



Our Critical Illness Scheme from Unum

An important part of your benefits package

Who is covered?

- You are protected while you continue to work for
- All of your children, including step children and legally adopted children, are automatically covered for the same conditions as you, and a number of children's specific critical illnesses, from birth up to 18 years of age (or 21 if they are in full time education)

How much is the lump sum payment?

- For you
- For your children: 25% of your benefit up to a maximum of £25,000

Which illnesses are covered?

Your cover includes the conditions listed on pages 2 and 3. The name of each critical illness should only be used as a guide. For a full definition of what is and isn't covered, please refer to your 'conditions covered and exclusions glossary' available from

Like the majority of insurance policies, there are certain things that you are not covered for. Where you have previously experienced or have been undergoing medical investigations for a critical illness or related condition, you may be excluded from claiming under some critical illness events.

Cancer Pathway

You can access Unum's Cancer Pathway at no additional cost. The Cancer Pathway provides quick and easy access to cancer support upon diagnosis, through treatment and after treatment - whenever needed.

Employee support is provided through our partnership with [Reframe](#)*, a UK provider of personalised cancer support. Reframe are there for you in the moments that matter, so you don't have to face your cancer journey alone. Helping you by:

- Offering 24 months of personalised support with a dedicated team assigned to you
- Preparing you for and coordinating appointments
- Providing access to a second opinion and pathology review**
- Sharing trusted, clinically reviewed resources and local services
- Emotional support and helping you plan for your future

<reframe>



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List of conditions covered

- Aorta graft surgery
- Aplastic anaemia – of specified severity
- Bacterial meningitis – resulting in permanent symptoms
- Benign brain tumour – with permanent symptoms or specified treatments
- Benign spinal cord tumour – with permanent symptoms or specified treatments
- Blindness – permanent and irreversible
- Cancer – excluding less advanced cases
- Cancer – second and subsequent
- Cardiac arrest – with insertion of a defibrillator
- Cardiomyopathy – of specified severity
- Coma – with associated permanent symptoms
- Coronary angioplasty – to 2 or more coronary arteries
- Coronary artery bypass grafts
- Creutzfeldt-Jacob disease – resulting in permanent symptoms
- Deafness – permanent and irreversible
- Dementia including Alzheimer's disease – resulting in permanent symptoms
- Encephalitis – resulting in permanent symptoms
- Heart attack
- Heart valve replacement or repair
- HIV infection – caught within specified geographic limits from a blood transfusion, physical assault or at work
- Kidney failure – requiring permanent dialysis
- Liver failure – of specified severity
- Loss of hand or foot – permanent physical severance
- Loss of speech – total, permanent and irreversible

- Major organ transplant – from another donor
- Motor neurone disease – resulting in permanent symptoms
- Multiple sclerosis – with persisting symptoms
- Paralysis of limb – total and irreversible
- Parkinson's disease and Parkinson plus syndromes – resulting in permanent symptoms
- Primary pulmonary arterial hypertension – of specified severity
- Pulmonary artery surgery – for disease
- Respiratory failure – of specified severity
- Rheumatoid arthritis – of specified severity
- Stroke
- Structural heart surgery – with surgery to divide the breastbone
- Terminal illness – where death is expected within 12 months
- Third degree burns – covering 20% of the body or face
- Total permanent disability – of specified severity
- Traumatic brain injury – resulting in permanent symptoms

List of children's conditions covered:

- Cerebral palsy
- Child's intensive care benefit – requiring mechanical ventilation for 7 days
- Cystic fibrosis
- Hydrocephalus – treated with the insertion of a shunt
- Muscular dystrophy
- Spina bifida myelomeningocele
- Total permanent disability – permanently unable to look after yourself

Further information

For questions related to this Critical Illness policy please contact

* Access to the service is facilitated at no cost by Unum. Unum is not the provider of the service, but retains the right to withdraw or change the service at any time.

** Please note that the service provides one second opinion per user. It does not cover the cost of any treatment. Additional second opinions can be provided but the cost would not be covered by Unum or Reframe and would need to be funded.

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The Cancer Support Service is provided by Reframe. Reframe is the trading style of Harley Street Concierge Ltd. Registered address: The Square, Basing View, Basingstoke, Hampshire, UK RG21 4EB.

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