STATEMENT OF DEMANDS AND NEEDS

From the information that you have provided we have identified your demands and needs as those of someone who requires death by natural causes insurance, personal accident insurance and kit/personal possessions insurance.

Cover is provided in accordance with the policy terms and conditions.

We have not provided any recommendation regarding the cover that you should take and the chosen product has been selected by you as the one from our suite of products that best meets your needs, based on the factual information provided.

You must read the Insurance Product Information Document which gives a summary of the cover provided.

You have a duty to disclose relevant information to your insurer before and during the term of the insurance contract. If you fail to do so the insurance may not protect you in the event of a claim.