



WellWoman



Policy Summary

This Policy Summary contains key information about your Wellwoman plan. 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.**

Insurance provider

This insurance 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 cancer.

Summary of Cover

The following table of information sets out the Significant Benefits & Exclusions of the Wellwoman Plan. All benefits detailed are per claim unless otherwise specified.

Cover	What we cover	What's not covered	Policy reference
<p>Carcinoma in Situ A – cash benefit payable on diagnosis of carcinoma in situ of any female or male organ other than the breast</p> <p>Cancer Benefit B – cash benefit on diagnosis of any malignant tumour in a female or male organ (see below) characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue at the site where the first malignant change takes place including carcinoma in situ of the breast;</p> <p>Hospital Cash benefit - payable for each complete day you are admitted to a hospital as a result of a covered cancer.</p>	<p>£1,000</p> <p>The sum shown on your schedule</p> <p>£50 per day for up to £4,500</p>	<p>We will not pay cancer benefit A or B:</p> <p>a if you are diagnosed as having cancer within the waiting period</p> <p>b if you receive medical advice, have symptoms or tests, or receive any medication or treatment, for cancer within the waiting period</p> <p>We will not pay any benefit:</p> <p>c for the cancer for which you are claiming if you have been diagnosed with the same cancer before your effective date based on a diagnosis made by an insured person or a member of the insured person's family</p> <p>e for any tumours which are histologically described as premalignant</p>	<p>Pages 2-3 - What this insurance covers</p> <p>Page 3 - What we don't cover</p>

The policy covers diagnosis of cancers:

For females of:

- one or both breasts
- one or both fallopian tubes
- one or both ovaries
- the vulva
- the uterus
- the vagina
- the cervix

For males of:

- one or both breasts
- one or both testes
- penis
- prostate

Payment of any benefit is income tax free under current legislation but may be subject to inheritance tax or other taxes.

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

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 of this policy, 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

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

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: 020 8662 8101*

Customer helpline: 020 8662 8195*
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

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: 03969626. 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.

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

