

Cancer Insurance

Insurance Product Information Document

Company: American International Group UK Limited

Product: UIB Female Cancer Cover

Registered in England. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109).

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This insurance provides a cash benefit if you have a first diagnosis of a cancer covered by the policy.



What is insured?

- ✓ Carcinoma in situ (early stage cancer which has not yet spread) of:
 - One or both fallopian tubes
 - One or both ovaries
 - One or both breasts
 - The cervix
 - The uterus
 - The vagina
 - The vulva
- ✓ A malignant tumour if one of the following is the primary site (the site at which the first cancerous change takes place):
 - One or both fallopian tubes
 - One or both ovaries
 - One or both breasts
 - The cervix
 - The uterus
 - The vagina
 - The vulva
- ✓ Inpatient hospitalisation for each overnight admission to hospital as a direct result of a first diagnosis of a covered cancer
- ✓ Outpatient or day patient visits to hospital as a direct result of a diagnosis of a covered cancer
- ✓ Access to the cancer support service



What is not insured?

- ✗ Any covered cancer for which you are claiming if you have been diagnosed with the same cancer before the start of your policy
- ✗ Any cancer directly or indirectly caused by any preexisting condition, if it is reasonable for you to know or suspect a link at the time of taking out the policy
- ✗ Any cancer if you have experienced symptoms prior to the start of the policy, if it is reasonable for you to know or suspect you have that cancer
- ✗ Any benefit based on a diagnosis made by any person other than a doctor or medical practitioner
- ✗ Any tumours which are histologically described as premalignant (cells that have not yet turned malignant)
- ✗ Any cancer which is diagnosed after the insured person has died



Are there any restrictions on cover?

- ! Only the inpatient hospitalisation benefit is payable, (following which the policy will be cancelled for that insured person) if:
 - you are diagnosed as having cancer within the first 90 days of the start date of the policy
 - you receive medical advice, have symptoms or tests, or receive any medication or treatment for cancer within the first 90 days of the policy effective or start date
- ! Once benefit has been paid for a malignant tumour, only hospitalisation benefits will be payable and all other cover will cease for that cancer
- ! Cover stops when you have lived outside of the United Kingdom for more than 180 consecutive days
- ! You are covered until the first premium due date after your 75th birthday



Where am I covered?

- ✓ Whilst living in the United Kingdom, or provided you reside outside of the United Kingdom for 180 consecutive days or less, you are covered anywhere in the world as long as the diagnosis is made by a United Kingdom registered doctor or medical consultant (or equivalent).



What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- If you reside outside the United Kingdom for more than 180 days, you need to inform us so that we can cancel your policy
- You must pay your premiums on time
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with the specific claim procedure set out in the policy wording
- You need to inform us if there are changes to your name or address



When and how do I pay?

- Premiums are paid monthly by direct debit and are due on 1st of each month



When does the cover start and end?

Cover will start for this policy on the date you take the policy out, and is monthly renewable. The policy will end on one of the following dates:

- If we or you cancel the policy
- You stop paying your premiums
- You reside outside of the United Kingdom for more than 180 consecutive days
- You reach the upper age limit in your policy



How do I cancel the contract?

- You can cancel by phoning 0343 178 1255, emailing customer care@uibuk.com or writing to: Customer Services Department, Union Income Benefit Holdings Ltd, 39/51 Highgate Road, London NW5 1RT