

Compass Underwriting Limited
Critical Health Protector – 10 Year Plan

Introduction

Under this 10-Year plan we will pay the sum assured if you suffer from a specified critical illness within the terms of the certificate. This document gives details of all the illnesses and conditions, which we include in the critical health protector plan.

Following these definitions are details of exclusions and limitations covering certain situations where we cannot provide critical illness cover.

This insurance is provided 100% by Sterling Life Ltd.

Cover

When we accept you, and if you have paid the premium shown in the schedule we will provide cover. If you are diagnosed after the start date as having one of the critical illnesses and survive for at least 28 days after you are diagnosed, we will pay you the sum assured as shown in the schedule. You can claim benefit for only one of the specified critical illnesses throughout the period of insurance as once a claim is paid the cover ceases.

Definitions

Application –	the application form you have filled in and any other information you have given to us in writing or which has been given to you in writing and which forms part of this insurance contract.
Certificate of insurance –	the schedule and wording and any endorsement that may be attached.
Consultant –	a doctor who has a specialist qualification in relation to a specific medical condition.
Geographical limits –	the United Kingdom and Channel Islands.
You, your –	the insured person named in the certificate of insurance.
Premium –	the amount you pay to us as shown in the certificate of insurance.
Start date –	the date cover starts as shown in the certificate of insurance.
We, us, our –	Compass Underwriting Limited for Sterling Life Limited.

Critical illnesses we cover

We will cover the following critical illnesses depending on any terms or limitations shown in this certificate.

1 Alzheimer's Disease before the age of 65

Means the unequivocal diagnosis of Alzheimer's disease before age 65 by a consultant neurologist confirming dementia due to failure of brain function with permanent, significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment is defined as deterioration or loss of intellectual capacity as measured by clinical evidence and standardised testing, and which results in a requirement for continued supervision to protect your life or others.

2 Aorta Graft Surgery

Undergoing surgery for disease of the aorta needing excision and surgical replacement of the portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not its branches.

3 Benign Brain Tumour

A non-malignant tumour in the brain resulting in permanent deficit to the neurological system. Tumours or lesions in the pituitary gland are not covered.

4 Blindness

Total permanent and irreversible loss of all sight in both eyes.

5 Cancer

A malignant tumour characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease, but the following are excluded.

- A All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ.
- B All forms of lymphoma in the presence of any Human Immunodeficiency Virus.
- C Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus.
- D Any skin cancer other than malignant melanoma.

6 Coma

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously with the use of life support systems for a period of at least 96 hours and resulting in permanent neurological deficit. Coma secondary to alcohol or drug misuse is not covered.

7 Coronary artery by pass surgery

The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty, laser relief or any other procedures.

8 Deafness

Total permanent and irreversible loss of all hearing in both ears.

9 Heart attack

The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiograph changes and by the elevation of cardiac enzyme levels. The evidence must be consistent with the diagnosis of heart attack.

10 Heart Valve Replacement or Repair

Undergoing open-heart surgery from medical necessity to replace or repair one or more heart valves.

11 Kidney failure

End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is initiated.

12 Loss of Independent Existence

Being permanently and totally disabled as a result of injury or illness and being totally and permanently incapable of performing three or more of the activities defined below without physical assistance of another person or with or without the use of mechanical equipment, special devices or other aids and adaptations in use for the disabled person.

The activities of daily living are:

- A Washing and bathing – the ability, by any means to wash so that a reasonable level of personal hygiene and cleanliness can be maintained;
- B Dressing – the ability to put on or take off all necessary items of clothing or medically required equipment such as a brace or artificial limb;
- C Using the toilet – the ability to get on or off the toilet or commode and to maintain an adequate level of personal hygiene;
- D Mobility and transfer – the ability to move from one room to another adjoining room or from one side of the room to another or to get in and out of a bed or chair;
- E Feeding – ability to feed yourself once food has been prepared and made available
- F Continence – the ability to either control voluntarily bowel and bladder functions, or to maintain an adequate level of personal hygiene.

13 Loss of Limbs

The permanent physical severance of two or more limbs from above the elbow or knee.

14 Loss of Speech

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

15 Major Organ transplant

The actual undergoing as a recipient of, or inclusion on an official UK waiting list for, a transplant of a heart, liver, lung, pancreas or bone marrow.

16 Motor Neurone Disease before age 65

Confirmation by a consultant neurologist of a definite diagnosis of Motor Neurone disease before age 65.

17 Multiple Sclerosis

A definite diagnosis by a consultant neurologist of multiple sclerosis which satisfies all of the following criteria.

- A There must be current impairment of motor or sensory function which must have persisted for a continuous period of at least six months
- B The diagnosis must be confirmed by diagnostic techniques current at time of the claim.

18 Paralysis/Paraplegia

Total irreversible loss of muscle function or sensation to the whole of any two limbs as a result of injury or disease. The disability must be permanent and supported by appropriate neurological evidence.

19 Parkinson's Disease before age 65

Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease before age 65. Parkinson's disease secondary to alcohol or drug misuse is not covered.

20 Stroke

A cerebrovascular incident resulting in permanent neurological damage. Transient ischaemic attacks are specifically excluded.

21 Terminal Illness

Advanced or rapidly progressive incurable illness where, in the opinion of an attending consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months. (There is a specific exclusion on this section – please see exclusion 4).

22 Third Degree Burns

Third degree burns covering at least 20% of the surface area of your body.

Claim conditions

- 1 You must give us written notice of a claim within 30 days of diagnosis (or as soon as reasonably possible).
- 2 We will not consider a claim under this insurance until we have received a completed claim form together with satisfactory medical evidence, proof of your age and any other documents we may reasonably need.
- 3 You can only claim benefit for one of the specified critical illnesses throughout the period of insurance.
- 4 If you make a claim under this insurance you must allow us to see all medical records, notes and correspondence referring to the claim or related conditions if we ask.
- 5 We have the right to ask you to be medically examined. We will pay any costs involved.
- 6 Until we confirm that your claim is valid you must continue to pay any relevant premiums as originally shown in the certificate.
- 7 We can delay our decision on your claim if we are waiting for medical evidence.

General conditions

- 1 If we discover any fraud or that you have hidden any facts relating to this insurance, we will end this cover and return all premiums paid by you and you must immediately repay us any money we have paid you arising from a benefit under this plan.
- 2 You and us are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance will be subject to English law and the English courts alone shall have jurisdiction.
- 3 You must have lived within the geographical limits for at least 12 months at the time you apply for cover. You must tell us in writing if you move outside the geographical limits while this certificate is in force for any period lasting longer than 13 weeks.
- 4 You must be aged 18 or over, but under age 55 when the certificate began. Cover will then continue, as long as you pay premiums and meet all other certificate conditions, for a period of ten years.
- 5 This certificate has no cash value.
- 6 The certificate will end after we have agreed to accept a claim arising under this certificate and you will then pay no further premiums.
- 7 You understand that we will process any information about you according to the terms of the Data Protection Act 1998, for the purpose of providing insurance and handling claims. We may also need to pass this information to other people or organisations.

Claims procedure

If you want to make a claim, contact either the intermediary who arranged this insurance for you or us. When you send us the claim form you must give your certificate reference and state under which section you are making a claim.

You should tell us about all circumstances that are likely to give rise to a claim under this insurance within 30 days of you being diagnosed.

Premiums and cancellation

1 You must pay premiums by direct debit from your bank or building society account, every month. If we do not receive any premium after 15 days from the date it was due or if you cancel the direct debit without replacing it, this certificate will end. We will only reinstate this certificate if you send us satisfactory evidence of insurability and all premiums you have missed.

2 You may cancel this insurance within 15 days after the start date by returning all certificate documents to Compass Underwriting Limited at Minerva House, Spaniel Row, Nottingham, NG1 6EP and we will return any premiums you have paid. You must have not made a claim. If you do not do this, we will assume you have accepted this insurance and agree to keep to its terms and conditions.

3 You then have the right to cancel this certificate at any time by giving written notice to Compass Underwriting Limited at Market Square House, St James's Street, Nottingham, NG1 6FG. However, we will not return any premium that you have paid up to the date of the cancellation. Cancellation will apply at the end of the period for which you have paid the premium. You will be responsible for cancelling the direct debit.

Exclusions

We will not be liable for any critical illness claim directly or indirectly caused by:

- 1 you deliberately injuring yourself or from alcohol or drug misuse;
- 2 a medical condition which you had before the cover began but you did not put on the application form for this insurance;
- 3 you not getting or following medical advice if our appointed medical officer thinks it was reasonable for you to do this;
- 4 Terminal illness is not covered if the diagnosis is made either within 3 months after the start date or within the last 12 months of the 10-year term.

Complaints procedure

We always try to provide a first-class standard of service. However, if you have a complaint, you should contact the intermediary who arranged this insurance for you.

If they cannot sort the matter out, please write to the Managing Director of Compass Underwriting Limited at Market Square House, St James's Street, Nottingham, NG1 6FG.

If you are remain unsatisfied please write to the Managing Director, Sterling Life Limited, Whittaker House, 2 Whittaker Avenue, Richmond upon Thames, Surrey, TW9 1EH.

If you are still not satisfied with the way a complaint has been dealt with, you may approach the Insurance Ombudsman Bureau, South Quay Plaza, 183 Marsh Wall, London, E14 9SR to review your case. This will not affect your rights to take legal action.

If you do not follow any of these procedures, it will not affect you right to take legal action.

Signed for and on behalf of underwriters
Compass Underwriting Limited



AEC Briant, Managing Director