



CancerCare

Policy Summary

This Policy Summary contains key information about your CancerCare policy. However it does not contain the full terms and conditions of your policy. These can be found in the policy document which is included in your enquiry or welcome pack and you should refer to your policy document and policy schedule for full details of your cover. **This policy summary does not form part of the policy document.**

If you have any questions about your policy or wish to make any changes please call Customer Services on 0845 070 1988*. Lines are open between 8:30 am and 5:30 pm Monday to Friday.

Insurance provider

This policy is underwritten by Chartis Europe Limited and managed by Chartis Direct. Chartis Direct is a trading name of UNAT Direct Insurance Management Limited.

Purpose of the insurance

This policy will help meet the needs of someone who wants to be protected against many of the financial effects of being diagnosed with a cancer covered by this policy.

Summary of Cover

The following table of information sets out the significant benefits & exclusions of the CancerCare policy. Please refer to the full list of exclusions in the what we don't cover section and benefit limitations in the claims conditions section, in the policy. Once the policy has been in force for at least 91 days you are covered for your first diagnosis of:-

1. Carcinoma-in-situ of any part of the body other than the breast
2. Skin cancer other than malignant melanoma
3. Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue in a primary site
4. Leukaemia
5. Hodgkin's lymphoma and Non-Hodgkins lymphoma
6. Carcinoma-in-situ of the breast
7. Malignant melanoma

If you make a claim, you and your family will also have access to a free and confidential counselling service while the policy is in force.

Benefits	What we cover	What's not covered	Policy reference
<p>Cancer Benefit A – cash benefit payable on diagnosis of cancer (1) or (2)</p> <p>Cancer Benefit B – cash benefit on diagnosis of cancers (3) to (7)</p>	<p>£1,000</p> <p>The sum shown on your schedule</p>	<p>We will pay the benefit amount selected if one of the listed cancers is diagnosed before your 75th birthday and it is the first incidence of that cancer for you and your cover under this policy has been in force for 91 days or more.</p> <p>Benefits will not be payable in certain circumstances including:</p> <ul style="list-style-type: none"> If you are diagnosed as having cancer within the waiting period or if you receive medical advice, have symptoms or tests, or receive any medication or treatment, for cancer within the waiting period. 	<p>Pages 3-4 - What this insurance covers</p> <p>Page 4 - Claims conditions</p> <p>Page 4 - What we don't cover</p>

Benefits	What we cover	What's not covered	Policy reference
<p>Hospital Benefit – Payable for each complete day you are admitted to a hospital as a direct result of your first diagnosis of cancer</p>	<p>£50 per day for up to £4,500</p>	<ul style="list-style-type: none"> for any cancer you have had in the past or for any cancer directly or indirectly caused by any pre-existing condition or for any cancer if you experienced symptoms of that cancer in the past. any tumours which are histologically (the study of tissues and cells under a microscope) described as pre-malignant (cells that have not yet turned to cancer). if the diagnosis is made by you or a member of your family. 	<p>Pages 3-4 - What this insurance covers</p> <p>Page 4 - Claims conditions</p> <p>Page 4 - What we don't cover</p>

How to apply for cover

You can apply for cover online, by calling our customer service department or by completing and returning an application form. CancerCare is designed to cover unforeseen cancers that arise after your cover starts, so cancers which you suffered from in the past or which you have experienced symptoms of prior to joining will be excluded.

Law and jurisdiction

This policy will be governed by the law that applies in the part of the United Kingdom where the policyholder normally lives unless agreed to the contrary by the policyholder and us before the start date, otherwise the law of England and Wales will apply whose courts alone will have jurisdiction. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Period of Insurance

Provided you continue to pay the premiums and we continue to accept them, your cover can continue until your 75th birthday.

You may need to review and update your cover from time to time to ensure it remains adequate for your needs.

Paying premiums

Premiums are payable annually or monthly. Each monthly premium buys cover for the calendar month in which it is paid. Each annual premium buys cover for the 12 months from the date it is paid.

If any premium is not paid on the date it is due, cover will stop on that date unless the premium is received within 30 days of the due date.

Right of cancellation and cooling-off period

If you cancel within 30 days of receiving your policy or within 30 days of the first premium due date shown on your schedule, whichever is later, you will be entitled to a full refund of any premiums paid, providing you have not made a claim during that period. We will provide the refund to you within 30 days from the date we receive your notice of cancellation. (See the *Cooling Off Period* section at page [5] of the policy document).

You may cancel this policy after the cooling off period by giving us notice in writing to 96 George Street, Croydon, CR9 1BU or by calling 0845 070 1988*. For monthly contracts, cover will stop on the next premium due date following the date we receive notification of cancellation. For annual contracts, cover will stop on the 1st day of the next calendar month following the date we receive notification of cancellation. If you have paid an annual premium we will calculate any refund due on a pro-rata basis providing no claim has been made.

We may cancel the policy by giving you 30 days notice in writing to your last known address.

Policy alteration

We may change the terms and conditions of the policy at any time, including the premium, as considered necessary to reflect

any event outside our control that we expect to have an impact on future claims which we could not reasonably have foreseen when the assumptions were last reviewed, or in the event of any change in the law affecting this policy. Before we make any changes, we will give you 30 days notice in writing to your last known address.

Who to contact in the event of a claim or policy query

You should contact the claims department by phone or email as soon as reasonably practical after any diagnosis of cancer.

If you wish to notify us of a claim or have any questions, simply contact us at:

Chartis Direct
96 George Street
Croydon
CR9 1BU

Claims: 0845 070 1988*

e-mail: Cancercareplanenquiries@chartisinsurance.com

Customer helpline: 0845 070 1988*
8.30am to 5.30pm Monday to Friday

If you have a complaint

We are committed to providing you with a first class service at all times, however, we recognise that occasionally you may be unhappy with some aspect of this service. If you are not satisfied with the service you have received you should contact one of the following:

If your complaint is about a claim please contact - Claims Manager, Chartis Direct, 96 George Street, Croydon, CR9 1BU, telephone 0845 070 1988* and quote your claim and policy number.

If your complaint is not about a claim please contact - Customer Support Manager, Chartis Direct, 96 George Street, Croydon, CR9 1BU, telephone 0845 070 1988* and quote your policy number.

We will acknowledge your complaint and keep you regularly informed about the progress of your complaint. For complaints relating to claims, it may take us a little longer to respond to you, especially if we need to consult with medical professionals, however we will let you know what information we are waiting for.

We will do our best to resolve the complaint quickly and will issue a final response letter to you addressing the issues raised. If we are not able to resolve your complaint to your satisfaction you may be entitled to refer any disagreement to the Financial Ombudsman Service (FOS) to review your case, without affecting your legal right to take action. The address is:

Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Telephone: 0300 123 9 123
www.financial-ombudsman.org.uk

* To maintain quality of service and security, telephone calls may be recorded or monitored.

Financial Services Compensation Scheme (FSCS)

Chartis Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements are available from the FSCS. Please see the policy document for further details.

Other information

Chartis Direct is a trading name of UNAT Direct Insurance Management Limited. This policy is administered by UNAT Direct Insurance Management Limited (FSA No 312350) who are regulated by the Financial Services Authority. Registered office: 96 George Street, Croydon, Surrey, CR9 1BU. Registered number: 03960626.

The insurance is underwritten by Chartis Europe Limited (FSA No 202628) who are regulated by the Financial Services Authority and are members of the Association of British Insurers. Registered office: The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB. Registered number: 1486260.

This information can be checked by visiting the FSA website at www.fsa.gov.uk/register.

The CancerCare Plan is provided by Chartis Direct which is the trading name UNAT Direct Insurance Management Limited. This insurance is underwritten by Chartis Europe Limited and administered by UNAT Direct Insurance Management Limited, both of whom are authorised and regulated by the Financial Services Authority. Registered in England 3960626. Registered address: 96 George Street, Croydon CR9 1BU.