

## Acceptance criteria Scildon Mortgage Term Life Insurance

For whom is a Scildon mortgage term life insurance intended? We like to immediately offer clarity up front. As an insured person, you are eligible for the Scildon Mortgage Term Life Insurance if you meet the following conditions on the day that you apply for the insurance:

- 1 • Your term life insurance policy is intended for the (partial) repayment of your mortgage in the event of your or your partner's death. The mortgage on your home situated in the Netherlands for your own occupation and:
  - a. is going to be taken out within a period of six months at the latest, or
  - b. was taken out no later than six months ago, or
  - c. was taken out longer than six months ago in combination with another term life insurance policy. The new Scildon Mortgage Term Life Insurance replaces the existing term life insurance. The form of coverage remains the same, the sum assured is not higher, and the insurance termination date is not later.
- The insured amount is a minimum of € **50,000** and a maximum of € **350,000**.
- You are at least **18 years old** and younger than **46 old**.
- You have no other term life insurance with Scildon.

Do you meet these conditions?

- yes  
 no

- 2 • You are currently fully able to work. And in the past two years, you have not been absent for more than four consecutive weeks.
- Over the past five years, you have (1) not been under medical treatment\* and/or you have (2) not received medical advice on and/or you have (3) not been examined by a doctor for:
  - malignant diseases (cancer, lymphoma or leukaemia)
  - cardiovascular disease or stroke/TIA
  - alcohol and/or drug use
  - neurological disorders and/or muscular disease (MS, ALS, Parkinson's, epilepsy, muscular dystrophy, paralysis or permanent brain damage)

Do you meet these conditions?

- yes  
 no

- 3 Over the past two years, you have (1) not been under medical treatment\* and/or you have (2) not received medical advice on and/or you have (3) not been examined by a doctor for:
  - diabetes/diabetes mellitus
  - obesity
  - mental disorders
  - chronic kidney disease/kidney failure
  - liver disease
  - HIV seropositivity

Do you meet these conditions?

- yes  
 no

\* When referring to a medical treatment, we do not mean undergoing hereditary testing when at that particular time no disorder has become apparent. By a medical treatment, we are also not referring to the situation in which you undergo a preventive treatment with the intention of avoiding a future disorder.

**Are you taking out the insurance on two lives? Then both insured parties must meet the acceptance criteria.**

**Scildon may check whether you meet the acceptance criteria. Should this inspection reveal that your situation on the date of sending this statement was different than you indicated, Scildon can cancel the agreement.**

Name client

Signature client

Date