

POLICY BOOKLET.

INTRODUCTION

Words that appear in bold are explained in the section headed 'Definitions'.

This Policy Booklet shows **you** the features, benefits and exclusions (things that are not covered) that apply to this product.

WHO IS COVERED?

The **life insured** is covered.

PREMIUMS

Premiums can be paid either monthly or annually and start on the **policy start date**.

Guaranteed premiums

You premiums are guaranteed and will not change unless **you** make changes to the policy using the options available in section headed 'Changing your policy'.

Increasing cover

You may have the option to choose an increasing policy, the premiums will 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.

The RPI provides an indication of inflation on a monthly basis. The RPI measures and tracks the average change in the purchase price of goods and services such as housing expenses and mortgage interest payments.

WHAT HAPPENS IF THE PREMIUMS ARE NOT PAID?

We are entitled to cancel the policy if any premiums are not paid within 60 days of their due date. If **we** cancel the policy, **your** cover will end and no further premiums will be payable. **We** will not refund any premiums already paid.

WHAT HAPPENS TO AN ANNUAL PREMIUM IF A CLAIM IS PAID?

If the premium is paid annually and a claim is paid under full cover, **we** will pay a pro-rata refund of the premium for the remaining months of that year. The policy will end when a claim is paid under full cover, see the section headed 'What you are covered for' for further details.

AMOUNT OF COVER

Level cover

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 'Changing your policy' during the period of cover.

Increasing cover

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 with no need to answer further questions about **your** health.

The amount of cover, including any increases **you** have already accepted, will increase in line with the changes in the Retail Prices Index (RPI) over a 12 month period. If **we** cannot use the RPI, **we** will use an index comparable to the RPI instead.

We will 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.

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 options

Accept the increase

If **you** choose to accept the increase **you** do not need to take any action. **We** will increase the amount of cover and the premium and update **your** direct debit.

Decline the increase

When **we** notify **you** of an increase, **we** will also give **you** the option to decline the increase. To decline an increase, **you** must complete and return the form in the letter **we** send to **you** by the date shown.

If **you** choose to decline the increase to the amount of cover and premium, then **we** will withdraw the option and **you** will not be given the option to increase the amount of cover in the future.

HOW LONG IS COVER FOR?

You are covered from the **policy start date** until the **policy expiry date** unless one of the following occurs first:

- The amount of cover is paid out, or
- If the policy is cancelled by **you** or **us**.

Cover will stop when the policy ends and no further premiums will be payable.

WHAT IS COVERED?

Full Cover

The amount of cover, subject to the exclusions defined in the section headed 'What you are not covered for' is paid if, before the **policy expiry date**, the **life insured**:

- is diagnosed with an illness or undergoes a medical procedure as defined in the section headed 'Critical Illness Definitions' and survives for 10 days from diagnosis even if this is after the **policy expiry date**.

If **you** choose a joint life policy, the amount of cover is paid when either **life insured** is diagnosed with an illness or undergoes a medical procedure as defined in the section headed 'Critical Illness Definitions' and survives for 10 days from diagnosis.

If the **life insured** has a critical illness it must be verified by a medical specialist who holds an appointment as a consultant at a hospital in the UK and whose specialism **we** reasonably consider is appropriate to the critical illness.

CRITICAL ILLNESS DEFINITIONS

<p>Aorta graft surgery – requiring surgical replacement</p>	<p>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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> any other surgical procedure, for example the insertion of stents or endovascular repair.
<p>Aplastic anaemia – categorised as very severe</p>	<p>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 $0.2 \times 10^9 /L$.</p>
<p>Bacterial meningitis – resulting in permanent symptoms</p>	<p>A definite diagnosis of bacterial meningitis by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms.</p>
<p>Benign brain tumour – resulting in either specified treatment or permanent symptoms</p>	<p>A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either:</p> <ul style="list-style-type: none"> surgical removal; radiotherapy; chemotherapy; or permanent neurological deficit with persisting clinical symptoms. <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> tumours in the pituitary gland; tumours originating from bone tissue; or angioma and cholesteatoma.
<p>Blindness – permanent and irreversible</p>	<p>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.</p>
<p>Brain injury due to trauma, anoxia or hypoxia – resulting in permanent symptoms</p>	<p>Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms.</p>
<p>Cancer – excluding less advanced cases</p>	<p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>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).</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> All cancers which are histologically classified as any of the following: <ul style="list-style-type: none"> 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).

	<ul style="list-style-type: none"> 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	<p>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:</p> <ul style="list-style-type: none"> implantable cardioverter-defibrillator (ICD); or cardiac resynchronisation therapy with defibrillator (CRT-D). <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> insertion of a pacemaker; insertion of a defibrillator without cardiac arrest.
Cardiomyopathy – of specified severity or resulting in specified treatment	<p>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:</p> <ul style="list-style-type: none"> 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). <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> cardiomyopathy secondary to alcohol or drug intake; all other forms of heart disease, heart enlargement and myocarditis. <p>* NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.</p>
Coma – of specified severity	<p>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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> 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.

<p>Dementia including Alzheimer's disease – of specified severity</p>	<p>A definite diagnosis of Dementia, including Alzheimer's disease by a consultant geriatrician, neurologist, neuropsychologist or psychiatrist supported by evidence including neuropsychometric testing.</p> <p>There must be permanent cognitive dysfunction with progressive deterioration in the ability to do all of the following:</p> <ul style="list-style-type: none"> • remember; • reason; and • to perceive, understand, express and give effect to ideas. <p>For the above definition, the following are not covered:</p> <p>- mild cognitive impairment (MCI).</p>
<p>Encephalitis – resulting in permanent symptoms</p>	<p>A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.</p>
<p>Heart attack – of specified severity</p>	<p>A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following:</p> <ul style="list-style-type: none"> • new characteristic electrocardiographic changes or new diagnostic imaging changes; and • the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. <p>The evidence must show a definite acute myocardial infarction.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • myocardial injury without infarction. • angina without myocardial infarction.
<p>Heart valve replacement or repair – with surgery</p>	<p>The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.</p>
<p>Kidney failure – requiring permanent dialysis</p>	<p>Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.</p>
<p>Liver failure – of advanced stage</p>	<p>Liver failure due to cirrhosis and resulting in all of the following:</p> <ul style="list-style-type: none"> • permanent jaundice; • ascites; and • encephalopathy.
<p>Loss of use of hand or foot</p>	<p>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.</p>
<p>Loss of speech – total permanent and irreversible</p>	<p>Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.</p>
<p>Major organ transplant</p>	<p>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:</p> <ul style="list-style-type: none"> • transplant of a bone marrow; • transplant of a complete heart, kidney, lung, pancreas, liver; or • transplant of a lobe of liver or lung; or • haematopoietic stem cells preceded by total bone marrow ablation. <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • transplant of any other organs, parts of organs, tissues or cells.

<p>Motor neurone disease – resulting in permanent symptoms</p>	<p>A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist:</p> <ul style="list-style-type: none"> • 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). <p>There must also be permanent clinical impairment of motor function.</p>
<p>Multiple sclerosis – where there have been symptoms</p>	<p>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.</p>
<p>Parkinson’s disease – resulting in permanent symptoms</p>	<p>A definite diagnosis of Parkinson’s disease by a consultant neurologist or consultant geriatrician.</p> <p>There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • other Parkinsonian syndromes; • Parkinsonism.
<p>Pulmonary hypertension – of specified severity</p>	<p>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*.</p> <p>* NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.</p>
<p>Respiratory failure – of advanced stage</p>	<p>Advanced stage emphysema or other chronic lung disease, resulting in all of the following:</p> <ul style="list-style-type: none"> • The need for regular oxygen treatment on a permanent basis, and • The permanent impairment of lung function tests as follows: <ul style="list-style-type: none"> – Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal.
<p>Specified heart surgery</p>	<p>Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either:</p> <ul style="list-style-type: none"> • correct narrowing or blockage of one or more coronary arteries with bypass grafts; • correct any structural abnormality of the heart.
<p>Spinal stroke – resulting in symptoms lasting at least 24 hours</p>	<p>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.</p>
<p>Stroke – resulting in symptoms lasting at least 24 hours</p>	<p>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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • transient ischaemic attack. • death of tissue of the optic nerve or retina/eye stroke.

Systemic Lupus Erythematosus – <i>with severe complications</i>	A definite diagnosis of Systemic Lupus Erythematosus by a consultant rheumatologist resulting in either of the following: <ul style="list-style-type: none">• permanent neurological deficit with persisting clinical symptoms; or• the permanent impairment of kidney function tests as follows:<ul style="list-style-type: none">– Glomerular Filtration Rate (GFR) below 30 ml/min.
Third degree burns – <i>covering 20% of the surface area of the body or 20% of the face or head</i>	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.

SURGICAL TREATMENT

We will make an advance payment of the amount of cover if the **life insured** is placed on an NHS waiting list for one of the following surgical treatments and meets the full definition:

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

Full definitions for these surgical treatments are detailed in the table above.

ADDITIONAL COVER

Claims paid under additional cover will not reduce **your** amount of cover or change **your** premiums.

However, **we** will not pay a claim under additional cover where more than one diagnosis is made within the same period of investigation or treatment and **you** are eligible for payment of full cover for a critical illness.

If the **life insured** has an illness covered by additional cover, it must be verified by a medical specialist who holds an appointment as a consultant at a hospital in the UK and whose specialism **we** reasonably consider is appropriate to the illness.

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

- £25,000, or
- 25% of the amount of cover.

Only one claim can be made for each definition. Once **we've** accepted a claim, the **life insured** will no longer be covered for that condition.

If a joint life policy is chosen both lives insured will be able to claim for each definition.

Carcinoma in situ of the breast - treated by surgery	<p>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.</p> <p>For the above definition the following is not covered:</p> <ul style="list-style-type: none"> - Any other type of treatment.
Low grade prostate cancer - requiring treatment	<p>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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> - prostatic intraepithelial neoplasia (PIN); - observation or surveillance; or - surgical biopsy.

ADDITIONAL BENEFITS

Accident Hospitalisation Benefit

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

- A critical illness.

CHILDREN'S CRITICAL ILLNESS COVER

We will pay this cover if a **relevant child** is diagnosed with any of the following during the period of cover:

- Any critical illness as defined in the section headed 'Critical Illness Definitions',
- Carcinoma in situ of the breast – *treated by surgery*, or
- Low grade prostate cancer – *requiring treatment*.

The amount payable per **relevant child** under the policy will be the lower of:

- 50% of the amount of cover; or
- £25,000.

Claims paid under Children's Critical Illness Cover will not reduce **your** amount of cover or change **your** premiums.

The **relevant child** must be diagnosed on or before the **policy expiry date** and must be at least 30 days old and survive for 10 days from the date of diagnosis. **We** will pay a claim if the **relevant child** survives these 10 days, even if this is:

- after the **policy expiry date**, or
- after the **relevant child's** 22nd birthday.

Only one claim per **relevant child**, to a maximum of two **relevant children** will be paid under the policy. After the second claim has been paid, the Children's Critical Illness Cover will end.

If the same **relevant child** is covered by more than one policy issued by **us**, **we** will pay a maximum of £50,000 for that **relevant child**.

When we will not pay a Children's Critical Illness claim

We will not pay a claim if:

- The **relevant child's** condition was present at birth;
- The symptoms first arose before the **relevant child** was covered;
- The **relevant child** dies within 10 days of meeting **our** definition of the critical illness;

ADDITIONAL BENEFITS FOR CHILDREN'S CRITICAL ILLNESS COVER

Child Accident Hospitalisation Benefit

We will pay £5,000 if the **relevant child** 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 will only pay this benefit if the accident doesn't result in **us** paying out under Children's Critical Illness Cover as described in the section headed 'Children's Critical Illness Cover'.

We will only pay one claim per **relevant child**, to a maximum of two **relevant children**. If the same **relevant child** is covered by more than one policy issued by **us**, **we** will pay a maximum of £10,000 for that **relevant child** under this benefit.

Child Funeral Benefit

On the death of a **relevant child**, **we** will contribute £5,000 towards their funeral.

Up to a maximum of two claims per policy. **We** will not pay the claim if:

- The **relevant child's** condition was present at birth.
- The cause of death first arose before the **relevant child** was covered.
- **We** have paid a children's critical illness claim for the **relevant child**.

Childcare Benefit

If **we** pay a claim under the policy due to the diagnosis of the **life insured** with any critical illness as defined in the sections headed 'Critical Illness Definitions' and 'Additional Cover':

- **We** will pay up to £1,000 towards childcare with a registered childminder if **you** have a natural child, legally adopted child or stepchild under 5 years old at the time of **your** diagnosis.
- **We** will only pay the childcare benefit when **we** have received receipts or proof of payment from the registered childminder. This benefit covers childcare that takes place in the 18 months following the **life insured's** diagnosis.

Family Accommodation Benefit

For every night a **relevant child** spends in hospital, in the three months immediately following diagnosis of one of the critical illnesses covered in the section headed 'Children's Critical Illness Cover', **we** will pay **you** £100 per night up to a maximum of £1,000.

COUNTRIES WHERE CRITICAL ILLNESS COVER IS PROVIDED

The **life insured** or **relevant child** is covered if they are resident in the United Kingdom, any part of the countries that form the European Union, USA, Canada, Australia, New Zealand, the Isle of Man or the Channel Islands. **We** will also accept a claim from other countries if **we** can confirm the claim is valid. **We** will act reasonably when reviewing evidence to support the validity of a claim.

WHAT YOU ARE NOT COVERED FOR

- **You** will not be eligible to make a claim under the policy chosen if:
 - the **life insured** doesn't meet the definitions for cover as described in the section(s) headed:
 - 'What is Covered'
 - 'Critical Illness Definitions'
 - or 'When we will not pay a Children's Critical Illness claim' applies.
 - the premiums under the policy are not up to date.
 - death occurs within 10 days of diagnosis of one of the critical illnesses **we** cover.
 - **you** are diagnosed with or undergo a medical treatment for one of the critical illnesses **we** cover which doesn't meet **our** definition.
 - **You** die
- The policy is offered or issued subject to the cancellation of a specified policy(ies), and **you** did not cancel it (them).
- 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.
 - a) 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.
 - b) 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:

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

CHANGING YOUR POLICY

On the occurrence of specified events **you** have the option to increase the amount of cover without the need for further medical information. To do this the policy must be taken out before the **life insured's** 55th birthday. This option may not be available if **we** apply a premium increase to **your** cover as a result of the information **you** give **us** in **your** application. **Your** policy documents will explain if this option is available to **you**.

If the following do not apply when **you** want to change **your** cover then there are alternative ways outlined in the section headed 'Other Changes'.

You can increase the amount of cover in the event of:

- a) the **life insured** entering into marriage or a registered civil partnership, or
- b) the **life insured** gets divorced or dissolves a registered civil partnership, or
- c) the birth of the **life insured's** child, or
- d) the **life insured** legally adopting or becoming the legal guardian of a child, or
- e) an increase in the **life insured's** earnings due to a change of employment or promotion, or
- f) an increase to the **life insured's** mortgage by reason of a house move or undertaking major home improvements.

This option must be used within six months of the event and if **we** request relevant documents in relation to the events, **you** must provide them to **us**.

The amount of cover can increase by

For all increases, the amount of cover may only be increased on each occasion by the lower of:

- 100% of the original amount of cover, or
- £200,000, or
- if e) above applies, the amount equal to the original amount of cover multiplied by the percentage increase in earnings
- If f) above applies, the amount of the increase in the mortgage.

This option can be used multiple times, but the total of all increases must not exceed the maximum total permitted of £200,000.

How we provide cover for an increase

If **you** use this option an additional policy will be issued in respect of the increase, which will:

- not allow **you** to increase **your** cover without additional medical evidence,
- not extend beyond the **life insured's** 65th birthday or one year after the **policy expiry date** of this original policy, whichever is earlier,
- only have increasing cover if this was selected when the policy was taken out and the option to increase has been accepted by **you** at all policy anniversary dates, and
- be subject to the premiums, terms and conditions for such policies at the time the additional policy is issued.

In circumstances where **we** no longer offer the chosen policy at the time **you** wish to use this option, **we** will offer **you** a reasonable available alternative.

When this option is not available

This option will not be available to **you**:

- After the **life insured's** 55th birthday. If two people are covered this applies to the older **life insured**.
- If the **life insured** has been diagnosed with or is receiving or has received medical treatment for **our** definition of:
 - A critical illness listed under the sections headed:
 - 'Critical Illness Definitions',
 - 'Additional Cover '.
- If the **life insured** has symptoms of or is having tests for a condition covered by the 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:

- a) **you** divorce, or
- b) **you** dissolve **your** registered civil partnership, or
- c) either of **you**
 - i. take over an existing mortgage in one name, or
 - ii. take out a new mortgage in one name.

We will cancel this policy and start a new single life policy for each **life insured**.

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

Joint life policy separation is not available if either of the lives insured has had a valid claim for a critical illness listed under the section headed 'Additional Cover'.

What we need to process your request

- a) Evidence to support **your** request in the form of:
 - i. A decree absolute if **you** get divorced, or
 - ii. A final order for the dissolution of **your** registered civil partnership, or
 - iii. Proof of ownership of the relevant mortgage.
- b) The consent of both lives insured by completing and returning an amendment form issued by **us**, which includes a short questionnaire about the **life insured's** health, medical history, residency and leisure activities.
- c) If either **life insured** answers 'yes' to any of the questions in the amendment form, **we** will require **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 will provide cover

- a) The new single life policies will include the same cover as the original policy. **We** will not change the cover in any other way, other than making it a single life policy.
- b) The new single life policies will be subject to premiums, terms and conditions available at the time **you** make the change.
- c) The maximum amount of cover for each new policy will be the lower of:
 - The amount of cover on the original joint life policy, or
 - £1,000,000.
- d) The term of each new policy will not extend beyond the **life insured's** 75th birthday or one year after the **policy expiry date**, whichever is earlier.

OTHER CHANGES

You can request any of the following changes to the policy:

- Increase or decrease the amount of cover.
- Extend or reduce the period of cover.
- Remove a **life insured**, if joint life cover is chosen.
- Change the frequency of **your** premiums between annually and monthly.

What we may need to process your request

- a) **Your** consent to the changes by completing and returning an amendment form issued by **us**, which includes a short questionnaire about the **life insured's** health, medical history, residency and leisure activities.
- b) If the **life insured** answers 'yes' to any of the questions in the amendment form, **we** may require **you** to complete a full application in order to make the changes to the 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.
- c) Any documents reasonably required by **us** to support **your** request.

How we will provide cover

We will confirm if the change **you** have requested means the original policy has to be cancelled and a new policy issued, which may have different terms and conditions.

Any changes **you** make may affect the premiums that are payable

We will confirm the change **you** have made.

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:
 - i. cancel this policy; and
 - ii. not pay a claim on this policy; and
 - iii. take other reasonable actionin order to comply with laws, regulations, sanctions regimes, international guidance and/or demands from any authorities, relating to Financial Crime Risk Management Activity.
- The policy is governed by English Law.
- All communication in relation to the policy will be in English.
- The policy cannot be issued or assigned into a trust.
- 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.

MAKING A CLAIM

Notifying us of a claim

To make a claim under the policy, please notify **us** using our claims contact details in the section headed 'Useful Contacts'. When claiming **we** will need the policy number, the **Life insured's** GP/Doctors contact details and **your** contact details.

Type of Claim	What we need
Critical Illness Cover	Details of the illness and diagnosis
Accident Hospitalisation Benefit	Details of the physical injury and hospital admission

ASSESSING YOUR CLAIM

We may send **you** a claim form to complete and return to **us**. In order to assess **your** claim **we** will require different evidence depending on the type of claim **you** are making.

We may also ask for the Policy Booklet and any other documents **we** may reasonably require for the claim **you** are making.

Type of Claim	Evidence required
Critical Illness Cover	Proof that the definition has been met
Accident Hospitalisation Benefit	Proof that the definition has been met
Additional Cover	Proof that the definition has been met
Children's Critical Illness Cover	Evidence of the relevant child in the form of: the birth certificate, for a natural child, or the legal adoption certificate, for a legally adopted child, or the marriage certificate or certificate of a registered civil partnership, for a stepchild, and proof that the relevant definition has been met.

If **you** do not provide any information or documentation that would reasonably be required to assess the claim, **we** will not process the claim until the information or documentation is made available.

WHO WE PAY THE COVER TO

The amount of cover is paid to **you**. In most cases, this means that **we** will make payment directly to the legal owner of the policy, or if that person is dead, to their personal representative (usually the executor named in their will). This also means that if the policy has been absolutely assigned, **we** will make payment to the assignees.

PAYMENT OF COVER

We will pay a claim for any of the cover described in the section headed 'What is covered' as a lump sum. Cover can only be paid in pound sterling (GBP) to a bank account in the UK. If **you** wish to receive payments outside the UK, then arrangements for such transfers must be made at **your** own expense.

REPLACEMENT COVER

If **you** choose to take out a joint life policy and one of the lives insured makes a valid claim under full cover, as defined in the section headed 'What is covered', **you** can request to continue cover for the other **life insured** as a new single life policy.

You must request this option within six months of a valid claim under full cover being paid.

This option is not available if the **life insured** requesting replacement cover has had a valid claim for a critical illness listed under the section headed 'Additional Cover'.

What we need to process your request

- a) The consent of the **life insured** who hasn't claimed under full cover, by completing and returning a replacement cover form issued by **us**, which includes a short questionnaire about the **Life insured's** health, medical history, residency and leisure activities.
- b) If the **life insured** who hasn't claimed under full cover, answers 'yes' to any of the questions in the replacement cover form, **we** will require **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 the **life insured**.

How we will provide cover

- a) The new single life policy will include the same cover as the original policy. **We** will not change the cover in any other way, other than making it a single life policy.
- b) The amount of cover will be the same as the original policy.
- c) The term of the new policy will not extend beyond the **Life insured's** 75th birthday or one year after the **policy expiry date**, whichever is earlier.
- d) The new single life policy will be subject to premiums, terms and conditions available at the time **you** make the change.

USEFUL CONTACTS

Reason for contact	Contact details	Contact address
General Enquiries Change the policy Cancel the policy	0370 010 4080 *	Legal & General Assurance Society Limited City Park The Droveaway Hove East Sussex BN3 7PY
Claims for: Critical Illness claims	0800 068 0789 *	Legal & General Assurance Society Limited City Park The Droveaway Hove East Sussex BN3 7PY
Make a complaint	0370 010 4080 *	Legal & General Assurance Society Limited Knox Court 10 Fitzalan Place Cardiff CF24 0TL

*We may record and monitor calls. Call charges will vary.

HOW TO CANCEL THE POLICY

You can cancel the policy at any time. Once the policy starts **we** will provide **you** with a notice of **your** right to cancel.

If **you** cancel the policy within 30 days of receiving both the notice and the policy, **we** will refund any premiums paid.

If **you** cancel the policy after 30 days, **you** will not get any money back.

If **you** cancel the policy, the cover will end and no further premiums will be payable.

HOW TO MAKE A COMPLAINT

If **you** wish to complain about the service **you** receive from **us**, or **you** would like **us** to send **you** a copy of **our** internal complaints handling procedure, please contact **us**.

If **you** remain dissatisfied, **you** can complain to:

The Financial Ombudsman Service
 Exchange Tower
 London
 E14 9SR

Telephone:

- 0800 023 4567
- 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect **your** legal rights.

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.

The rules of the FSCS might change in the future and the FSCS may take a different approach on their application of the above, depending on what led to the failure.

SOLVENCY AND FINANCIAL CONDITIONS REPORT (SFCR)

We 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.

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.

Full-time education - Attendance at a full-time course at a school, college or university. This includes work placements that are part of a full-time course but excludes breaks from education, for example gap years.

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

Ligament tear - A complete tear of a cruciate ligament in the knee joint confirmed by radiological imaging.

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 not to 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.

Our, us or we - Legal & General Assurance Society Limited.

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.

Policy expiry date - The date that cover under the policy will end.

Policy start date - The start date of the policy.

Relevant child/children - A natural child, legally adopted child (from the date of adoption) or stepchild (by marriage or registered civil partnership) of the **life insured**, where that child is:

- at least 30 days old, and
- younger than 22 years,

during the period of cover.

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.

You or your - The owner(s) of the policy who is/are legally entitled to receive the amount of cover when a valid claim is made. This may include trustee(s), assignee(s) or personal representative(s) (where appropriate) and may be the **life insured**.

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.



www.legalandgeneral.com

Legal & General Assurance Society Limited

Registered in England and Wales No. 00166055

Registered office: One Coleman Street, London EC2R5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.