

## The information you have provided

This is the information that you have provided to us and upon which we will rely to produce your individual quotation. This information will form the basis of a contract between yourself and Scottish Friendly Assurance Society Limited.

It is YOUR responsibility to ensure that the information contained within this document is the information that you have provided to us and it is complete and accurate.

If you find any errors in this information you must inform us immediately on 0333 323 5433. Failure to do so may result in your policy being cancelled and no claim being paid.

**Customer name:** Shefi Bh

### Please tell us your basic quote information

**Q** Date of birth

**A** 23/04/2019 20:50 - 08/08/1980

**Q** Please choose the best description of your **smoking habits**

Please choose smoker if you have you used any tobacco products including cigarettes, cigars or nicotine replacement products in the last 12 months.

Options - Non-smoker, Smoker

**A** 23/04/2019 20:50 - **Smoker**

**Q** Which of the following apply?

- Smoker is an adult who smokes cigarettes, cigars, pipe tobacco or other combustible tobacco products
- Smoker trying to quit is an adult who has smoked cigarettes, cigars, pipe tobacco or other combustible tobacco products in the last 12 months but no longer does, and may, or may not, be using alternative nicotine products such as e-cigarettes, vapes, patches or gum
- Heated tobacco user is an adult who has smoked cigarettes, cigars, pipe tobacco or other combustible tobacco products in the last 12 months but no longer does, and is now using a smoke-free tobacco heating system such as IQOS

Options - Smoker, Smoker trying to quit, Heated tobacco user

**A** 23/04/2019 20:50 - **Smoker trying to quit**

**A** 23/04/2019 20:50 - Smoker

**Q** When did you last smoke cigarettes, cigars or any other form of tobacco (excluding heated tobacco)?

**A** 23/04/2019 20:50 - 2019-04-10

**Q** How tall are you?

**A** **23/04/2019 20:53 - 1.6m or 5 feet 3 inches**

**A** 23/04/2019 20:53 - 1.60m or 5 feet 3 inches

**Q** How much do you weigh?

If you're pregnant, please tell us how much you weighed before you were pregnant

**A** **23/04/2019 20:52 - 54kg or 8 stone 7 pounds**

**Q** What is your job?

This needs to be your main job - in other words, the one you spend most time doing. If you can't find your exact job, try describing your job differently, or pick the closest match.

**A** **23/04/2019 20:52 - Media Sales Executive**

**Q** What is your average daily consumption of cigarettes over the last year?

**A** **23/04/2019 20:53 - 1**

**Q** What is your average daily consumption of cigars over the last year?

**A** **23/04/2019 20:53 - 1**

**Q** What is your average daily consumption of other tobacco (in grams) over the last year?

**A** **23/04/2019 20:53 - 0**

**Q** Have you tried or are willing to try alternatives to smoking?

**A** **23/04/2019 20:53 - Yes**

**Q** Have your birth parents, brothers, or sisters had any of these before they were 65?

You don't need to tell us if your family member was 65 or older when they first had their condition

Options - Heart attack, angina or stroke, Cardiomyopathy, Diabetes, Bowel cancer or bowel polyps, Breast or ovarian cancer, Any other cancer, Muscular dystrophy, Huntington's disease or Motor Neurone Disease, Multiple sclerosis, Parkinson's disease or Alzheimer's disease, Polycystic kidney disease, I don't know, No

**A** **23/04/2019 20:53 - No**

**Q** Are you involved in any of these?

You don't need to tell us about:

- Flying as a passenger or cabin crew on a commercial airline
- 'Track' or 'experience' days
- One-off parachute jumps
- One-off scuba dives

Options - Armed forces (including reserves), Scuba diving, Private flying, gliding or parachuting, Motor car or motorcycle sport, Mountaineering or rock climbing, Sailing at sea or powerboat racing, No

**A** 23/04/2019 20:53 - No

**Q** Have any of these applied to you?

You don't need to tell us about speeding offences that didn't result in a ban, or any spent convictions

Options - I've been banned from driving or convicted of dangerous or careless driving in the last 5 years, I ride a motorbike, scooter or moped on the road, No

**A** 23/04/2019 20:53 - No

**Q** Have you lived, worked or travelled outside the UK or European Union in the last 5 years, or do you have any plans to do so?

You don't need to tell us about:

- Business trips of less than a week
- Holidays less than 30 days

**A** 23/04/2019 20:53 - No

**Q** Do you have existing Life insurance or are you applying for any other Life insurance?

You don't need to tell us about:

- Life cover that is provided by your employer
- Life cover that is going to be replaced by this application

**A** 23/04/2019 20:53 - No

**Q** How many pints of beer, lager or cider do you drink per week?

**A** 23/04/2019 20:53 - 0

**Q** How many glasses of wine do you drink per week?

**A** 23/04/2019 20:53 - 0

**Q** How many measures of spirits do you drink per week?

**A** 23/04/2019 20:53 - 0

**Q** How many other alcoholic drinks do you drink per week?

**A** 23/04/2019 20:53 - 0

**Q** Have any of these applied to you?

Examples of recreational drugs include cannabis, ecstasy, cocaine, heroin, amphetamines and anabolic steroids

Options - I've been advised by a medical professional to cut down or stop drinking alcohol, I've been referred for alcohol or drug specialist support such as alcoholics or narcotics anonymous, I've used recreational drugs in the last 10 years, No

**A** 23/04/2019 20:53 - No

**Q** Have you ever had any of these?

Options - Cancer, cancer-in-situ, leukaemia, Hodgkin's disease or any other tumour, Heart attack, irregular heart beat, cardiomyopathy, valve disorder or any other heart condition or heart surgery, A stroke, TIA, brain haemorrhage or damage or surgery to your brain, Multiple sclerosis, epilepsy, Parkinson's or any other disorder of the brain or nervous system, Any mental health issue that's required a hospital or psychiatric referral or have you attempted or thought about suicide or self harm, A positive test, or are you waiting on the results of a test for, HIV, AIDS or hepatitis B or C, No

**A** 23/04/2019 20:52 - No

**Q** In the last 5 years have you had any of these?

Options - Raised blood pressure, cholesterol or chest pain, Diabetes or raised blood sugar, Depression, anxiety, stress, eating disorder or any other mental health issue, Anaemia, blood clot or anything else affecting your blood, A growth, lump or cyst, No

**A** 23/04/2019 20:52 - No

**Q** In the last 5 years have you had any of these?

Options - Asthma, sleep apnoea or anything else affecting your lungs or breathing, Crohn's, colitis, IBS, or anything else affecting your stomach, bowel or digestive system, Kidney stones, urinary infection or anything else affecting your kidneys, bladder or urine, An abnormal cervical smear or any other gynaecological disorder that has required regular follow-up, Anything affecting your liver or pancreas, No

**A** 23/04/2019 20:52 - No

**Q** Have any of these applied to you in the last 3 years? You don't need to include things you've already told us about

You don't need to tell us about:

- Antibiotics for one-off chest infections
- Infertility treatments
- Pregnancy and terminations

Options - I've taken or been prescribed treatment for 4 weeks or more, I've been asked to attend a follow-up or regular reviews with a GP, hospital or clinic, I've been advised to see a specialist or to have any tests, scans, investigations or counselling, No

**A** 23/04/2019 20:52 - No

**Q** Have you had any of these in the last 3 months, even if you have not seen a doctor? You don't need to include things you've already told us about

Options - Any lump, growth or hardening affecting either breast, Bleeding from the bowel or a change in bowel habit, A cough lasting more than 3 weeks, A fit or seizure, A mole or skin blemish which has changed in appearance, No

**A** 23/04/2019 20:52 - No

## I agree

Additionally I agree to the following statements:

I have read the Direct Debit Guarantee.

For my own benefit and protection, I should have read the Terms and Conditions I have been given.

I confirm that I am a resident of the United Kingdom.

The information I have given to Scottish Friendly is complete, true and accurate to the best of my knowledge and belief.

I understand that I will be sent a copy of the application details. On receipt I will check the application carefully and let Scottish Friendly know if there is any missing, incorrect or inaccurate information. Failure to do so may result in my policy being cancelled with no cash benefit payable.

I understand that in the event of a claim Scottish Friendly may obtain information from any treating doctors or medical professionals to support my claim – this consent will continue to apply after my death.

I understand that if, after obtaining evidence, Scottish Friendly find that the information provided by me during my application is incomplete or inaccurate then they may not pay out a claim to myself or my estate.

I confirm that by taking the total of this policy and any others I have with Scottish Friendly, I do not exceed the maximum amount of cover as defined in the table below. Additionally, I confirm that taking the total of this policy and any other policies I have with Scottish Friendly, and any other insurer, I do not exceed a total of £20 million in life cover.

| Age (when your policy starts) | Maximum Sum Assured |
|-------------------------------|---------------------|
| 18-40                         | £750,000            |
| 41-50                         | £500,000            |
| 51-60                         | £300,000            |
| 61-65                         | £150,000            |
| 66-70                         | £100,000            |
| 71-75                         | £50,000             |
| 76-80                         | £25,000             |