

PAL PROTECT PERSONAL ACCIDENT AND OPTIONAL LIFE AND CRITICAL ILLNESS INSURANCE IMPORTANT INFORMATION

Insurance documents, exclusions and declarations: **The Policy Documentation is the standard policy terms and conditions which will be relied upon by the insurer in the event of a claim, and you should read the terms for your own benefit and protection. If you do not understand any point please ask for further information.**

Important Information

The personal accident, personal liability and legal expenses sections of this policy is insured by American International Group UK Limited. American International Group UK Limited is an insurance company and is registered in England under number 10737370. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

The optional life and critical illness section of this policy is insured by MetLife Europe d.a.c., a private company limited by shares and registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR, United Kingdom. Branch registration number: BR008866.

This policy is distributed by Valo Limited. Valo Limited is an insurance intermediary and is registered in England under number 6025031. Registered office: 7 Heathyfields Road, Farnham, Surrey GU9 0BN.

Valo is under a contractual obligation to offer insurance exclusively from American International Group UK Limited for personal accident, personal liability and legal expenses insurance and from MetLife for optional life and critical illness insurance.

This policy is introduced by the Risk Factor Limited. The Risk Factor is an insurance intermediary and is registered at 23 Woodlands Drive, Harrogate, North Yorkshire, HG2 7AT.

When you purchase this insurance cover, Valo receives a fee which is an agreed amount per Policy and the Risk Factor Limited receives a commission, which is a percentage of the total premium.

When you purchase the optional life and Critical Illness insurance cover, American International Group UK Limited receives a commission from MetLife, which is a percentage of the optional life and critical illness insurance premium.

AIG, MetLife, Valo, and the Risk Factor do not provide advice or any personal recommendations about this insurance product.

Your Demands and Needs from this Insurance

This policy is designed to meet the needs of a member of HM Regular Armed Forces, a Mobilised Reservist or on Full Time Reserve Service, or on Non Regular Permanent Staff Engagements and required insurance cover against:

- an accident leading to death, or a number of specific injuries, such as permanent disability and loss of Limbs
- personal liability for injury to a third party or damage to a third party's property
- death by natural causes, diagnosis of a specified critical illness (heart attack – *of specified severity*, cancer – *excluding less advanced cases* and stroke – *resulting in permanent symptoms*), or diagnosis of a terminal illness
- expenses incurred in relation to legal proceedings against you

For more information you should read the Insurance Product Information Document and Policy Documentation for this policy. Please ensure that this cover is right for you and meets your needs. We cannot give you advice about whether this cover is right for you.

By purchasing this insurance cover you agree that you meet the criteria above and that you consider the cover to meet your insurance needs.