

TERM LIFE ASSURANCE POLICY SUMMARY

This is an insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy documentation, a copy of which is available from:

Finch Group, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF

Tel: 023 8076 9872 Email: traineepilots@finchgroup.net

Insurers

The insurance is provided by Certain Underwriters at Lloyds and is in accordance with the terms conditions and exclusions contained in the policy.

Policy Number

TBA

Type of Insurance & Cover

The term may vary depending on your personal circumstances but will be issued for the period of up to a maximum of 24 months to protect your financial arrangements in connection with your training course.

English Law applies to this contract of insurance.

Significant Features & Benefits

In the event of your death during the term of the policy, insurers will pay the sum as shown in your confirmation letter.

Principal Exclusions or Limitations

These may be found in the policy wording under the heading Exclusions

What happens if I take out cover and then change my mind ?

This policy contains no cancellation clause and there is no refund of premium on cancellation.

How to Make a Claim

All claims and claims correspondence should be in writing and addressed to:

Finch Group, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF

And Pulse Insurance Limited, 6 Oxford Court, St James Road, Brackley, Northants, NN13 7XY

What to do if you have a complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact the Manager Finch Group, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF, either in writing or by telephone.

If you are not satisfied with the way the complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyds to review your case without prejudice to your rights at law.

Their address is:

Complaints and Advisory Department, Lloyds, One Lime Street, London, EC3M 7AH,
Telephone (020) 7327 1000.

Financial Services Compensation Scheme

In the event "insurers" are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information is available is available by telephoning 020 7892 7300 or their website at www.fscs.org.uk.