



Protection for Life Cover designed around you

Protection for Life can give up to 90 Days' Mortgage Free Cover

Mortgage Free Cover can be available to customers who meet the eligibility criteria and who are applying for Life Cover, Critical Illness with Life Cover or Critical Illness Cover, in connection with a new mortgage.

From the date Scottish Widows receives your fully completed application together with a completed direct debit and you've exchanged contracts (concluded missives in Scotland) you would be covered instantly.

This means we would pay the initial amount applied for up to a maximum of £250,000 on death, terminal illness

or critical illness, depending on which of these you have applied or been accepted for. Any claim must meet the claims criteria for both the benefit applied for and the 90 Days' Mortgage Free Cover.

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



To be eligible for Mortgage Free 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 Mortgage Free Cover start?

It starts from the date Scottish Widows receives your fully completed application together with a completed direct debit and you've exchanged contracts (concluded missives in Scotland).

Mortgage Free Cover continues until the earlier of:

- the start date of the policy applied for
- the date any claim is made
- the date on which we inform you of whether or not we accept the application. If we accept the application on special terms, the free cover will be extended for a further 14 days to give you time to make your decision.

If we have accepted the application on ordinary terms or if you have notified us of your acceptance of any special terms within the 14 day extension period, then the free cover will be extended, if necessary, until the start date of the mortgage.

If the cover is extended for either reason, it will be subject to the terms and conditions we have offered in relation to the benefit it applies to.

In any event, free cover will stop no later than 90 days after we receive the application.

What will Mortgage Free Cover pay out on?

It pays out on the first to happen to you* out of whichever of critical illness, terminal illness or death you have applied for and, if we have made our decision by then, you have been accepted for.

Exclusions

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

- in our reasonable opinion, the claim is related to any medical condition that we could have expected you* to have been aware of on or before the Mortgage Free Cover start date.

This includes:

- any illness, disease or condition for which you* received medical treatment or advice from a registered medical practitioner
- any illness you* should have been aware of before completion of the Application and which, in our reasonable opinion, contributes toward your* condition during the free cover period, or any symptoms you* have suffered which relate to a physical or mental condition, even though medical attention had not been sought or discussed with a registered medical practitioner prior to or during the free cover period
- 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, Mortgage Free Cover will not start until we receive the missing information we need.

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

Also, before your policy starts, even while this free cover is in force, you must tell us if there are any changes to the information given for your application. If you don't, we may not pay out a claim on your Mortgage Free Cover or your policy, and your policy could be cancelled.

You must tell us of any Mortgage Free Cover claim within 90 days.

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.

* If your application is for cover on someone else's life, when we say 'you' or 'your' here we are referring to that person, and, for the eligibility rules except the age restriction, to the applicant too.

This leaflet should be read alongside the policy documents.

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