



This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This insurance cover will pay you certain defined benefits if you die, contract a serious illness, suffer accidental bodily injury or illness. If Gold cover has been selected it may also pay for legal costs you may incur in respect of certain events.



What is insured?

Under Life Cover:

- ✓ Death by any cause

Under Serious Illness Cover:

- ✓ 26 defined illnesses and related conditions

Under Personal Accident Cover:

- ✓ Accidental bodily injury resulting in permanent total disablement, loss of limb(s), loss of eye(s), loss of hearing, loss of speech, temporary total disablement

- ✓ Hospital cash

Under Sick Pay Cover:

- ✓ Temporary disablement



What is not insured?

- ✗ Any pre-existing medical condition, other than where an insured person remains symptom free and does not seek treatment or advice for a continuous period of 24 months from the policy start date
- ✗ Suicide, attempted suicide or deliberate self-inflicted injury by an insured period, regardless of the state of their mental health
- ✗ An insured persons deliberate exposure to exceptional danger, expect in an attempt to save human life.
- ✗ An insured person being under the influence of alcohol or drugs (unless under advice from a doctor)
- ✗ War, terrorism, or nuclear risks
- ✗ An insured person being engaged in any operational or training duties as a member of the regular or reserve armed forces.



Are there any restrictions on cover?

- ! When purchasing the policy, the policyholder named on the policy must be working, having not been absent from work for more than 10 consecutive working days in the previous 12 months, be permanently resident in the UK and aged between 18 and 55
- ! The policyholder must be a member of either, the Emergency Services, a Search and Rescue or volunteer rescue organisation or an organisation working in support of any of the above or HM Forces
- ! All cover ceases on the date of the insured persons 65th birthday.



Where am I covered?

This insurance product provides cover anywhere in the world, excluding Afghanistan, Chechnya, Democratic Republic of Congo, Iraq, Israel (Gaza and West Bank only) and Somalia.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

This insurance product is a rolling monthly contract with premiums payable by monthly direct debit.



When does the cover start and end?

Cover starts from the date of purchase and will continue for each subsequent month for as long as monthly premiums are paid.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then you have a statutory right to cancel it within 30 days (cooling off period) of the date of original purchase or the date on which you receive your policy documentation, whichever is the later. If you do cancel within the cooling-off period you will be entitled to a full refund of premium, on the condition that a claim has not been made and in respect of travel insurance you or an insured person has not already travelled.

You are entitled to cancel the policy at any time after the cooling-off period but because the premiums are paid monthly in arrears no premium will be refunded.