death occurs within 12 months after the accident.</p> <p>The maximum accidental death benefit (any cause) is £40,000.</p> <p>Where Accidental Death Benefit is payable, then Death Benefit will not be paid.</p>	<p>Plan Details – page 10, <i>what's covered and plan limitations</i></p>
Children's Cover	<p>There is no limit to the number of children that may be covered.</p>	<p>The maximum death benefit (any cause) is £2,500 for each child. The maximum accidental death benefit is an additional £2,500 for each child.</p>	<p>Plan Details – page 10, <i>what's covered and plan limitations</i></p> <p>Plan Schedule – terms and conditions, Limitations eligible children</p>
Pre-Existing Conditions	<p>Death from, or the diagnosis of a terminal illness in relation to, any pre-existing condition for which treatment has been sought or received before the start of your plan will be covered after 12 months.</p>	<p>If death or the diagnosis of a terminal illness due to a pre-existing condition occurs within 12 months of the start date of the plan, only a return of premiums will be made.</p>	<p>Plan Details – page 10, <i>what's covered and plan limitations</i></p>

Plan **Summary**

Statement of demands and needs

The PG Protect Death Benefit Plan meets the demands and needs of those who wish to ensure a lump sum is paid following death or the diagnosis of a terminal illness.

Advice and recommendations

Personal Assurance (Guernsey) Limited do not provide any advice or recommendations regarding your plan. You may have been asked some questions to help you narrow down your selection of products which is carried out by an executive who acts for you and not us.

Plan Details

The Plan Details and the Plan Schedule form the contract between us, Personal Assurance (Guernsey) Limited and you, the **customer**. Please read these carefully to make sure you know exactly what your plan covers, who is covered by your **plan** and the **benefits** and the **premium** you have selected.

If there is a mistake, if you need to make changes or if you have any questions, please contact us. Our contact details are shown at the end of this document. You must comply with the terms and conditions of this **plan**, provide us with the correct information and inform us of any changes, now or in the future, e.g., if you change address. If you do not, this may affect your **plan**, possibly invalidating it, or causing claims to be rejected or not fully paid.

In this **plan** “we”, “us” and “our” refer to Personal Assurance (Guernsey) Limited, who are the insurers of the plan and “you” and “your” refer to the **customer**.

Your Plan Details and Plan Schedule certify that insurance has been effected between you and us.

The **plan** is administered for you by Personal Assurance Services Limited (“PAS”), who are authorised and regulated by the Financial Conduct Authority and are listed in the Financial Services Register under Registration Number 303200. PAS also provides information to us on your behalf, including claims information. You agree to PAS acting on your behalf and providing information to us on your behalf. You are not required to pay a fee to PAS to act for you as we pay PAS a commission based on the premiums we receive.

The **plan** is underwritten by us. Personal Assurance (Guernsey) Limited is registered in Guernsey under Registration Number 59550 and is regulated by the Guernsey Financial Services Commission. Personal Assurance (Guernsey) Limited’s registered office address is Level 5, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 1EJ.

Personal Assurance Services Limited and Personal Assurance (Guernsey) Limited are wholly owned subsidiaries of Personal Group Holdings Plc. PG Protect is a trading style of Personal Group Holdings Plc.

Subject to the terms and conditions of this **plan**, we will pay the **benefits** shown on the Plan Schedule,

provided that the **premium** for this **plan** has been paid in the required manner.

1. Definitions

Certain words in this document have a particular meaning – these words are shown in bold, and their meaning is given below:

Accidental death benefit means the **benefit** payable on death following **bodily injury**.

Accident means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and place during the period of insurance.

Bodily injury means identifiable physical injury which:

- i. is caused by an **accident**, and
- ii. solely and independently of any other cause (except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury) results in a **beneficiary’s** death within twelve months from the date of the **accident**.

Beneficiary means any person listed as covered in the Plan Schedule.

Benefit(s) means the amount payable for an eligible claim under the plan, as shown on the Plan Schedule.

Condition means any illness, disease, or injury.

Customer means the **plan beneficiary**.

Eligible child(ren) means the natural or adopted child or children, aged between 30 days and 17 years, of the **customer** or the **partner** named on the Plan Schedule.

Insurer means Personal Assurance (Guernsey) Limited.

Partner means the person you permanently live with at the same address as a married, civil or cohabiting partner.

Plan means the cover as set out in this document and the Plan Schedule.

Plan beneficiary means the **beneficiary** entering the **plan** having authorised the person completing the application to do so for them and to pay the **premiums** for their **plan**.

Plan Details

Pre-existing condition means any **condition** which began before the **plan start date** and for which the **beneficiary** sought advice or received treatment within the 12 months preceding the **start date**.

Premium means the total amount you pay for this **plan**, including Insurance Premium Tax. The amount and frequency are shown on the Plan Schedule.

Start date means the date from which any **beneficiary** is insured for **benefits** as shown on the Plan Schedule.

Terminal illness means an illness entailing a life expectancy of 12 months or less.

2. What the plan covers and plan limitations

a. What's covered

The **Insurer** will pay, subject to any limitation or exclusion stated below in (b) Plan Limitations:

- I. On the diagnosis of a **terminal illness** or the occurrence of death from any cause anywhere in the world:
 - a. The **benefit** shown on the Plan Schedule; OR
 - b. A sum equal to the total **premiums** paid in respect of the relevant **beneficiary**, if the cause of death or the **terminal illness** is deemed to be a **pre-existing condition** and death or the diagnosis of the **terminal illness** has occurred within one calendar year of the **plan start date**.
- II. Alternatively, the **insurer** will pay double the **benefit** shown on the Plan Schedule as **accidental death benefit**, where death from **accidental bodily** injury occurs within 12 months of the date of the **accident**. Where **accidental death** benefit is paid, no benefit is paid under I.

b. Plan limitations

- **Customer and Partner Plan**
- I. The **benefit** ceases on the 70th birthday of any **beneficiary** other than an **eligible child**.
- II. No adult may be insured for more than a total of £20,000 for death **benefit**

(any cause) plus £20,000 for **accidental death benefit** (£40,000 in all).

- III. The **accidental death benefit** will only be payable if the **accident** results in death within twelve months from the date of the **accident**.
- IV. The **terminal illness benefit** only applies to **plans** with a start date on or after 1st April 2020.
- V. Where we have paid a **terminal illness** claim to or on behalf of a **beneficiary**, no further Death Benefit plans may be purchased from us in respect to that **beneficiary**.

- **Eligible Children Plan**

- I. The **benefit** ceases on an **eligible child's** 18th birthday.
- II. No **eligible child** may be insured for more than a total of £2,500 for death **benefit** (any cause) plus £2,500 for **accidental death benefit** (£5,000 in all).
- III. The **accidental death benefit** will only be payable if the **accident** results in death within twelve months from the date of the **accident**.
- IV. The **terminal illness** benefit only applies to **plans** with a start date on or after 1st April 2020.
- V. Where we have paid a **terminal illness** claim on behalf of an **Eligible Child**, no further Death Benefit plans may be purchased from us in respect to that **Eligible Child**.
- VI. **Eligible Children** between the ages of 30 days and 17 years may be added to an **eligible children's plan** taken out by a **customer**. In the case of **plans** purchased before 1st April 2020 they must be between 1 year and 17 years.

Plan Details

3. Premiums

The first **premium** is due on your **start date**. Although the **plan** begins on the **start date**, we will not be able to pay any **benefits** until we have received the first **premium**.

The amount and frequency of your **premium** payments are shown on the Plan Schedule. You must pay the **premiums** in full when they fall due. If a **beneficiary** makes a claim while the **plan** is still in force and there are unpaid **premiums** due, they will be deducted from any **benefit** paid.

Total Premium Payable

To help you calculate how much your **plan** will cost over a year, or several years:

- a. If paying weekly, take the weekly **premium**, and multiply by 52. This is the annual amount you would pay. You can multiply this amount by any number of years for comparison.
- b. If paying fortnightly, take the fortnightly premium and multiply by 26. This is the annual amount you would pay. You can multiply this amount by any number of years for comparison.
- c. If paying monthly, take the monthly premium and multiply by 12. This is the annual amount you would pay. You can multiply this amount by any number of years for comparison.
- d. If paying 4-weekly, take the 4 weekly premium and multiply by 13. This is the annual amount you would pay. You can multiply this amount by any number of years for comparison.

4. How to make a claim

There are several ways to make a claim under the **plan**. The **beneficiary** or the person acting on their behalf can visit the Personal Group website Making a claim – Personal Group (www.personalgroup.com/policy-holders/making-a-claim) to complete a claim form online. Alternatively, a claim form can be requested by contacting Personal Assurance Services Limited, on **0800 542 5930** and they will take you through the next steps and send out a claim form.

As well as a completed claim form, we will require the following information:

- an original birth certificate,
- an original death certificate,
- a Grant of Representation,
- any other information which may be required to deal with the claim,
- an invoice from the Funeral Director, if the person making the claim requires the funeral bill to be paid from the **benefit** due,
- written confirmation of the diagnosis of terminal illness from the **beneficiary's** GP/Consultant, where the **beneficiary** makes a **terminal illness** claim.

In the event of a **beneficiary's** death the **benefit** will be paid to their estate. If a **beneficiary** is diagnosed with a terminal illness the **benefit** will be paid to the **beneficiary**. In the event of the death of an **eligible child** the **benefit** will be paid to the **customer**.

All claims under the **plan** are handled in Guernsey by us. ("PAS") can assist the claimant, by collecting the information we need on the **beneficiary's behalf** and sending it to us. PAS will also be able to assist in completing the claim form and can submit the claim to us on the claimants' behalf. A claim form can also be requested and submitted directly to us at crt@pagldb.com

Plan Details

5. How long the plan lasts

- a. The term of this **plan** is the same as your payment frequency (weekly, fortnightly, 4-weekly or monthly). Provided you maintain the payments the **plan** will renew for another term. Should your payment frequency change, the **plan** term will change to reflect the new frequency.
- b. The **plan** will continue automatically while the **premium** is paid until the **plan** is cancelled by you or by us. Any **benefit** under a **plan** will cease when the relevant **beneficiary** reaches their 70th birthday (or 18th birthday in the case of an **eligible child**).
- c. If you stop paying the premium, this **plan** will be cancelled from the date the unpaid **premium** became due.
- d. If you leave the employment of the **participating employer** and have not arranged to continue paying premiums, this **plan** will be cancelled from the date the first unpaid **premium** became due.
- e. We may cancel this **plan** by giving you 30 days' written notice to the last known address on our records if fraud is suspected or detected.
- f. Where a **beneficiary** makes a successful **terminal illness** claim under a **plan**, no further **benefit** will be payable under the **plan** to or in respect of that **beneficiary**.
- g. If you elect to increase or reduce the benefit payable under an existing **plan**, we will cancel that **plan** and replace it with a new one. However, your **plan** number will remain the same. The Death Benefit **plan** number is linked directly to and is the same as your PG Protect policy number.

6. Your right to cancel

You have the right to cancel your Death Benefit Plan within 30 days of receiving this pack. If you cancel your **plan** within this time, you will receive a full refund of any **premiums** paid up to that point. Your **plan** will be cancelled from the **start date** and no **benefits** will be paid.

You may cancel your **plan** at any time after this by stopping **premium** payments, but you will not receive a refund of any **premiums** paid, your

benefits will cease from your cancellation date and any **premium** received by or on behalf of the **insurer** after this date will be returned to you.

To cancel your **plan** please contact the Customer Relations Team who can arrange this with us on your behalf.

By email: crm@personalgroup.com

By phone: **0800 542 5930**

You can contact us directly to cancel your plan via email at crt@pagldb.com

7. General conditions

a. Changes to the Plan

The **insurer** has the right to make changes to the terms and conditions of this **plan** (including the **premiums**) at any time. You will be given at least 30 days' written notice of any changes made, sent to the last known address on the insurer's records. If these changes mean that you no longer want or require the cover, you have the right to cancel the **plan** in accordance with the cancellation clause of this **plan** (see 6: Your Right to Cancel).

b. Law

The parties may choose the law applicable to this contract. The contract will be subject to English law unless otherwise agreed.

c. Waiver of Plan Terms

If the **insurer** has decided in your favour, outside of the terms of your **plan**, there is no obligation on the **insurer** to do so again in the future.

d. Trading Sanction(s) Restrictions

We shall not be liable to provide the insurance under this document or to pay claims where to do so would breach 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.

e. UK Residency

You must reside in the UK to be eligible to purchase a **plan**. Your **partner** must reside with you, for you to purchase a **plan** covering them.

f. Warranty

The person completing the application warrants that they can properly enter into a valid contract for and complete a policy on behalf of each **plan beneficiary**.

Plan Details

g. Pre-existing conditions

Where a **plan** has been in existence for 12 months or more and is replaced by a new **plan** pursuant to a request from a **plan beneficiary** to reduce the level of **benefit** offered by the **plan**, the **pre-existing condition** provision shall not apply to the new **plan**.

Where a **plan** has been in existence for 12 months or more and is replaced by a new **plan** pursuant to a request from a **plan beneficiary** to increase the level of **benefit** offered by the **plan**, the **pre-existing condition** provision shall apply only to the additional level of **benefit** taken out in the new **plan**.

8. Customer care

We aim to provide exceptional levels of care to all our customers and do everything we can to be fast, responsive and easy to deal with. However, if you ever think we have fallen short of these standards and you have cause to make a complaint, please let us know.

How to make a complaint

If you are unhappy with the way in which we provide or administer your cover under this **plan** (but not anything to do with its sale or any administration carried out for you), please write to:

The Directors of Personal Assurance (Guernsey) Limited
Level 5
Mill Court
La Charroterie
St Peter Port
Guernsey GY1 1EJ

Or contact our Customer Relations Team via email at crt@pagldb.com

Please note that Personal Assurance (Guernsey) Limited is regulated by the Guernsey Financial Services Commission (GFSC). If you remain unsatisfied with the way the **insurer** has dealt with any complaint you have made, you may refer your complaint to the Channel Islands Financial Ombudsman (CIFO) at:

Channel Islands Financial Ombudsman (CIFO)
PO Box 114
Jersey
Channel Islands
JE4 9QG

Email: enquiries@ci-fo.org
Phone: **01481 722218**

We will do everything we can to put the matter right within 48 hours. If we cannot do this, we will acknowledge your complaint, let you know how long we think it will take us to fully investigate and who will be responsible for your complaint. Once we have completed our investigations, we will let you know the outcome. However, if you are still unhappy after we have investigated it for you, and you think that there is additional information that should be considered please let us have that information as soon as possible so that we can consider it.

If you have a complaint about the sale of the **plan** by Personal Group Benefits Limited or any administration carried out for you by Personal Assurance Services Limited, please contact their Customer Relations Team. Their contact details are shown at the end of this pack.

If you disagree with any reply from the Personal Group Customer Relations Team regarding your **plan**, you may ask the Financial Ombudsman Service to review your complaint. Their contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567** – calls to this number are now free on mobile phones and landlines

0300 123 9123 – calls to this number cost no more than calls to 01 and 02 numbers

Complete the online form at:
www.financial-ombudsman.org.uk/contact

Please note that the Financial Ombudsman Service may not be approached in respect of the insurance, or any services provided by the insurer.

This will not affect your right to take legal proceedings.

How we use information we hold about you

In this data protection summary, we, us and our refers to Personal Assurance (Guernsey) Limited, which processes personal data provided by you in accordance with the Data Protection (Bailiwick of Guernsey) Law, 2017. Information will be shared with other companies within the Personal Group of Companies that act on your behalf to provide you and other plan beneficiaries with the cover you have chosen. This information is processed in compliance with the provisions of UK Data Protection legislation.

Who are the “Data Controllers” and how do we use the information you have provided?

We will use your personal data and personal data provided by you about others covered by our plans to administer the plans you have chosen and provide you with a personalised service.

The Data Controllers are:

- Personal Group Benefits Limited and Personal Assurance Services Limited
- You will have provided personal information about you and others covered by our plan to Personal Group Benefits Limited when you applied for the cover. Personal Group Benefits Limited communicate with the Insurer of the plans on your behalf.
- Personal Assurance Services Limited administer the contracts of insurance on your behalf and assist with the administration of the contracts of insurance, including claims handling, premium collection and issuing you with information both before and after the acceptance of applications by the Insurer and the conclusion of the contracts of insurance.
- Personal Assurance Services Limited provides information to the Insurer and acts on your behalf.
- Personal Assurance (Guernsey) Limited – uses the information you have provided to accept applications and set up and administer the contracts of insurance.

We may disclose information about you and other **plan beneficiaries** to third parties where there is a legal requirement to do, including for the purposes of detecting and preventing fraud. We may also share your personal data with third parties for the purposes of market research and statistical analysis.

How long do we keep your information?

The information you have provided will not be kept for longer than is necessary. In most cases this will be for a period of seven years after the contract of insurance ends or our relationship with you ends. In some cases, we may hold your information for longer if there is a legal or regulatory requirement to do so or for legitimate business reasons.

Your individual data rights

You have the right to:

- access the personal data we hold about you;
- ask us for information on how we use your data, who we share it with and how long we keep it;
- have your data deleted (subject to certain exemptions);
- have any inaccurate or misleading data corrected;
- ask us to provide a copy of your data to another Data Controller; and
- lodge a complaint with the Office of the Data Protection Authority.

Where you have given your consent for us to process your personal information, i.e. for marketing purposes, you have the right to withdraw your consent at any time.

How we use information we hold about you

If you wish to exercise any of your individual rights, you can contact Personal Assurance Services Limited who can provide full assistance to you acting on your behalf in any dealings with us.

By telephone: **0800 542 5930**

By email: crm@personalgroup.com

In writing: Customer Relations Team
Personal Group
John Ormond House
899 Silbury Boulevard
Central Milton Keynes
MK9 3XL

You can contact Personal Assurance (Guernsey) Limited:

By Email: crt@pagldb.com

In writing: Personal Assurance (Guernsey) Limited
Level 5
Mill Court
La Charroterie
St Peter Port
Guernsey
GY1 1EJ



Personal Assurance (Guernsey) Limited

Level 5, Mill Court, La Charroterie
St Peter Port, Guernsey, GY1 1EJ

0800 023 4567

www.personalgroup.com

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