

Compass Underwriting Limited Critical Health Protector

Introduction

Under this plan we will pay a benefit 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 appropriate benefit as shown in the schedule. You can only claim benefit for one of the specified critical illnesses throughout the life of your certificate of insurance. You are also covered for funeral expenses.

Definitions

| | |
|-----------------------------------|---|
| Application – | the application form you have filled in and any other information you have given us or which has been given for you. |
| Start date – | the inception date shown in the certificate of insurance. |
| Doctor – | a qualified medical practitioner registered who is not related to you. |
| Geographical limits – | the United Kingdom, countries within the European Union, United States of America, Canada, Australia and New Zealand. |
| You, your – | the person named in the certificate of insurance, or person or people claiming payment if you die. |
| Certificate of insurance – | the schedule and wording attached to your certificate and any endorsement. |
| Premium – | the monthly amount you pay to us as shown in the certificate of insurance. |
| Specialist – | a doctor who has a specialist qualification in the relevant area. |
| 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 limits shown in this certificate.

1 Aids through blood transfusion

Being infected by any HIV or Aids or other similar or related syndrome provided that:

- ?? the infection is due to blood transfusion received within the geographical limits after the start of the certificate of insurance; and
- ?? you are not a haemophiliac.

2 Cancer

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukaemia, but the following cancers are excluded.

- A Non-invasive cancer in situ.
- B All forms of lymphoma in the presence of any HIV.
- C Kaposi's Sarcoma in the presence of any HIV.
- D any skin cancer other than invasive malignant melanoma.

3 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. Angiographic evidence of the underlying disease will be required.

4 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 elevation of cardiac enzyme levels.

5 Kidney failure

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

6 Major Organ transplant

The actual undergoes as a recipient of a transplant of a heart, lung, liver, pancreas or bone marrow. Addition on a waiting list within the geographical limits for any one of the above transplant operations is also included, provided that confirmation is received from a consultant surgeon that such transplant is the most appropriate treatment in the particular circumstances.

7 Multiple Sclerosis

Unequivocal diagnosis of Multiple Sclerosis made by a consultant neurologist holding such an appointment as a major hospital within the geographical limits. The claimant must exhibit neurological abnormalities that have existed for a continuous period of at least six months or had at least one relapse of such abnormalities. This must be evidenced by the typical symptoms of demyelination and impairments of motor and sensory functions.

8 Stroke

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

To qualify for this benefit you must be under the age of 75 on the date of initial diagnosis and the diagnosis must be confirmed in writing by a specialist to the satisfaction of the underwriters appointed medical officer within three months of the date of the initial diagnosis is made.

9 Children's cover

Each of your children will be covered for the critical illnesses specified above provided that they are:

- A Aged between 6 months and 17 years old (inclusive) at the time the illness is diagnosed. Only one claim will be paid for each child while the insurance remains in force.

- B The sum payable will be 25% of the sum stated in the schedule or £20,000 whichever is the less.
- C A claim for benefit under this section will not be paid if the illness or condition giving rise to the claim is caused directly or indirectly by:
- ?? any medical condition, disorder or handicap from which the child is already suffering prior to the commencement date, his or her attaining the age of six months or, if applicable, the date of his or her legal adoption, whichever is the later date. This exclusion applies whether or not there have been previous symptoms related to the condition, disorder or handicap.

10 Funeral expenses

A sum of £1,000 will be paid to your estate in the event that;

- A you should die within 28 days from being diagnosed as suffering from one of the specified critical illnesses; or
- B you die from any other illness or injury.

Claim conditions

- 1 You must give us 30 days' written notice (or as soon as reasonably possible) of any claim. As soon as possible you must see a qualified medical practitioner.
- 2 If you die, the person or people claiming payment must give us written notice as soon as reasonably possible.
- 3 We will not accept a claim under this insurance until we have received a filled-in claim form together with satisfactory medical evidence, proof of your age and occupation and any other documents we may reasonably need.
- 4 You can only claim benefit for one of the specified critical illnesses throughout the life of your certificate of insurance.
- 5 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.
- 6 We have the right to ask you to be medically examined. We will pay any costs involved.
- 7 Until we confirm that your claim is valid you must continue to pay any relevant premiums as originally shown in the certificate.
- 8 We can delay paying 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 you must repay us any money we have paid you.
- 2 This certificate of insurance will be governed by English law. We and you agree that any disputes will be dealt with by the English courts.
- 3 You must permanently live within the geographical limits and have lived there for at least 12 months. We will only pay benefits while you live within the geographical limits of this certificate. You must tell us in writing about any change if you move while the certificate of insurance is in force.
- 4 You must be aged 18 or over, but under age 60 when the certificate began. Cover will then continue, as long as you pay the premiums (which will automatically increase by the pre-declared rating schedule linked to this product at each anniversary date of your birthday) and meet all other certificate conditions, until you reach the age of 75.
- 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 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, or the person or people claiming payment if you die, want to make a claim, contact the intermediary who arranged this insurance for you.

When you, or the person or people wanting to make a claim, 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. Or the person or people claiming payment must let us know if you die.

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 premiums 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 a declaration of health form and all premiums you have missed.

2 At the end of your certificate, we may increase the premium by giving you six weeks' written notice. Any increase will begin on the next premium payment date after we send the notice.

3 You may cancel this insurance within 15 days after the start date by returning all certificate documents to Compass Underwriting Limited at Market Square House, St James's Street, Nottingham, NG1 6FG. 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. You then have the right to cancel this certificate at any time by giving written notice at Compass Underwriting Limited at Market Square House, St James's St, Nottingham, NG1 6FG

4 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 you being under the influence of alcohol or drugs (unless they are prescribed by a doctor or specialist);

2 war, strikes or civil commotion, riot, revolution or any similar event;

3 medical condition which you had before the cover began but you did not put on the application form for this insurance;

4 you not getting or following medical advice if our appointed medical officer thinks it was reasonable for you to do this;

5 AIDS or HIV or AIDS-related complex (ARC) (except in the circumstances described under the critical illness covered section);

6 ionising radiation or radioactive contamination; or

7 medical operations or treatments which are not medically necessary

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 St, 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