



## Death by Natural Causes & Funeral Expenses Summary of Cover

This is a summary of cover available under the Death by Natural Causes and Funeral Expenses cover provided under the Forces Mutual Personal Accident Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy document, a copy of which is available from Forces Mutual on request, or on our website at [www.forcesmutual.org](http://www.forcesmutual.org).

### Name of the Insurer

Death by Natural Causes and Funeral Expenses cover is underwritten by The Ancient Order of Foresters Friendly Society Limited. The Ancient Order of Foresters Friendly Society Limited is an incorporated Friendly Society (registration no.511F) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registration no. 110029). Foresters Friendly Society, Foresters House, 29/33 Shirley Road, Southampton SO15 3EW.

### The Law which applies to this policy

This policy will be governed by English Law, and you and the insurers agree to submit to the nonexclusive jurisdiction of the courts of England and Wales unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

### Duration and Eligibility

Death by Natural Causes cover is an optional section of the Forces Mutual Personal Accident insurance which is a monthly policy. Funeral Expenses Cover is automatically included in your Forces Mutual Personal Accident Insurance. By completing the direct debit mandate, you are allowing Forces Mutual to automatically renew your policy every month until you tell Forces Mutual otherwise. You should review your cover periodically and update it accordingly to ensure it still meets your needs.

The policy is available to members of HM Forces who are under the age of 65. You can only have this cover if you have a Forces Mutual Personal Accident policy.

## Cancelling the policy and the cooling-off period

### Death by Natural Causes

You may cancel the Death By Natural Causes cover at any time by; telephoning Forces Mutual on 0151 363 5920 or writing to Forces Mutual, 5<sup>th</sup> Floor, 20 Chapel Street, Liverpool, L3 9EG.

If you cancel the Death by Natural Causes cover within the first 14 days of receipt of your policy, providing there has been no claim or incident likely to give rise to a claim, Forces Mutual will refund any premium paid. If you cancel your policy at any other time, as you pay monthly by direct debit, cover will continue until the end of that calendar month and no refund will be provided.

Forces Mutual reserve the right to cancel this policy at any time by giving you no less than 90 days written notice by recorded delivery or email to you at your last known address. Any such written notice will explain our reasons for cancellation.

Forces Mutual reserve the right to cancel the Death by Natural Causes cover as soon as practicable in the event that;

- you fail to pay the premium when it is due;
- you are no longer eligible for this insurance; or
- you or anyone acting for you acts fraudulently as detailed on page 13 of the policy wording.

### Funeral Expenses

The Funeral Expenses cover cannot be cancelled independently from your Personal Accident Insurance policy and the contract will run for as long as that policy stays in force.

## Significant Features and Benefits

<b>Funeral Expenses</b>  This is the maximum amount payable for any one insured persons' death. The benefit does not increase with the number of units purchased.	<b>£4000</b>
<b>Death by Natural Causes</b>  This is the amount paid per unit (max 5) for any insured persons death as a result of death by natural causes.  This section is optional and operates only if the appropriate additional premium is paid and cover is confirmed as in place on your schedule.	<b>£30,000</b>

Foresters Friendly Society will, subject to the provisions of the policy, pay to the insured or insured's estate the relevant benefit as described in the table of benefits, if during the period of insurance an insured person dies as a result of natural causes (as defined in the policy).

Cover can be extended to include the insured persons spouse or partner.

## Significant and unusual exclusions or limitations

Like all policies of this type there are some situations that are not covered and some situations where payment conditions may apply. Please refer to 'General Conditions' on page 14 of the policy document, 'Claims Conditions' on page 14 of the policy document and 'What is not covered' on page 19 of the policy document for full details.

The main limitations in cover are:

- The maximum amount payable for children in respect of Fatal Injury is £5,000 irrespective of the number of units
- Children are not covered for Death by Natural Causes
- A suspension period may be declared in the event of hostilities, which may take effect immediately. During a suspension period new applications or increases in cover will not be accepted by Forces Mutual.

The main exclusions are for claims resulting from:

- Death as a result of pre-existing medical condition
- The insured person taking a drug which is not lawfully available or is lawfully only available on prescription by a qualified doctor or dentist. This exception does not apply if the drug was taken under the specific direction of a doctor or dentist.
- The insured person being under the influence of, or being affected by, alcohol.
- Suicide or attempt thereat or willful exposure to danger or injury.
- If the injury occurs as a result of the use of or release of any Nuclear Weapon or device or Chemical or Biological agent

## How to make a claim

Should you need to make a claim under this policy, please contact The Ancient Order of Foresters Friendly Society Limited on:

0151 363 5920

Please see page 5 of your Policy Document for more details.

## Making a complaint

If you wish to make a complaint about the conduct of the sale of this insurance, including any information provided as part of the sale, please contact Forces Mutual. If you remain dissatisfied and wish to escalate a complaint, you can refer the matter directly to the Financial Ombudsman Service.

If you wish to make a complaint about your policy, premium or about a claim that relates to Funeral Expenses or Death by Natural Causes please contact:

Complaints, Foresters Friendly Society, Foresters House, 29/33 Shirley Road, Southampton  
SO15 3EW

Tel: 0800 101 8313

Email: [complaints@forestersfriendlysociety.co.uk](mailto:complaints@forestersfriendlysociety.co.uk)

If you remain dissatisfied after Forces Mutual or The Ancient Order of Foresters Friendly Society

Limited have considered your complaint, you have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if Forces Mutual or The Ancient Order of Foresters Friendly Society Limited have not issued their final response within eight weeks from you first raising the complaint.

However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:  
Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

By telephone: 0800 023 4567 or 0300 123 9123  
Or by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Further details will be provided at the appropriate stage of the complaints process.

## **The Financial Services Compensation Scheme**

Foresters Friendly Society are covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if they are unable to meet their obligations to you under this contract. Further information can be obtained from the Financial Services Compensation Scheme by calling 0207 741 4100 or at <http://www.fscs.org.uk/>