

Tavistock Life Assurance Co.

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1) Administration

Tavistock Life administration is conducted on a limited liability basis. Whilst every care is taken to ensure that investments are secure and ethical, no liability can be accepted for any persons livid or deaf.

- a) Before making any payment or giving effect to any request we will require to be satisfied as to the entitlement of the claimant or the person making the request. On the death of a life assured we will require evidence satisfactory of the death and evidence of the age of any life assured (see 2f).
- b) Any option contained in the policy or right to require the amendment of the policy is limited to making changes in the terms of the policy or to substituting or issuing such a policy as will be compatible with the requirements of paragraph 2a.
- c) Except where the context otherwise requires any reference to the male within, the policy includes the female and any reference to the singular includes the plural.
- d) Unless it is otherwise provided in the schedule the policy will be construed and governed by English law.

2) General Terms

- a) The premium shall be payable as stated in the schedule. Thirty days of grace are allowed for the payment of premiums. Should the sum assured become payable during such days of grace, any unpaid premium will be deducted from the sum assured.
- b) Tavistock Life shall make a charge for administration on each monthly charge. They reserve the right to vary this charge from time to time.
- c) Tavistock Life shall carry out policy reviews annually.
- d) If the payment of premiums to the policy ceases and premiums remain unpaid for a period of 30 days after the due date the policy will lapse and no payment whatsoever will be made thereunder.
- e) Any reference within the policy to the making of a charge shall refer to the cancellation of units currently allocated to the policy to the extent that the value of such units shall equal the charge being made.
- f) In the month immediately prior to the expiry date provided the value of the policy is equal to or greater than £10 or the minimum amount specified by Tavistock Life, the policy holder may cancel the policy.
- g) The holder of the policy shall have the option on written application and on proof of title of converting the assurance subject to Tavistock Life requirements at that time to a Tavistock Life unit linked mortgage endowment assurance.
- h) Tavistock Life shall make a charge each month for life cover if the unit value of the policy is less than the sum assured.

A Note

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