



Protection for Life Cover designed around you

Protection for Life can give up to 30 Days' Free Accidental Death Cover

Free Accidental Death Cover can be available for up to 30 days while we consider your application for Critical Illness with Life Cover, Renewable Critical Illness with Life Cover, Life Cover, Renewable Life Cover, or Lifetime Cover.

The 30 day period starts from the date Scottish Widows receives your fully completed application form together with a completed direct debit. If an accident happens within this 30 day period, and you* die within 60 days of the date of the accident, we could pay out the initial amount applied for up to a maximum of £250,000. The claim received must meet the claims criteria for both Free Accidental Death Cover and for life cover under the benefit applied for.

Please note that Free Accidental Death Cover only applies if you* die as a result of an accident – it won't cover you* for anything else.

There is no need to apply for this Free Accidental Death Cover. Eligibility and terms and conditions which apply are detailed overleaf.

* If your application is for cover on someone else's life, when we say 'you' here we mean that person.

To be eligible for Free Accidental Death Cover, you must:

- be aged 59 or under at application
- be a UK resident (meaning England, Wales, Scotland, Northern Ireland but not the Isle of Man or the Channel Isles), and
- not have applied for or not be in the process of applying for similar cover with another insurance company.

Issue of this leaflet is not proof of eligibility.

When does Free Accidental Death Cover start?

It starts from the date Scottish Widows receives your fully completed application and completed direct debit.

Free Accidental Death Cover continues until the earlier of:

- the start date of the policy applied for
- 30 days after the start date of Free Accidental Death Cover
- the date any claim is made.

Exclusions

We will not accept or pay a Free Accidental Death Cover claim if the claim was caused by any of the following:

- suicide
- self-inflicted injury
- taking part in hazardous pursuits, such as those listed in the application form, or
- anything we've told you that we're excluding from your policy.

Terms and Conditions

If any part of the application is missing, Free Accidental Death Cover will not start until we receive the missing information we need.

If we have requested additional information, Free Accidental Death Cover will stop if the information remains outstanding after 30 days.

Free Accidental Death Cover claims must be made within 90 days of death.

We will only pay once under any type of free cover in respect of the same person.

So payment under this cover can only apply if no other claim has been made for any reason on the life of that person under any other Scottish Widows free cover.

This leaflet should be read alongside the policy documents.

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