

The **co-operative** insurance
good with money

Product guide to your

Critical Illness Cover

Reminder of important facts



What is Critical Illness Cover?

We will pay out a lump sum benefit, if before the end of the policy term, the life assured is diagnosed with one of the critical illnesses which meets the definition specified in your policy document, and survives for 28 days after the diagnosis.

Payout if you die

In event of death during the term of the critical illness policy, and providing there has been no payment of critical illness benefit, then we will pay out a lump sum of one year's premiums.

Joint life cover

Your policy may cover you, your partner or both of you, depending what was specified when the policy was taken out. Cover for you and your partner is known as 'joint life'. Please refer to your policy schedule and any subsequent endorsements to see who is covered.

For joint life policies, we will only pay out one lump sum benefit if and when either person suffers a critical illness which meets the definition. Critical illness and death cover will then cease and so the second life will no longer be covered.

For joint life cover, the death benefit is payable only on the death of the second person, providing a critical illness claim has not already been paid.

Cover for your children

The life assured's natural or legally adopted children are automatically covered for the standard critical illnesses specified in your policy document, providing they are aged between 3 and 17 at the time of the claim.

The benefit payable for each child is £15,000 or 50% of the sum assured, whichever is less, across all policies under which they are covered. This does not affect the main benefits under the policy.

The child must survive the critical illness for 28 days from the date of diagnosis. A maximum of one claim per child can be made across all policies and a maximum of three child claims can be paid under this policy.

Personal details you provided

The medical and personal information you and/or the life assured gave us when you applied for your policy forms the basis of your cover. If any of this information is incorrect or missing then your policy may be invalidated, or your benefits reduced.

If you believe this may be the case then you should contact our underwriting team immediately on 0161 274 8139.

Making a claim

To make a valid critical illness claim, the illness must meet the definition of the illness specified in your policy document and we will require medical confirmation of the illness.

You must remember to carry on paying premiums while we investigate your critical illness claim.

When your cover ends

Cover under the policy ceases once the end of the agreed term has been reached OR premiums stop being paid OR when a critical illness or death claim is paid, whichever happens first.

In the event of a claim relating to a child, the main cover for the life assured remains unaffected.

Important policy features

Premium review

After the initial guaranteed period for your premiums, we will regularly review the premiums you pay for your Critical Illness Cover to ensure that the amount you pay accurately reflects our latest costs for providing your cover.

Premiums may go up, down or remain the same as a result of this review.

Cash-in value

There is no cash-in value on this policy and if you stop paying premiums then all your cover under this policy will cease.

Before your policy expires

At the end of the agreed term the critical illness cover provided by this policy will cease and this may leave you without vital cover. It is recommended that a few months prior to the end of your contract you speak to a Co-operative Financial Adviser to review your overall protection needs. You can arrange an appointment by speaking to our Customer Contact Centre.

Additional information

This guide is intended to be a concise reminder of the main features of the product you have purchased. We supplied a contract for the product to you when you made your purchase and you should refer to this and any contract endorsement which we may have sent you for full information. In the event of conflict between this guide and any contract, the contract will prevail.

**If you need more information,
contact our Customer Contact Centre
08457 46 46 46**

Monday to Friday 8am to 8pm and Saturday 8am to 5pm.



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Up the wall – more than 40% of the heat in your home is lost through the walls and roof. Cavity wall insulation could reduce emissions and cut fuel bills by £70-£100 a year.

Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print or Braille.

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