

## **Critical illness email/web text**

### **Company paid policies**

*The following wording can be used to update your company intranet or benefits platform and when communicating to employees by email. It is reviewed annually so please visit [unum.co.uk](http://unum.co.uk) to make sure you always use the most up-to-date version.*

*Please consult your adviser for support in completing the sections in red to make sure the information corresponds to the specific details of your policy.*

As part of your benefits package, (insert company name) provides you with Critical Illness cover from Unum.

#### **What is Critical Illness cover?**

Critical Illness cover provides you with a tax free lump sum payment if you, your spouse/partner (if selected) and eligible children are:

- Diagnosed with a defined medical condition  
**or**
- Undergo (or where applicable are placed on a waiting list for) one of the listed surgical procedures  
**and**
- Survive for 14 days after the date of diagnosis.

#### **The insurer**

The cover is provided by Unum Limited.

#### **Medical underwriting:**

Unum may need to gather information about your health and lifestyle before full cover can be put in place. This is called medical underwriting and we will let you know if this applies to you.

#### **How much is the benefit?**

**Include this text if the benefit is on a multiple of salary basis:**

You are automatically covered for (insert multiple) times your basic annual salary.

**Include this text if the benefit is on a lump sum basis:**

You are automatically covered for £XX,XXX.

Your children are automatically covered for the same conditions as you, and a number of children's specific critical illnesses, from birth until their 18th birthday or 21st birthday if they are in full-time education.

By children we mean natural, legally-adopted and step-children or a child who is financially dependent on you.

Your children's cover will be 25% of the level you have chosen for yourself, up to a maximum amount of £25,000 for each child.

#### **Which illnesses are covered?**

Unum provides cover, subject to a pre-existing condition exclusion, for critical illness events covered under the policy.

#### **Include the following paragraph for Base cover:**

This includes 13 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease.

For full details please refer to this [Critical Illness Conditions Covered and Exclusions Glossary](#).

#### **Include the following paragraph for Extra cover:**

This includes 39 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease, brain tumour, rheumatoid arthritis, terminal illness and total permanent disability.

For full details please refer to this [Critical Illness Conditions Covered and Exclusions Glossary](#).

#### **Which illnesses are not covered?**

#### **Include the following paragraph for Base cover:**

Information about the pre-existing and related conditions exclusions that apply to all cover under this policy is also included in this [Critical Illness Conditions Covered and Exclusions Glossary](#).

#### **Include the following paragraph for Extra cover:**

Information about the pre-existing and related conditions exclusions that apply to all cover under this policy is also included in this [Critical Illness Conditions Covered and Exclusions Glossary](#).

#### **Can I choose not to have cover?**

Contact **(insert name/department/email)** for more information.

### **When does the cover end?**

Your cover will stop:

- When you reach (insert the policy cover cease age) or
- If you no longer meet the eligibility conditions for cover; or
- If you no longer work for (insert company name); or
- If (insert company name) stops the policy

### **How does taxation for Critical Illness cover work?**

Critical Illness premiums paid by the company for employee critical illness cover are considered a benefit in kind. You may need to pay tax on the premiums.

### **How do I find out more information?**

If you have any questions about Critical Illness cover, please contact (insert department or individual) by calling (insert telephone number) or emailing (insert email).

For further information on how Unum processes your data, please visit

<http://www.unum.co.uk/legal-privacy-notice>

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### **Voluntary and Flex policies**

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*Please consult your adviser for support in completing the sections in red to make sure the information corresponds to the specific details of your policy.*

#### **For Voluntary policies:**

As part of your benefits package, (insert company name) provides you with the option to buy Critical Illness cover.

#### **For Flex policies:**

As part of your benefits package, (insert company name) provides you with Critical Illness cover and the option to increase the level of the benefit provided.

### **What is Critical Illness cover?**

Critical Illness cover provides you with a tax free lump sum payment if you, your spouse/partner (if selected) and eligible children are:

- Diagnosed with a defined medical condition  
**or**
- Undergo (or where applicable are placed on a waiting list for) one of the listed surgical procedures  
**and**
- Survive for 14 days after the date of diagnosis.

### **The insurer**

The cover is provided by Unum Limited.

### **Medical underwriting:**

Unum may need to gather information about your health and lifestyle before full cover can be put in place. This is called medical underwriting and we will let you know if this applies to you.

### **How much is the benefit?**

**Include this text if the benefit is on a multiple of salary basis:**

You are automatically covered for (insert multiple) times your basic annual salary.

**Include this text if the benefit is on a lump sum basis:**

You are automatically covered for £XX,XXX.

Your children are automatically covered for the same conditions as you, and a number of children's specific critical illnesses, from birth until their 18th birthday or 21st birthday if they are in full-time education.

By children we mean natural, legally-adopted and step-children or a child who is financially dependent on you.

Your children's cover will be 25% of the level you have chosen for yourself, up to a maximum amount of £25,000 for each child.

You can also choose to provide cover for your spouse/partner for an additional cost. Your spouse/partner can be covered up to a maximum of (insert maximum cover) in increments of (insert increment amount).

#### **Which illnesses are covered?**

Unum provides cover, subject to a pre-existing condition exclusion, for critical illness events covered under the policy.

#### **Include the following paragraph for Base cover:**

This includes 13 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease.

For full details please refer to this [Critical Illness Conditions Covered and Exclusions Glossary](#).

#### **Include the following paragraph for Extra cover:**

This includes 39 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease, brain tumour, rheumatoid arthritis, terminal illness and total permanent disability.

For full details please refer to this [Critical Illness Conditions Covered and Exclusions Glossary](#).

#### **Which illnesses are not covered?**

#### **Include the following paragraph for Base cover:**

Information about the pre-existing and related conditions exclusions that apply to all cover under this policy is also included in this [Critical Illness Conditions Covered and Exclusions Glossary](#).

#### **Include the following paragraph for Extra cover:**

Information about the pre-existing and related conditions exclusions that apply to all cover under this policy is also included in this [Critical Illness Conditions Covered and Exclusions Glossary](#).

### **Can I make changes to my cover level?**

You can change your cover level during the annual benefit window. By benefit window we mean the time each year when you are invited to select and review your benefits.

You may only change your cover level outside of the annual benefit window if you experience a qualifying lifestyle event.

Contact [\(insert name/department/email\)](#) for details on qualifying lifestyle events.

### **When does the cover end?**

Your cover will stop:

- When you reach [\(insert the policy cover cease age\)](#) or
- If you no longer meet the eligibility conditions for cover; or
- If you no longer work for [\(insert company name\)](#); or
- If you choose to de-select this cover under [\(insert company name\)](#)'s flexible benefit arrangement; or
- If [\(insert company name\)](#) stops the policy

### **How does taxation for Critical Illness cover work?**

Premiums are paid after tax is deducted from your salary

### **How do I find out more information?**

If you have any questions about Critical Illness cover, please contact [\(insert department or individual\)](#) by calling [\(insert telephone number\)](#) or emailing [\(insert email\)](#).

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