

**Please note that this web text is for example purposes only. This text was created in August, 2020 and therefore Critical Illness policy details are subject to change.**

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

Critical Illness from Unum 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.

Your maximum level of cover is the lower amount of **(insert multiple)** times your salary or **(insert maximum cover)**. The cost for each **(insert increment amount)** of cover depends on your age as at **(insert policy start date)**, and will increase as you get older. Cover is available up to the day you reach age 70.

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)**.

For further information on Critical Illness cover from Unum please contact **(insert relevant individual's name / department / email at the business)**

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

Unum provide cover, subject to a pre-existing condition exclusion, for critical illness events covered under the policy. These are listed below and you can find full definitions by contacting **(insert relevant individual's name / department / email at the business)**.

### **Critical Illness events covered under your Unum policy**

<b>Base cover:</b> (delete table if appropriate depending on cover level selected)
Cancer – excluding less advanced cases
Cancer – second and subsequent
Cardiac arrest – with insertion of a defibrillator
Coronary artery bypass grafts
Creutzfeldt-Jakob disease – resulting in permanent symptoms
Dementia including Alzheimer’s disease – resulting in permanent symptoms
Heart attack
Kidney failure – requiring permanent dialysis
Major organ transplant – from another donor
Motor neurone disease – resulting in permanent symptoms
Multiple sclerosis – with persisting symptoms
Parkinson’s disease and Parkinson plus syndromes – resulting in permanent symptoms
Stroke

<b>Extra cover</b> (delete table if appropriate depending on cover level selected)
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 artery bypass grafts
Coronary angioplasty – to 2 or more coronary arteries
Creutzfeldt-Jakob 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
Kidney failure – requiring permanent dialysis
Major organ transplant – from another donor
HIV infection – caught within specified geographic limits from a blood transfusion, physical assault or at work
Liver failure – of specified severity

Loss of hand or foot – permanent physical severance
Loss of speech – total, permanent and irreversible
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

<b>Children’s cover:</b>
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

**Which illnesses are not covered?**

As with the majority of insurance policies, there are certain things that you and your spouse/partner or child(ren) 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.

Once a claim has been accepted for a specific critical illness event, no further claim can be made for that critical illness or any related events.

Contact (insert name / department / email) for full details of pre-existing and related condition exclusions related to your policy.

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

You may only modify your selection outside of the annual election window if you experience a qualifying lifestyle event.

Contact **(insert name / department / email)** for details on qualifying lifestyle events.

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

Your cover will stop on the earliest of the following:

- the day your employment with your employer ends  
**or**
- you reach the age of 70

### **How does taxation for CI work?**

Premiums will be deducted from your net monthly pay. ~~Employees are taxed on the amount of the premium paid as a benefit in kind (P11D).~~

### **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 process your data, please visit

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

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