

Why choose **Life Insurance+**

Please note: This guide provides brief summaries of the cover and options available. For full details you must read the policy summary and policy conditions.



Life Insurance+ covers you for an amount of money that you select when you apply. This is called the cover amount. The policy will cover you for a set period of time - called the policy term.

Our Life Insurance+ policy provides life cover with the added flexibility of being able to add critical illness cover.

- Life cover pays out if you die during the policy term.
- Life and critical illness cover pays out if you either die or are diagnosed with, or undergo surgery for, a critical illness that meets our policy definition during the policy term and then survive for at least 10 days. We only cover the critical illnesses we define in our policy and no others.

Both types of cover include terminal illness cover. For further information please see below under terminal illness cover.

The policy has no cash-in value at any time.

You can use Life Insurance+ to cover one person (single policy) or two people (joint policy).

We'll only pay the full cover amount once. So when we've accepted a claim, the policy will end (unless you have selected extra care cover and your claim was for critical illness, upgraded critical illness or total permanent disability, in which case you may be eligible to make a further claim for extra care cover).

For joint policies, when we've accepted a claim for one life covered, all benefits will end for the other person.

You can tailor your critical illness cover according to your needs – and budget – by choosing from a range of options and benefits which have all been designed to deliver quality cover.

At an extra cost you can upgrade your critical illness cover so you have some financial protection against even more critical illnesses. By upgrading, you can add extra benefits to your cover, your children's cover, or both, for even more protection for you and your family.



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Critical illness benefit



Critical illness includes the following:



35 full payment conditions



2 additional critical illness conditions



6 surgical treatments listed under accelerated surgery benefit



Children's benefit - which includes:

- 37 of the conditions adults are covered for
- children's hospital benefit
- children's death benefit
- cover from 30 days old to age 18 (or 21 in full time education)



Upgraded critical illness includes the following:



14



37



4 surgical treatments listed under accelerated surgery benefit

Hospital benefit up to £3,000

Upgraded critical illness benefit



critical illness includes

further **full payment** conditions

further **additional** critical illness conditions

Medical treatments covered under accelerated surgery benefit

Benefit – £100 per night



Upgraded children's benefit

In addition to the **children's benefit** that's automatically included, the following is included under the **upgraded children's benefit**:



11 further critical illness conditions



12 conditions covered under child **extra care cover**

- **Advanced illness**
- Cover **from birth** up to age 22

Children's death benefit covering from 24 weeks gestation

Types of cover

You can choose from three types of cover:

- **Level cover:** the cover amount stays the same throughout the policy term.
- **Decreasing cover:** the cover amount decreases each month broadly in line with a repayment loan, such as a mortgage, using a fixed interest rate that you choose when you apply.
- **Family income cover:** we pay the cover amount as monthly instalments which stop at the end of your policy term.

Benefits included as standard

Life Insurance+ includes the following benefits as standard. We'll pay only one of these benefits in the event of a successful claim:

Life cover

We'll pay the full cover amount shown in the policy schedule if you die during the policy term.

Terminal illness cover

We'll pay the full cover amount if you're diagnosed with a terminal illness during the policy term and life expectancy is less than 12 months.

When Life Insurance+ is used to provide life and critical illness cover, as well as the above benefits, the policy will also include the following:

Critical illness benefit

Life and critical illness cover automatically includes cover for 35 full payment conditions. You can claim if you're diagnosed with, or undergo surgery for, a critical illness that meets one of our full payment condition definitions and survive for at least at least 10 days. Following a successful claim, your policy will end unless you've selected the extra care cover benefit, in which case you may be able to make a further claim for extra care cover only.

Accelerated surgery benefit

We'll make an advanced payment of the full cover amount if, during the policy term, you're placed on an NHS waiting list for one of six surgical treatments and survive for 10 days. This means you could receive your payment before you've had your surgery.

When we pay accelerated surgery benefit, your policy will end.

Additional critical illness benefit

If, during the policy term, you're diagnosed with a critical illness that meets one of our additional critical illness definitions and survive for at least 10 days, we'll pay the lower of £25,000 or 25% of the cover amount. Claiming for additional critical illness benefit won't affect what we'll pay on a successful claim for any other benefit in the future.

Children's benefit

Life Insurance+ can provide some financial support in the event that any of your children suffers from defined critical illnesses, spends time in hospital or dies. Making a successful claim won't affect your policy - you'll still be able to claim for any other benefit in the future.

Children's benefit covers all your children including any future children (natural, step and legally adopted) from age 30 days until their 18th birthday, or 21st birthday if in full time education.

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| Children's critical illness | <p>Your children will be covered for the full payment conditions and additional critical illness conditions.</p> <p>If, during the policy term, any of your children are diagnosed with, or undergo surgery for, a critical illness that meets one of our children's critical illness definitions and survives for at least 10 days, we'll pay the lower of £25,000 or 50% of the cover amount.</p> <p>Children's Critical Illness is only paid out once per child throughout the term of the policy.</p> |
| Children's hospital benefit | <p>If, during the policy term, any of your children spend more than seven consecutive nights in hospital, we'll pay £100 a night, from the eighth night onwards. We'll pay hospital benefit for a maximum of 30 nights per child, over the term of the policy.</p> <p>This is in addition to any other payment we make under children's benefit.</p> |
| Children's death benefit | <p>If any of your children die during the policy term, we'll pay £5,000. We'll pay the children's death benefit on top of any payment we may have already paid under children's benefit.</p> |

Upgrade for even more cover

If you choose life and critical illness cover, you can upgrade your critical illness cover at an extra cost. You can choose to upgrade the critical illness benefit, children's benefit, or both with the following optional benefits.

Upgraded critical illness benefit

Upgraded full payment conditions

In addition to our full payment conditions you'll also be covered for a further 14 full payment conditions. You can claim if, during the policy term, you're diagnosed with, or undergo surgery for, a critical illness that meets one of our upgraded full payment condition definitions and survive for at least 10 days. Following a successful claim, your policy will end unless you've selected the extra care cover benefit, in which case you may be able to make a further claim for extra care cover only.

Upgraded accelerated surgery benefit

In addition to the accelerated surgery benefit available under critical illness cover, we'll also make an advance payment of the full cover amount if, during the policy term, you're placed on an NHS waiting list for one of a further four (bringing the total to ten) defined surgical treatments and survive for at least 10 days. This could allow for your claim to be paid without the need to wait for the surgery to be performed. When we pay upgraded accelerated surgery benefit, your policy will end.

Upgraded additional critical illness benefit

Upgraded additional critical illness benefit replaces the additional critical illness benefit available under our critical illness cover. It covers you for 39 upgraded critical illness conditions. If, during the policy term, you're diagnosed with, or undergo surgery for, a critical illness that meets one of our upgraded additional critical illness definitions and survive for at least 10 days, we'll pay the lower of £25,000 or the cover amount. Claiming for upgraded additional critical illness benefit won't affect what we'll pay on a successful claim for any other benefit in the future.

Hospital benefit

If, during the policy term, any life covered spends more than seven consecutive nights in hospital due to illness or injury, we'll pay £100 a night, from the eighth night onwards. We'll pay hospital benefit for a maximum of 30 nights per life covered, over the term of the policy.

Upgraded children's benefit

All your children including future children (natural, step and legally adopted) are covered from birth until their 22nd birthday.

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| Upgraded children's critical illness | In addition to the full payment conditions under critical illness cover and the additional critical illness benefit, your children will also be covered for a further eleven conditions. If, during the policy term, any of your children are diagnosed with, or undergo surgery for, a critical illness that meets one of our children's critical illness or upgraded children's critical illness definitions and survive for at least 10 days, we'll pay £25,000. If this benefit is selected, it will replace the children's critical illness benefit. We'll pay upgraded children's critical illness benefit once for each child. |
| Child extra care cover | If, during the policy term, any of your children are diagnosed with, or undergo surgery for, a condition that meets one of our child extra care cover definitions and survive for at least 10 days (except for loss of independence where the child must survive for 90 days), we'll pay up to £50,000. |
| Advanced illness | We'll pay £10,000 if any of your children are diagnosed with an advanced or rapidly progressing illness that meets our definition and we haven't already paid out under child extra care cover for that child. |
| Children's hospital benefit | Included as per the children's benefit. |
| Children's death benefit | If any of your children die during the policy term, we'll pay £5,000. We'll pay the children's death benefit on top of any other payment we make for upgraded children's benefit. For children's death benefit, children are covered from 24 weeks of pregnancy until their 22nd birthday. |

Claiming on some of these can impact any further claims under the children's benefit, please see the policy summaries for full information

Optional benefits explained

Life Insurance+ also offers a range of optional benefits that can be added at the start of your policy.

Total permanent disability

This benefit is available at an extra cost if you have selected critical illness cover. With total permanent disability we'll pay out the full cover amount if you have an illness or injury that means you're unable to do your own occupation or perform three or more specific work related tasks ever again.

Once we've paid a claim for total permanent disability your policy will end unless you've selected the extra care cover benefit, in which case you may be able to make a further claim, for this benefit only.

Extra care cover

In the most severe of cases where an illness has a prolonged life-changing impact, a much larger adjustment to your day to day living, and therefore more financial support, may be needed to help make things more comfortable.

To help protect you in these circumstances, where you have critical illness cover we offer extra care cover at an additional cost. It provides a payment of £50,000, in addition to the full cover amount, where you suffer from a critical illness, upgraded critical illness or total permanent disability (where selected) and are left with severe, permanent symptoms that meet our definition.

Alternatively, we'll pay the full cover amount plus £50,000 if you are diagnosed with certain neurological conditions before age 50.

Global treatment

If you or your child were to suffer from a serious illness, it's only natural that you'd want the most accurate diagnosis possible – and access to the very best advice and treatment. We've teamed up with Best Doctors®* and BDUI** to offer global treatment. This gives you access to top medical minds and overseas treatment for certain serious illnesses or medical procedures, as defined in the policy conditions.

This is an optional benefit available at an additional cost, that renews every three years until your policy ends.

Global treatment makes overseas treatment possible. At a time when you will almost certainly want to explore all possible avenues, it offers more choice and access to quality treatment options.

Fracture cover

Fracture cover is available at an extra cost and offers additional cover for a range of fractures.

We'll pay a lump sum if you suffer one of 18 fractures during any 12 month period. We'll pay one successful claim each policy year.



*Best Doctors means Best Doctors UK Limited, which is responsible for the second medical opinion

**BDUI means BDUI Underwriting International SLU, which is responsible for medical and non-medical concierge services for treatment overseas

Waiver of premium

If you're unable to work due to illness or injury, you might be worried about continuing to pay your premiums.

Waiver of premium is available at an extra cost and means we'll pay your premiums if you're unable to work. To select this option you must be employed. However, if you become unemployed or a houseperson after you've taken it out, you will still be able to claim, but we may instead look at your ability to perform specific work related tasks.

We apply a deferred period before we start paying your premiums following a successful claim. You can choose this deferred period at the start of your policy. When this deferred period ends, we'll start paying your premiums if you're unable to work.

Increasing cover

Increasing cover can be a useful way to help your cover keep pace with inflation.

You can choose to automatically increase your cover amount each year without answering any further medical questions. There are different increase options to choose from.

It's only available with level and family income cover. With level cover if your cover amount increases so will your premium but at a higher percentage rate.

With family income cover your cover amount will always increase, even if you claim, but your premium will stay the same.

Renewal option

The renewal option lets you renew your cover at the end of your policy without us asking any further medical questions. It is available at an extra cost on level cover if we accept your policy at standard terms.

Conversion option

The conversion option lets you convert your policy into a whole of life policy without us asking any further medical questions. Life Insurance+ covers you during your policy term but a whole of life policy will pay out when you die, whenever that might be.

The conversion option is available at an extra cost on level life cover if we accept your policy on standard terms.

Further benefits available at no extra cost

Life change benefit

Without the need for any further medical questions to be answered, life change benefit allows you to increase your cover amount if your circumstances change.

Life change benefit covers the following life events:

- Marriage or civil partnership
- Divorce, dissolution of a civil partnership or separation
- Becoming a parent
- Increasing a mortgage due to a house move or purchase, or carrying out home improvements
- 20% increase in salary due to change of employer or promotion

Separation benefit

You can use this benefit to split a joint policy into two single policies without any further medical questions being asked. Separation benefit is available with all types of cover but can only be used once.

Separation benefit covers divorce, dissolution of a civil partnership or separation and rearranging your mortgage into one name.

House purchase cover

House purchase cover provides free life cover during the home buying process.

When buying a home you'll commit to what could be the largest purchase of your life. To provide some peace of mind we'll pay up to £500,000 if you die before completing the purchase of your home.

Making changes to your policy

You can make certain changes to your policy six months from the start date. With the exception of increasing the cover amount or policy term, we'll make the changes without any further medical information using the original premium rates.

You can reduce the cover amount or policy term and remove any options from the policy at no extra cost, so your policy can change as your needs do.

Support Plus – looking after you and your family

When you take out a protection policy with us, you can relax, safe in the knowledge that we'll be there for you and your family when it really matters. Of course this means, providing the conditions of the policy are met, we'll be on hand with some financial support if the worst should happen. And with our policies, you get so much more than that.

All of the following services are available for you and your immediate family to use when you have a protection policy with us. You can use each service from day one. And you don't have to be claiming to use them – you can use them whenever you need to.

What's more, each service is available seven days a week, 365 days a year.

The following value added services are included with your policy as standard. However, they are non-contractual benefits meaning we can remove them at any time.



Second opinion by Best Doctors®

Second opinion by Best Doctors gives you access to their network of more than 50,000 medical experts who can give you answers to your medical questions. Once you've contacted Best Doctors, they will collect your medical records and choose the best medical specialist for your condition. The doctor will then review your case, providing their expert medical opinion in a report which includes:

- Confirmation of your diagnosis
- Treatment recommendations

Bupa Anytime HealthLine

Bupa Anytime HealthLine is a telephone support service that gives you access to a qualified nurse 24 hours a day, 7 days a week. You can use this service to get answers to any questions or concerns you may have about a specific medical condition or to get practical advice on your general health and well being. You can also use the service with regards to your loved ones – for example, if you're worried about your children's health.

Counselling and carer support

Life can be tough sometimes, so it helps to have someone you can turn to. That's why each of our protection policies includes access to counselling and carer support services provided by Workplace Options.

Workplace Options offer face to face or telephone based support for you and your family, giving help with:

- Mental wellness issues such as bereavement, work-related stress and relationship breakdown.
- Facing the challenges that come with being a carer.

