

Life Insurance Policy

Policy Number: LIFE-2026-1023

Insured Name: Michael Chen

Product: Term Life – 20 Years

Issuer: Sovereign Life Plc

Issue Date: 2026-01-02

Effective Date: 2026-01-15

Expiry Date: 2046-01-14

Premium: £42.90 / month

Currency: GBP

Coverage Limits: Sum Assured £300,000

Deductible: N/A

Beneficiary: Emma Chen

Address: 45 Shoreditch High St, London E1

Notes: Non-smoker rate