



Business Life Insurance with Critical Illness Cover and Critical Illness Extra

Policy Terms and Conditions

In this Policy Terms and Conditions document you'll find useful information to help you understand the policy benefits and features.

To apply for this policy, you must be a UK resident, living in the UK for at least 183 days in the last tax year.

The Policy Terms and Conditions together with the Policy Schedule, which would be sent to you once you start your policy, are your contract with Legal and General. In the Policy Schedule, you would find what is covered by your policy and what isn't covered. As well as important dates. If you'd like a copy of this document in another format, please let us know. We can send you a copy in large print, braille or on audio file.

How this policy works

A Life Insurance policy is designed to provide cover if the life insured (the person/s covered by this policy) dies or is diagnosed with a terminal illness before the end of the policy.

Critical Illness Cover helps financially protect you and your family if you're diagnosed with a condition or have a medical procedure that meets our definition. You can find a list of conditions and procedures that are covered in the 'Critical Illness Cover Definitions' section.

If you choose a Life Insurance policy with Critical Illness Cover or Critical Illness Extra, only one claim can be made under full cover and the policy will end. This means if you make a Critical Illness Cover or Critical Illness Extra claim, you won't be able to make a Life Insurance claim. If you make a claim for Life Insurance, you wouldn't be able to make a claim for Critical Illness Cover or Critical Illness Extra.

You're covered from the policy start date until the policy expiry date. Your policy will end before this if we pay the cover amount or the policy is cancelled.

We'll communicate to you about your policy in English. This policy is governed by English law.

Key words and their meanings

This is not a complete list, as we've explained all terms in the relevant section of this Policy Terms & Conditions. We've included a contents page to help you find the relevant sections.

When we say '**we**', '**us**' or '**our**' in this document, we mean Legal and General Assurance Society Limited.

When we say '**you**' or '**your**' in this document, we mean anyone who's legally entitled to receive the amount of cover when a valid claim is made. This could be a trustee, assignee, personal representative of the life insured. If there's more than one person covered then we mean all lives insured.

The life insured is the person who is covered by the policy. If this is a joint policy, both people will be covered.

When we say 'assignee', we're referring to the person to whom the legal ownership of the policy is transferred.

The UK refers to England, Northern Ireland, Scotland and Wales. It also covers a Crown employee (someone in the UK armed forces, a civil servant or diplomat) or someone in the merchant Navy.

When we say 'incapacity' in this document, we mean:

- the life insured is totally incapable of carrying out their normal occupation due to an illness or injury occurring after the policy start date, necessitating medical or surgical treatment and is not carrying out any other occupation or paid employment, or
- If the life insured is not in paid employment and they are unable to do three or more Specified Work Tasks as a direct result of an illness or injury which occurred after the policy start date.

 For details about our definition of incapacity, please see the section headed '**Waiver of Premium**'.



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How to get in touch with us

Calls may be recorded and monitored. Call charges may vary.

How can we help?	Contact details	Contact address
General enquiries, to change the policy	Call 0370 010 4080 Monday to Friday 9am to 5pm Email protection.customerenquiries@landg.com	Legal & General Assurance Society Limited City Park The Droveway Hove East Sussex BN3 7PY
Cancellations	Call 0370 010 4080 Monday to Friday 9am to 5pm Email protection.customerenquiries@landg.com	Legal & General Assurance Society Limited City Park The Droveway Hove East Sussex BN3 7PY
Claims	For Life or Terminal Illness Cover claims call us on 0800 137 101 For Critical Illness claims call us on 0800 068 0789 For Waiver of Premium claims call us on 0800 068 0789 Monday to Friday 9am to 5pm	Legal & General Assurance Society Limited City Park The Droveway Hove East Sussex BN3 7PY
Complaints	Call 0370 010 4080 Monday to Friday 9am to 5pm	Legal & General Assurance Society Limited Four Central Square Cardiff CF10 1FS

How to make a claim

We know that making a claim can be a difficult time. We'll try to make sure the process is stress free, and to keep you updated regularly.

You can find the contact details for our claims team above.

When you let us know about any claim, we'll need to know:

- The policy number (we can still help if you don't have this)
- The life insured's Doctor's details
- Your contact details

We'll also need some additional information depending on the type of claim being made. This may include us sending the claimant a form to fill out and return to us. We'll need details of:

- **Life cover** - the date of death and death certificate of the life insured. We can still consider and accept a claim if the event occurs outside the UK, and we can confirm it is valid.
- **Critical Illness Cover or Critical Illness Extra** - the illness and diagnosis.
- **Terminal Illness Cover** - the illness and diagnosis.
- **Waiver of Premium** – how the life insured meets our definition of incapacity. You should let us know about the life insured's incapacity within 16 weeks of it starting. If you don't let us know within this time, we'll consider the start of their incapacity to be 16 weeks before the date we are told. We may not insist on this if there are exceptional medical or other reasons why you did not tell us within 16 weeks of the start of incapacity.

If you're making a claim for Total and Permanent Disability your claim will be assessed against either the 'Own Occupation', or 'Specified Work Tasks' definition.

 More information on this can be found in the '**Critical Illness Cover Definitions**' section of this document.

We won't be able to process your claim until you send us all the information we ask for.

 For details about our definition of incapacity, please see the section headed '**Waiver of Premium**'.

How we'll pay your claim

We'll pay the amount of cover to you. If the owner of the policy is dead, the payment will go to their personal representative (usually the executor named in their will). If the policy has been placed in trust, we'll pay the trustees. If the policy has been assigned, we'll pay the assignees.

Payments are made as a lump sum in British pounds to a bank account in the UK. If you're receiving a payment to a bank account outside the UK, you'll need to pay any costs to arrange this.

What happens if I pay for my policy annually?

If you pay an annual premium for your policy, and a claim is paid under full cover, we'll pay a refund of the premium for the remaining months of that year.

The policy will end when a claim is paid under Life Insurance or Terminal Illness Cover.

If you choose a Life Insurance policy with Critical Illness Cover or Critical Illness Extra, only one claim can be made under full cover and the policy will end. This means if you make a Critical Illness Cover or Critical Illness Extra claim, you won't be able to make a Life Insurance claim. If you make a claim for Life Insurance, you wouldn't be able to make a Critical Illness Cover or Critical Illness Extra claim.

It's important to know the policy will not end if we pay a claim under the 'Additional cover' sections of the policy.

When we won't pay a claim

Your claim may be refused or impacted by one of the following if:

- you don't meet the relevant definition for the type of claim you're making when we offered you this policy,
- we told you our offer was subject to you cancelling a specified policy(ies) and you did not cancel it (them),

- you, or someone acting on your behalf, didn't answer our questions correctly during your application for the policy, or during subsequent amendments to the policy meaning the incorrect terms were applied to your cover

If your policy has lapsed due to missed payments prior to any claimable event occurring, you won't be covered, and your claim won't be paid.

If we would have offered you cover with higher premiums had the correct information been given to us, we're entitled to reduce your amount of cover or refuse to pay your claim.

 More information on when we won't pay a claim including what happens if you die during the first year of cover can be found in sections headed '**What this policy doesn't cover**' and '**If you miss a payment**'. Any exclusions will be shown in the Policy Schedule you will receive after you take out cover.



Life Insurance

How life insurance works

Life insurance will pay a lump sum if the life insured dies or is diagnosed with a terminal illness during the term of this policy. If this happens, your policy will then end.

i If this is a joint policy, we'll pay you when either life insured dies or is diagnosed with a terminal illness which meets our definition.

How Terminal Illness Cover works

This policy will pay you the amount of cover if you're diagnosed with a terminal illness. If this happens, your policy will then end.

Terminal illness is defined as a definite diagnosis by your hospital consultant of an illness that satisfies both of the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of your hospital consultant and our Medical Officer (a qualified doctor employed by Legal & General), the illness is expected to lead to death within 12 months.

You can't make a claim for Terminal Illness Cover after the life insured dies.

The amount payable will be the amount of cover we calculate on the date the Terminal Illness definition is met. Please note, Terminal Illness Cover is an advanced payment of the death benefit calculated at the time the Terminal Illness definition is met. This can mean that the Terminal Illness benefit paid may be less than would have been paid at death.



Critical Illness Cover

How Critical Illness Cover works

Critical Illness Cover will pay you the amount of cover if you are diagnosed with a condition or undergo a medical procedure as listed in Critical Illness Cover Definitions. Your policy will then end.

The diagnosis must come from a verified medical UK consultant whose specialism we consider appropriate to the relevant critical condition.

The life insured is covered if they're a resident of one of the following places:

- Any European Union country
- Australia
- Canada
- The Channel Islands
- The Isle of Man
- New Zealand
- United Kingdom
- USA

We'll accept a claim from a country that's not listed above if we can confirm the claim and supporting documentation is valid. We'll act reasonably when reviewing evidence to support the validity of a claim.

If you choose to combine Life Insurance with Critical Illness Cover, and we accept your claim for Critical Illness Cover or Terminal Illness Cover, you won't be able to make a claim for your life insurance and your policy will end. This doesn't apply to claims covered under 'Additional cover included for Critical Illness Cover'.

If we accept your claim for life insurance, you won't be able to make a claim for Critical Illness Cover and your policy will end.

Critical Illness Cover Definitions

When we say "definitions" we mean a critical illness or condition that meets the criteria set out below.

Condition	Definition
Aorta graft surgery - requiring surgical replacement	The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered: • any other surgical procedure, for example the insertion of stents or endovascular repair.
Aplastic anaemia - categorised as very severe	A definite diagnosis of very severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be permanent bone marrow failure with anaemia, thrombocytopenia and an absolute neutrophil count of less than $0.2 \times 10^9/L$.

Condition	Definition
Bacterial meningitis - resulting in permanent symptoms	A definite diagnosis of bacterial meningitis by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms .
Benign brain tumour - resulting in either specified treatment or permanent symptoms	A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • tumours in the pituitary gland; • tumours originating from bone tissue; or • angioma and cholesteatoma.
Blindness - permanent and irreversible	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart or visual field is reduced to 20 degrees or less of an arc, as measured by an ophthalmologist.
Brain injury due to trauma, anoxia or hypoxia – resulting in permanent symptoms	Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms .
Cancer - excluding less advanced cases	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: ○ pre-malignant; ○ cancer in situ; ○ having either borderline malignancy; or ○ having low malignant potential. • All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to

Condition	Definition
	at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate). • All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0. • Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin). • All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin (including cutaneous lymphomas and sarcomas). • All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0. • Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above. • Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.
Cardiac arrest - with insertion of a defibrillator	Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted: • implantable cardioverter-defibrillator (ICD); or • cardiac resynchronisation therapy with defibrillator (CRT-D). For the above definition, the following are not covered: • insertion of a pacemaker; • insertion of a defibrillator without cardiac arrest.
Cardiomyopathy - of specified severity or resulting in specified treatment	A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in at least one of the following: • permanent and irreversible ejection fraction of 39% or less; • permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*; or • implantable cardioverter-defibrillator (ICD). For the above definition, the following aren't covered: • cardiomyopathy secondary to alcohol or drug intake;

Condition	Definition
	all other forms of heart disease, heart enlargement and myocarditis. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
Coma - of specified severity	A state of unconsciousness with no reaction to external stimuli or internal needs which requires the use of life support systems for a period of 96 hours. For the above definition, the following are not covered: - medically induced coma; - coma secondary to alcohol or drug intake.
Creutzfeldt-Jakob disease (CJD)	A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist.
Deafness - permanent and irreversible	Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram.
Dementia including Alzheimer's disease - of specified severity	A definite diagnosis of Dementia, including Alzheimer's disease by a consultant geriatrician, neurologist, neuropsychologist or psychiatrist supported by evidence including neuropsychometric testing. There must be permanent cognitive dysfunction with progressive deterioration in the ability to do all of the following: - remember; - reason; and - to perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: mild cognitive impairment (MCI).
Encephalitis - resulting in permanent symptoms	A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms .
Heart attack - of specified severity	A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following: - new characteristic electrocardiographic changes or new diagnostic imaging changes; and - the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: myocardial injury without infarction.

Condition	Definition
	• angina without myocardial infarction.
Heart valve replacement or repair - with surgery	The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.
Kidney failure - requiring permanent dialysis	Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.
Liver failure - of advanced stage	Liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice; • ascites and • encephalopathy.
Loss of use of hand or foot	Permanent loss of the use of a hand or foot due to physical severance above the wrist or ankle joint or total and irreversible loss of muscle function.
Loss of speech - total permanent and irreversible	Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.
Major organ transplant	The undergoing as a recipient of a transplant from either a human donor, animal, insertion of an artificial device, or inclusion on an official UK, Channel Islands or Isle of Man waiting list for any of the following: • transplant of a bone marrow; • transplant of a complete heart, kidney, lung, pancreas, liver; • transplant of a lobe of liver or lung; or • haematopoietic stem cells preceded by total bone marrow ablation. For the above definition, the following is not covered: • transplant of any other organs, parts of organs, tissues or cells.
Motor neurone disease - resulting in permanent symptoms	A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist: • amyotrophic lateral sclerosis (ALS); • primary lateral sclerosis (PLS); • progressive bulbar palsy (PBP); • progressive muscular atrophy (PMA); or • Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or • spinal muscular atrophy (SMA). There must be permanent clinical impairment of motor function.
Multiple sclerosis - where there have been symptoms	A definite diagnosis of multiple sclerosis by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by multiple sclerosis.

Condition	Definition
Parkinson's disease - resulting in permanent symptoms	A definite diagnosis of Parkinson's disease by a consultant neurologist or consultant geriatrician. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity. For the above definition, the following are not covered: • Other Parkinsonian syndromes; • Parkinsonism.
Pulmonary hypertension - of specified severity	A definite diagnosis of pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
Respiratory failure - of advanced stage	Advanced stage emphysema or other chronic lung disease, resulting in all of the following: • The need for regular oxygen treatment on a permanent basis; and • The permanent impairment of lung function tests as follows: – Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal.
Specified heart surgery	Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either: • correct narrowing or blockage of one or more coronary arteries with by-pass grafts; • correct any structural abnormality of the heart.
Spinal stroke - resulting in symptoms lasting at least 24 hours	Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal canal resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours.
Stroke - resulting in symptoms lasting at least 24 hours	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. For the above definition, the following aren't covered: • transient ischaemic attack. • death of tissue of the optic nerve or retina/eye stroke.
Systemic Lupus Erythematosus – with severe complications	A definite diagnosis of Systemic Lupus Erythematosus by a consultant rheumatologist resulting in either of the following: • permanent neurological deficit with persisting clinical symptoms; or

Condition	Definition
	- the permanent impairment of kidney function tests as follows: - Glomerular Filtration Rate (GFR) below 30 ml/min.
Third degree burns - covering 20% of the surface area of the body or 20% of the face or head	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering 20% of the area of the face or head.
Total and Permanent Disability* - of specified severity (Own occupation)	Total and Permanent Disability – unable to do your own occupation ever again before your 70th birthday. Loss of the physical or mental ability through an illness or injury to the extent that the life insured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life insured's own occupation that cannot reasonably be omitted or modified. 'Own occupation' means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life insured expects to retire. For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered. The definition of a clear prognosis is where a relevant specialist is able to provide the likely outcome of the illness, condition or disease. If the life insured is not in paid employment at the time of a claim, your claim will be assessed under the Specified Work Tasks definition described in the definition headed 'Total and Permanent Disability (Specified Work Tasks)'. Total and Permanent Disability will end when the oldest person covered reaches the policy end date, or 70th birthday, whichever is earlier. This benefit will be removed when you reach your 70th birthday and your premium will be reduced. We will contact you to let you know about the change in your premium and cover.

Condition	Definition
Total and Permanent Disability* - of specified severity (Specified work tasks)	Total and Permanent Disability – unable to do three Specified Work Tasks ever again before your 70th birthday. Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life insured expects to retire. The life insured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication. The Specified Work Tasks are: Walking: The ability to walk more than 200 metres on a level surface. Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed. Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table. Bending: The ability to bend or kneel to touch the floor and straighten up again. Getting in and out of a car: The ability to get into a standard saloon car, and out again. Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard. For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered. The definition of a clear prognosis is where a relevant specialist is able to provide the likely outcome of the illness, condition or disease. Total and Permanent Disability will end when the oldest person covered reaches the policy end date, or 70th birthday, whichever is earlier. This benefit will be removed when you reach your 70th birthday and your premium will be reduced. We will contact you to let you know about the change in your premium and cover.

*If you have Total and Permanent Disability it will be shown in your Policy Terms and Conditions and Policy Schedule that you receive after you take out your policy. The definition applied will depend on your personal circumstances both at application and at the point of claim.

If you need surgical treatment

We'll pay you the amount of cover in advance of the surgery if the life insured is put onto an NHS waiting list for any of the following:

- **aorta graft surgery** – requiring surgical replacement
- **heart valve replacement or repair** – with surgery
- **specified heart surgery**

They'll need to meet the full definition shown in the table above.

Additional cover included for Critical Illness Cover

If you choose Critical Illness Cover, you'll have additional cover for the conditions listed in this section.

Claims paid under additional cover won't reduce your amount of cover or change your premiums.

If the life insured has a condition that's covered by additional cover, the diagnosis must come from a verified UK medical consultant whose specialism we consider appropriate to the relevant condition.

If the life insured meets one of the definitions listed below we will pay the lower of:

- 25% of the amount of cover at the time our definition is met, or
- £25,000

You can claim once per condition defined in the table below, unless specified. Once we've accepted a claim for a condition, you won't be covered for it again. If you have a joint life policy, each person can claim once per condition.

Condition	Definition
Carcinoma in situ of the breast - treated by surgery	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. For the above definition the following is not covered: • Any other type of treatment.
Low grade prostate cancer - requiring treatment	The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0. For the above definition, the following are not covered: • prostatic intraepithelial neoplasia (PIN); • observation or surveillance; or • surgical biopsy.

We won't pay a claim under additional cover if:

- there's more than one diagnosis in the same time period of investigation and treatment and
- you're eligible to make a full claim for a critical illness.



Critical Illness Extra

How Critical Illness Extra works

Critical Illness Extra covers more conditions, and additional cover payments are higher than standard Critical Illness Cover. If you choose Critical Illness Extra, we'll pay you the amount of cover if you're diagnosed with a condition or undergo a medical procedure listed in Critical Illness Cover Definitions and Critical Illness Extra Definitions.

A diagnosis must come from a verified UK medical consultant whose specialism we consider appropriate to the relevant condition.

The life insured is covered if they're a resident of one of the following places:

- Any European Union country
- Australia
- Canada
- The Channel Islands
- The Isle of Man
- New Zealand
- United Kingdom
- USA

We'll accept a claim from a country that's not listed above if we can confirm the claim is valid. We'll act reasonably when reviewing evidence to support the validity of a claim.

If a claim for Critical Illness Extra is accepted, you won't be able to make a claim for your life insurance and your policy will end. This doesn't apply to claims covered under 'Additional cover included with Critical Illness Extra'.

Critical Illness Extra Definitions

When we say 'definitions', we mean a critical illness or condition that meets the criteria set out below.

Condition	Definition
Benign spinal cord tumour - resulting in either specified treatment or permanent symptoms	A non-malignant tumour or cyst originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • angiomas; • granulomas; • haematomas; or • osteophytes.

Condition	Definition
Cancer - excluding less advanced cases	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: ◦ pre-malignant; ◦ cancer in situ; ◦ having either borderline malignancy; or ◦ having low malignant potential. • All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate). • All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0. • Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin). • All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin (including cutaneous lymphomas and sarcomas). • Cutaneous lymphomas unless progressed to at least TNM classification T3N0M0 or Stage IIB. • Cutaneous sarcomas unless dermatofibrosarcoma protuberans with fibrosarcomatous changes (DFSP-FS). • Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above. • Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.
Cauda equina syndrome - resulting in permanent symptoms	A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following: • permanent bladder dysfunction; and • permanent weakness and loss of sensation in the legs.

Condition	Definition
Heart failure - of specified severity	A definite diagnosis of failure of the heart to function as a pump by a consultant cardiologist which is evidenced by all of the following: • permanent and irreversible ejection fraction of 39% or less; and • permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
Intensive care - requiring mechanical ventilation for 7 days	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for 7 consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition, the following is not covered: • sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake.
Interstitial lung disease - of specified severity	A definite diagnosis of interstitial lung disease resulting in all of the following: • radiological evidence of pulmonary fibrosis; and • permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted.
Myasthenia gravis -with specified symptoms	A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis. For the above definition, the following is not covered: • myasthenia gravis limited to eye muscles only.
Necrotising fasciitis	The undergoing of surgery to treat life threatening necrotising fasciitis or gas gangrene to remove necrotic tissue and intravenous antibiotic treatment to prevent immediate death. For the above definition, the following are not covered: • all other forms of gangrene or cellulitis.
Neuromyelitis Optica (formerly devic's disease) - where there have been symptoms	A definite diagnosis of neuromyelitis optica by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica.
Parkinson plus syndromes - resulting in permanent symptoms	A definite diagnosis of one of the following Parkinsons plus syndromes by a consultant neurologist: • multiple system atrophy; • progressive supranuclear palsy;

Condition	Definition
	• parkinsonism-dementia-amyotrophic lateral sclerosis complex; • diffuse lewy body disease; or • corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: • motor function; • eye movement disorder; • postural instability; or • dementia.
Peripheral vascular disease - requiring bypass surgery	A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon. There must be objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs.
Primary sclerosing cholangitis	A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic and/or extrahepatic bile ducts. The following are not covered: • all other causes of bile duct stricture formation and dilation.
Pulmonary artery surgery - requiring surgical replacement	The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft.
Removal of an entire lung - due to injury or disease	The undergoing of surgery to remove an entire lung as a result of injury or disease. For the above definition, the following are not covered: • other forms of surgery to the lungs including removal of a lobe.
Removal of an eyeball – due to injury or disease	Surgical removal of an eyeball as a result of injury or disease. For the above definition, the following are not covered: • self inflicted injuries.
Severe bowel disease - treated with two surgical intestinal resections or removal of entire large bowel	A definite diagnosis of bowel disease by a consultant gastroenterologist resulting in either: • surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or • removal of entire large bowel (total colectomy). The following are not covered: • local excision and polypectomy

Condition	Definition
Severe mental illness -of specified type and severity	A definite diagnosis by a consultant psychiatrist of any of the following: • bipolar affective disorder; • schizophrenia; • schizo-affective disorder; • delusional disorder; • post-partum psychosis; which has resulted in all of the following: • being under the care of a psychiatrist, psychiatric nurse, community mental health team or approved social worker; and • chronic symptoms lasting at least a year or requiring continuous therapy or medication to control; and • being admitted to a psychiatric ward for at least 14 consecutive nights, or requiring continuous home care by the Crisis Resolution and Home Treatment Team for 14 consecutive days, requiring at least 2 visits per day. For the above definition, the following are not covered: • any conditions caused by, or exacerbated by, the misuse of alcohol or drugs.
Syringomyelia or syringobulbia - with surgery	The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.

If you need surgical treatment

We'll pay you the amount of cover in advance of the surgery if the life insured is put onto an NHS waiting list for any of the following:

- **aorta graft surgery** - requiring surgical replacement
- **heart valve replacement or repair** - with surgery
- **peripheral vascular disease** - requiring bypass surgery
- **pulmonary artery surgery** - requiring surgical replacement
- **severe bowel disease** - treated with two surgical intestinal resections or removal of entire large bowel
- **specified heart surgery**
- **syringomyelia or syringobulbia** - with surgery

They'll need to meet the full definition shown in the relevant tables above.

Additional cover included for Critical Illness Extra

If you choose Critical Illness Extra, you'll also be covered for the conditions listed within this section. Claims paid under additional cover won't reduce your amount of cover or change your premiums.

If the life insured has a condition that's covered by additional cover, the diagnosis must come from a verified UK medical consultant whose specialism we consider appropriate to the relevant condition.

If the life insured meets one of the definitions listed below, we will pay the lower of:

- 100% of the amount of cover at the time our definition is met
- £35,000

You can claim once per condition defined in the table below, unless specified. Once we've accepted a claim for a condition, you won't be covered for it again. If you have a joint life policy, each person can once per condition defined in the table below.

Condition	Definition
Aortic aneurysm (with endovascular repair)	The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: • Procedures to any branches of the thoracic or abdominal aorta
Aplastic anaemia - categorised as severe	A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than $0.5 \times 10^9/L$ and at least one of the following: • a platelet count of less than $20 \times 10^9/L$ • a reticulocyte count of less than $20 \times 10^9/L$.
Bowel disease - treated with intestinal resection	A definite diagnosis of bowel disease by a consultant gastroenterologist, treated with one surgical intestinal resection to remove part of the small intestine or bowel. The following are not covered: • local excision and polypectomy.
Brain abscess drained via craniotomy	The undergoing of craniotomy to drain an intracerebral abscess within the brain tissue by a consultant neurosurgeon.
Carotid artery stenosis - of specified severity resulting in surgery	The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery.
Central retinal artery or vein occlusion – resulting in permanent symptoms	Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition, the following are not covered: • occlusion or haemorrhage of the branches of the retinal artery or vein only; or • traumatic injury to tissue of the optic nerve or retina.
Cerebral or spinal aneurysm – with specified treatment	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.
Cerebral or spinal arteriovenous malformation - with specified treatment	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation.

Condition	Definition
Coronary angioplasty	The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either: • two or more main coronary arteries, or • the left main stem artery. The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending artery, and circumflex artery, or their branches. Multiple arteries must be treated at the same time or as part of a planned staged procedure within 60 days of the first PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting. The following are not covered: • angiography; and • two procedures to a single main artery or branches of the same.
Desmoid type fibromatosis – with specified treatment	A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: • surgical removal; • radiotherapy; or • chemotherapy.
Diabetes mellitus type 1 – requiring specified treatment	A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: • gestational diabetes • type 2 diabetes (including type 2 diabetes treated with insulin)
Drug resistant epilepsy – requiring specified surgery	The undergoing of any of the following in order to control epilepsy that cannot be controlled by oral medication: • invasive surgery to the brain tissue; or • implantation under the skin of a stimulator, which is connected to the vagus nerve.
Guillain-Barre syndrome - with persisting clinical symptoms	A definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain-Barre Syndrome which must have persisted for a continuous period of at least six months.
Infective endocarditis	A definite diagnosis by a consultant cardiologist of infective endocarditis.

Condition	Definition
Less advanced cancer - of named sites and specified severity	There must be a positive diagnosis with histological confirmation for any of the following: Carcinoma in situ of the breast - <i>treated by surgery</i> The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. For the above definition, the following is not covered: - any other type of treatment. Cervix - <i>treated by surgery</i> The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. For the above definition, the following are not covered: - loop excision; - laser surgery; - conisation and cryosurgery; or - cervical intraepithelial neoplasia (CIN) grade 1 or 2 Larynx - <i>with specified treatment</i> The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx. Low grade prostate cancer - <i>requiring treatment</i> The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0. For the above definition, the following are not covered: - prostatic intraepithelial neoplasia (PIN); - observation or surveillance; or

Condition	Definition
	- surgical biopsy. Ovary - treated by surgery The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential. For the above definition, the following is not covered: - removal of an ovary due to a cyst. Renal pelvis (of the kidney) or ureter - of specified severity A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter. Urinary bladder - of specified severity A positive diagnosis of carcinoma in situ of the urinary bladder. For the above definition, the following are not covered: - non-invasive papillary carcinoma - TNM classification stage Ta bladder cancer. Uterus - treated by surgery The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium). You can make more than one claim for less advanced cancer. However, once we've accepted a claim the life insured will no longer be covered for that less advanced cancer of the same site and severity against this or any of the other definitions under this policy. Both lives insured can claim.
Less advanced cancer of the skin - of specified type and severity	Non-melanoma skin cancer diagnosed with histological confirmation that the tumour is larger than 2 centimetres across and has at least one of the following features: - tumour thickness of at least 4 millimetres (or any tumour thickness for squamous cell carcinoma); - invasion into subcutaneous tissue; - invasion into nerves in the skin (perineural invasion); - poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope); - or - has recurred despite previous treatments. For the above definition the following is not covered: - Melanoma skin cancer.
Non-invasive gastro intestinal stromal tumour	A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant.

Condition	Definition
Other cancer in situ or neuroendocrine tumour (NET) of low malignant potential – with surgery	The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ, or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment. You can make more than one claim for this definition. However, once we've accepted a claim the life insured will no longer be covered for the same cancer in situ or NET of low malignant potential against this or any of the other definitions under this policy. If a joint life policy, both lives insured can claim.
Permanent pacemaker or ICD insertion – for heartbeat abnormalities	A definite diagnosis of an abnormal rhythm of heartbeat by a consultant cardiologist resulting in the insertion of an artificial pacemaker or implantable cardioverter defibrillator (ICD) on a permanent basis.
Pituitary gland tumour – with specified treatment or resulting in permanent symptoms	A non-malignant tumour originating from the pituitary gland resulting in either: - surgical removal; - radiotherapy; - chemotherapy; or permanent neurological deficit with persisting clinical symptoms For the above definition, the following are not covered: - tumours originating from bone tissue; or - angiomas and cholesteatoma.
Removal of one or more lobe(s) of a lung – due to injury or disease	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease.
Removal of urinary bladder – due to injury or disease	The undergoing of surgery to remove the urinary bladder (total cystectomy) due to injury or disease.
Significant visual loss – permanent and irreversible	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist.

Condition	Definition
Third degree burns - covering 10% of the surface area of the body or 10% of the face or head	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: • body's surface area; or • face or head.

We won't pay a claim under additional cover if:

- there's more than one diagnosis in the same time period of investigation and treatment and
- you're eligible to make a full claim for a critical illness.

 We've explained [Terms used in Critical Illness Cover and Critical Illness Extra definitions later in this document.](#)



If you need to go to hospital

Accident Hospitalisation Benefit is included with our Critical Illness Cover.

Accident Hospitalisation benefit

We'll pay £5,000 if the life insured is admitted to hospital with physical injuries for a minimum of 28 consecutive days immediately following an accident. Physical injury must have resulted solely and directly from unforeseen, external, violent and visible means and must be independent from any other cause.

We'll only pay one claim in respect of each life insured. This benefit is not payable if a valid claim has been made for:

- A terminal illness.
- A critical illness.



Optional benefit you can add to your policy

At the start of your policy, you can choose to add the following benefit for an extra cost.

Waiver of Premium

If the life insured meets our definition of incapacity for 26 consecutive weeks, you won't have to pay premiums. This benefit will start after the 26th consecutive week of incapacity and continue until the earlier of:

- The end of the period of incapacity
- Payment of the amount of cover
- The policy expiry date

Incapacity

Depending on your (the life insured's) employment status when a claim is made, incapacity is defined as:

The life insured is totally incapable of carrying out their normal occupation by reason of an illness or injury which occurred after the policy start date, necessitating medical or surgical treatment and is not carrying out any other occupation or paid employment.

Or

If the life insured is not in paid employment and they are unable to do three or more of the following Specified Work Tasks as a direct result of an illness or injury which occurred after the policy start date:

The Specified Work Tasks are:

- **Walking:** The ability to walk more than 200 metres on a level surface.
- **Climbing:** The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.
- **Lifting:** The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.
- **Bending:** The ability to bend or kneel to touch the floor and straighten up again.
- **Getting in and out of a car:** The ability to get into a standard saloon car, and out again.
- **Writing:** The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.

The life insured may be required to have a medical examination by an appropriate medical specialist appointed by us regardless of the incapacity definition applied at claim.

Countries where this benefit is provided

The life insured is covered for Waiver of Premium if they:

- reside or travel within the UK,
- reside or travel within the European Union, or
- travel outside of the UK or European Union for no more than three consecutive months in any 12 months.

If the life insured travels outside of the UK or the European Union for more than three consecutive months in any 12 months we will act reasonably when assessing whether the life insured meets the definition of incapacity.

 For details about how to make a Waiver of Premium claim, please see the section headed 'How to make a claim'.



What this policy doesn't cover

If you die within the first year

The policy will be cancelled if within the first year of the policy, the life insured dies as a result of:

- Suicide
- Intentional and serious self-injury
- An event where, in our reasonable opinion, the life insured took their own life

Assessing a claim for death in the first year

If a suicide verdict is not given, we may decide in our reasonable opinion that the life insured has taken their own life.

We will take into account:

- The method and timing of death
- The evidence available from the time and place of death
- Any documentation left by the deceased or available from others
- Previous medical history that we are reasonably entitled to obtain



Paying for your policy

Premiums can be paid monthly or annually.

If you miss a payment

Your policy will be cancelled if your premium isn't paid. We won't refund any premiums you've already paid.

If your premium remains unpaid for any reason 60 days after the due date of any missed payment, your policy will be deemed cancelled and cover will automatically end.



Choosing your cover type

If you choose to combine Life Insurance with Critical Illness Cover or Critical Illness Extra, the option you choose for your premiums and cover type will apply to both.

Level

Level cover if you want your cover to stay the same

If you choose level cover the amount of cover will stay the same unless you change it using the options available in the section headed 'Making changes to your policy' during the period of cover.

What happens to premiums?

You can choose to have:

- guaranteed premiums - which means they'll stay the same unless you make changes to your policy.
- reviewable premiums, which we explain more below.

Decreasing

Decreasing cover if you want your cover to decrease

If you choose decreasing cover the amount of cover will reduce during the period of cover and is often used to help protect a business loan or commercial mortgage.

What happens to premiums?

You can choose to have:

- guaranteed premiums - which means they'll stay the same unless you make changes to your policy.
- reviewable premiums, which we explain more below.

How does it work?

An interest rate is applied to your policy. This estimates the amount that you repay each month on your business loan or commercial mortgage, and the amount you're covered for will therefore decrease accordingly. The interest rate we apply will be shown on your Policy Schedule, which we'll send to you when your policy starts.

If the interest rate we apply is less than the interest rate that is actually applied to your business loan or commercial mortgage, or your mortgage changes, the amount we pay out may not be enough to repay your mortgage in full.

You should check regularly that your amount of cover will be enough to pay off the rest of your business loan or commercial mortgage. Remember to also check that the interest rate we use in our calculation and apply to your policy is equal to or higher than the interest rate on your business loan or commercial mortgage.

Increasing

Increasing cover if you want your cover and premiums to increase in line with changes in inflation

You may have the option to choose increasing cover. The amount of cover will increase in line with changes in inflation on each policy anniversary. We won't ask any further questions about your health.

To do this, we increase the cover amount to match inflation in line with the changes in the Retail Prices Index (RPI) over a 12 month period. If we can't use RPI we'll use an index comparable to the RPI instead.

- If the change in the RPI is less than 1% we will not increase the amount of cover.
- If the change in the RPI is more than 10% we will only increase the amount of cover by 10% per annum.

Your premiums will also increase in line with the changes in the Retail Prices Index (RPI) multiplied by 1.5, subject to a maximum increase of 15% per annum.

We'll contact you at least three months before the policy anniversary to tell you what the increase in the amount of cover and premium will be. You'll have the option of accepting the increase or not. We've put together some information below to help you understand how these options will affect your policy:

Your options

- **Accept the increase**

You don't need to do anything. Your cover amount and premiums will increase as described above and we'll update your Direct Debit with your new premium.

- **Decline the increase**

When we notify you of an increase, we will also give you the option to decline the increase. You'll need to let us know before the deadline on the letter or email. We'll include instructions on how to do this.

If you decline the increase, your cover will stay the same for another year.

If you decline the increase three years in a row we'll remove this option, and you won't have the option to increase the amount of cover in line with changes in inflation, for the remaining policy term. This means that your amount of cover will stay the same, as the costs of goods and services rise in the future.

For joint life policies, we'll need approval from both policy holders to decline an increase.

What's the Retail Prices Index (RPI)?

The RPI gives an idea of the rate of inflation on a monthly basis. The RPI measures the average change in the price of goods and services. This includes petrol, groceries such as bread and milk, and housing expenses such as mortgage interest payments.

Reviewable premiums

if you want the option to keep your amount of cover at the level you've chosen, but your premiums may change

If you choose reviewable premiums we'll check your amount of cover every five years, starting from the fifth anniversary of your policy start date.

At each five-year review, we'll check if your premiums are enough to keep your amount of cover at the level you've chosen.

At these reviews, we'll assess your premium. We'll look at how much we've paid for claims and what we expect to pay in the future, as well as insurance industry claims experience. We'll also need to look at how future medical advancements could affect our insurance. Changes to laws, regulations or tax treatment could also affect how we work out your premium.

Your state of health or individual circumstances won't be a factor at the review.

We'll write to you about 3 months before your policy anniversary, letting you know the outcome of our review and if your premium has increased or decreased. If we don't hear back from you, we'll automatically update your Direct Debit to continue providing you with cover.

If at your review we work out that your premium should change by less than 5%, we won't change it. This means your cover and premiums will stay the same. Any change in the premium not taken into account at the premium review will be taken into account at future premium reviews.

If at your review your premium has increased, you can choose to:

- **Accept the increase to your premium**

You don't need to do anything. Your premiums will increase as described above and we'll update your Direct Debit with your new premium.

- **Keep your premium the same (and reduce the level of cover)**

When we notify you of an increase, we'll also give you the option to decline the increase and keep your premium the same. If you choose this option, your premiums won't change but your level of cover will reduce. You'll need to let us know before the deadline on the letter or email. We'll include instructions on how to do this.

Regardless of the decision you make, we'll continue to review your premiums every 5 years throughout the period of cover. At each review, you'll be able to choose whether to accept if your premium increases.



Making changes to your policy

Increasing your cover

If certain life events happen, you may be able to increase your amount of cover without having to give us any more medical information. You can only do this if the policy started before the life insured's 55th birthday. Your Policy Schedule (which you'll receive when your policy starts) will say if you have this option.

You can use this option:

- i. If the policy has been taken out to cover a business loan for the purpose of:
 - o a business acquisition, or
 - o a business expansion, or
 - o buying, extending or altering business premisesyou will have the option to increase the amount of cover in the event that the business loan is increased.
- ii. If the policy has been taken out to cover loss of profit in the event the life insured:
 - o dies,
 - o is diagnosed with a terminal illness
 - o is diagnosed with a critical illnessyou will have the option to increase the amount of cover if:
 - o the life insured's value to the business increases, or
 - o the life insured receives an increase in earnings.
- iii. If the policy has been taken out to cover the ownership or interest in a business of:
 - o a working partner, or
 - o a working director, or
 - o a shareholder, or
 - o Members of a Limited Liability Partnership;you will have the option to increase the amount of cover in the event that there is an increase in the value of that ownership or interest.

You'll need to let us know within six months of the above happening to be able to use this option. We might ask for some documents relating to the event. You must provide them to us in order to process your request.

Limits to increases in cover

Your amount of cover can be increased by the lower of:

- 100% of the original amount of cover; or
 - £250,000;
- if (I) above applies, the increase in the value to the business loan,
- if (II) above applies, the increase in the life insured's earnings or their value to the business,
- if (III) above applies, the increase in value of the life insured's ownership or interest.

You can apply to increase your cover multiple times. However, the total increase in your cover amount can't be more than £250,000 across all changes applied.

If you increase your cover this way, we'll set up an additional policy that takes the increase into account. This will:

- mean you can't increase your cover on the new policy without further medical evidence
- end at the life insured's 65th birthday, or one year after the policy expiry date, whichever comes first

- only include Critical Illness Extra cover if this was chosen when the policy was taken out
- only have increasing cover if this was selected when the policy was taken out and the option to increase has been accepted by you in line with our terms and conditions
- be subject to the premiums, and terms and conditions at the time the new policy is issued.

If we can't offer you what you ask for when you apply to increase your cover when using this option, we'll offer you a reasonable alternative.

When this option is not available

You won't be able to increase your cover:

- after the life insured's 55th birthday (if two people are covered by this policy, this applies when the eldest person covered reaches 55)
- if you've made a claim for Waiver of Premium, until the end of the period of incapacity
- if you've been diagnosed with, have had or are receiving medical treatment for our definition of any illnesses or conditions covered under this policy
- if the life insured has been diagnosed with or is receiving (or has received) medical treatment for a condition that meets our definition of a terminal illness
- if you have symptoms or are having tests for a condition covered by this policy.

In these circumstances, this option will only be available to the life insured where the test results confirm that the life insured does not have a condition covered by the policy.

Joint life policy separation

If you take out a joint life policy, you can separate it if you get divorced or you dissolve your registered civil partnership. You can also separate the policy if one of you takes over an existing mortgage in one name or takes out a new mortgage in one name.

You must make the request within six months of the event being finalised.

We'll then cancel this policy and start a new single life policy for each life insured.

You can't separate a Joint life policy if either of the lives insured has had a valid claim for life insurance or a terminal illness or a critical illness as defined in the sections headed:

- 'Critical Illness Cover definitions'
- 'Additional cover included with Critical Illness Cover'
- 'Critical Illness Extra definitions'
- 'Additional cover included for Critical Illness Extra'

What we need to process your request

To separate your policy, we'll need evidence such as:

- A decree absolute if you get divorced; or
- A final order for the dissolution of your registered civil partnership; or
- Proof of ownership of the relevant mortgage.

We'll also need consent of both lives insured by completing and returning an amendment form issued by us. This will include a short questionnaire about the life insured's health, medical history, residency and leisure activities.

If either life insured answers 'yes' to any of the questions in the amendment form, we'll need you to complete a full application form in order to set up a single life policy. Where we undertake a full medical and lifestyle assessment,

depending on the answers there may be circumstances where we may not be able to offer cover to both of the lives insured.

How we'll provide cover after separation

The new single life policies will include the same cover as the original policy. We won't change the cover in any other way, other than making it a single life policy.

The new single life policies will be subject to premiums, terms and conditions available at the time you make the change.

Your policy will only include Critical Illness Extra if this is chosen when the policy was taken out.

Your new policy will cover either £1,000,000 or your original amount of cover - whichever is lower.

Your new policy will end on your 75th birthday or one year after your original policy expires - whichever comes first.

Replacing a joint life policy – if one of the lives insured makes a claim

If a valid claim is made for

- Life insurance or Terminal Illness Cover
- or Critical Illness Cover or Critical Illness Extra

you can ask us to create a new policy for the other person. This is sometimes referred to as 'replacement cover'.

You need to ask us to set this up within six months of a valid claim being paid. We can't create a new policy if you've made a claim for 'Additional cover included with Critical Illness Cover' or 'Additional cover included with Critical Illness Extra'.

What we need to process your request

For us to set up the new policy for the person who hasn't made a claim, we'll need the person's consent and they'll need to complete a replacement cover form. It asks some questions about health, medical history, any leisure activities taking part in and where the person lives. If the answer is 'yes' to any of the questions, the person will need to fill out a full application.

The premiums and terms and conditions of the new policy might change or be different to those of the original policy. They will be explained in the new policy documents.

Where we undertake a full medical and lifestyle assessment, there may be circumstances where we may not be able to offer cover to the life insured.

How we'll provide your replacement cover

The new single life policy will include the same amount of cover as the original policy. We won't change the cover in any other way, other than making it a single life policy.

If Decreasing Life Insurance is chosen, the amount of cover will be the remaining amount of cover at the time a valid claim was paid on the original policy.

Your policy will only include Critical Illness Extra if this is chosen when the policy was taken out.

Your new policy will end on the life insured's 75th birthday or one year after your original policy expires - whichever comes first.

The new single life policy will be subject to premiums, terms and conditions available at the time you make the change.

Other changes you can make to your policy

You might be able to ask us to:

- change the amount of cover
- change the length of your policy
- remove one person from the policy (if you chose a joint policy)
- change the frequency of your premiums between annually and monthly

We'll need some information from you to make these changes:

- Consent to make the changes
- You'll have to fill out and send an amendment form to us. It asks some questions about your health, medical history, residency and leisure activities. If you answer 'yes' to any of the questions, you'll need to fill out a full application.
- Any documents reasonably required by us to support what you're asking us to change

We might ask you to fill out a new application. This might include having a medical and lifestyle assessment.

We'll let you know whether we can make the changes or not.

Making changes to your policy might change your premiums. We'll confirm if the change you've requested means the original policy has to be cancelled and a new policy issued, which may have different terms and conditions.

When we can make changes to your policy

During the application process we will ask you questions about your personal circumstances and we may request additional information from you in order to make an assessment and offer you a policy. The life insured is required to answer all of our questions honestly and accurately.

- If you (or an agent acting on your behalf) deliberately or recklessly provide inaccurate information we are entitled to cancel the policy and refuse to pay the amount of cover. In these circumstances we may not refund any premiums you have already paid.
- If you (or an agent acting on your behalf) provide inaccurate information through carelessness, we are entitled to amend the policy to reflect the terms that would have been offered had the accurate information been known. In these circumstances:
 - i. if we would not have issued the policy had the accurate information been provided, we are entitled to cancel the policy, however we will refund any premiums you have already paid;
 - ii. if we would have issued the policy on different terms and conditions (other than those relating to premiums) had the accurate information been provided, we may make changes to the policy terms and conditions and treat the policy as if it had been issued on the different terms and conditions;
 - iii. in addition, if we would have issued the policy with higher premiums had the accurate information been provided, we may reduce the amount of cover to reflect the higher premiums that would have applied had the accurate information been provided. The following formula will be used in these circumstances:

$$\text{New amount of cover} = \frac{\text{Premium actually charged} \times \text{Original amount of cover}}{\text{Higher premium}}$$



How to cancel your policy

You can cancel your policy at any time. Once your policy starts, we'll let you know about your right to cancel.

You can cancel your policy within 30 days of receiving your welcome pack. In this case, we'll refund any premiums you've paid.

If you cancel your policy after 30 days of receiving your welcome pack, and pay monthly premiums, we won't refund any premiums you've paid. If you pay annually, you will receive a proportionate refund of your annual premium.

If you cancel your policy your cover will end and no further premiums will be payable.



When we can cancel your policy

We can cancel your policy, deny a claim or take reasonable action to comply with laws, regulations, sanctions regimes, international guidance and/or demands from any authorities, relating to Financial Crime Risk Management Activity.

If you, or someone acting on your behalf, gives us incorrect information, we retain the right to cancel your policy, even where we may have been able to offer alternative terms. If we do this, we won't pay claims, and may not refund the premiums paid to that point.



How to make a complaint

Our number one priority is to provide you with the highest level of customer service, but we know that sometimes things can go wrong. We'll try to find a solution as quickly as possible.

We can usually sort out most issues straightaway. If it takes longer, we'll contact you to let you know who will be dealing with it and what the next steps are.

After looking into your complaint we'll respond as quickly as possible. We'll keep in touch with you until your complaint has been resolved. If you disagree with our decision, feel we have misunderstood anything or you would like to give us more information please let us know.

You can contact us by phone, letter or email using the details in the section headed 'How to get in touch with us'.

You can also contact us by secure message if you have access to your online account.

If you're unhappy with our final response to your complaint, the Financial Ombudsman Service may be able to help.

You can find out more about the Financial Ombudsman Service at www.financial-ombudsman.org.uk or you can contact them:

Making a complaint will not affect your legal rights.

By phone	By email	By post
Call 0800 023 4567 or 0300 123 9123	complaint.info@financial-ombudsman.org.uk	The Financial Ombudsman Service Exchange Tower London E14 9SR



Additional information and general conditions

We may make changes to the policy terms and conditions that we reasonably consider are appropriate due to a change in any applicable legislation, regulation or taxation. In such circumstances, we will notify you in advance of any changes being made.

We have the right by notifying you to:

- cancel this policy; and
- not pay a claim on this policy; and
- take other reasonable action

In order to comply with laws, regulations, sanctions regimes, international guidance and/or demands from any authorities, relating to Financial Crime Risk Management Activity.

The right to exercise any option under the policy or to exercise any right conferred by the policy is limited to such as are allowed in the terms of the policy and as are compatible with the requirements of Paragraph 19(3) of Schedule 15 of the Income and Corporation Taxes Act 1988 for a qualifying policy.

Terms used in Critical Illness Cover and Critical Illness Extra definitions

AFIP/Miettinen and Lasota classification – Air Forces Institute of Pathology (AFIP), Miettinen and Lasota refers a classification used by the medical profession relating specifically to gastrointestinal stromal tumours. It provides information from histological findings of how aggressive tumours are and likelihood of them progressing to become more serious.

Grade - In the context of describing tumours and cancer, grade describes how normal or abnormal cancer cells look under a microscope. The more normal the cells look, the less aggressive the tumour and the more slowly it grows and spreads, these are described as “low grade” and will be attributed a low number (normally 1). On the other hand, the more abnormal the cells look, the more aggressive the cancer and the faster it is likely to grow and spread with higher numbers allocated to the grade.

Irreversible - Cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

Life/lives insured - The person or persons whose life is covered under this policy. If there is more than one life covered then this definition covers all lives insured.

Mild cognitive impairment (MCI) - A condition where mental abilities such as memory and thinking are impaired to a greater extent than would normally be expected according to age. Symptoms are mild enough to not interfere significantly with daily life and so are not defined as the more serious condition of dementia.

Myocardial Injury - A term used to describe where the sensitive “troponin” blood test is elevated suggestive there has been damage to heart tissue and is often but not always caused by myocardial infarction (heart attack).

Neuroendocrine tumours (NET) - Rare tumours that can develop in many different organs in the body. It affects nerve and gland cells that produce hormones (neuroendocrine cells). There is wide variation in prognosis with NETs, depending upon different characteristics including the “grading” of the tumour.

Neurological deficit with persisting clinical symptoms - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last at least 24 hours. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

Neuropsychometric testing - A key diagnostic tool for the assessment of dementia and other neurological conditions.

New diagnostic imaging changes - In relation to heart attack, is where a scan of the heart indicates there has been damage to the heart muscle.

Permanent - Expected to last throughout the **life insured's** life, irrespective of when the cover ends or the **life insured** retires.

Permanent neurological deficit with persisting clinical symptoms - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the life insured's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

UICC/TNM stage – Union for International Cancer Control (UICC) and TNM is a globally recognised standard for classifying the extent of spread by cancer using a numeric staging system.

The Financial Services Compensation Scheme (FSCS)

The FSCS is designed to pay compensation if a firm is unable to pay claims, because it has stopped trading or been declared in default. So, if we run into financial difficulties, you may be able to claim via the FSCS, for any money you've lost.

However, before looking to pay compensation, the FSCS will first see if they can arrange for the continuity of your current policy. The FSCS may arrange for the policy to be transferred to another insurer or arrange for a new policy to be provided.

Most of our customers, including most individuals and small businesses, are covered by the FSCS. Whether or not you can claim, and the amount you could claim, will depend on the specific circumstances of your claim. The FSCS will pay 100% of the value of the claim.

You can find out more about the FSCS, including eligibility to claim, by visiting its website

www.fscs.org.uk

or calling

0800 678 1100.

Solvency and Financial Conditions Report (SFCR)

Legal & General are required to publish an annual Solvency and Financial Condition Report (SFCR) describing our Business and its Performance, our System of Governance, Risk Profiles, Valuation for Solvency Purposes and Capital Management. Our latest SFCR is available at: www.legalandgeneralgroup.com/investors/library.

Our Regulator

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered on the Financial Services Register under number 117659. You can check this at register.fca.org.uk or telephone them on 0800 111 6768.

Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on **0370 010 4080**. We may record and monitor calls. Call charges will vary.

legalandgeneral.com

Legal and General Assurance Society Limited

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