

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

Product guide to your

Decreasing Temporary Assurance with Critical Illness Cover

Reminder of important facts



What is Decreasing Temporary Assurance with Critical Illness Cover?

You will receive a lump sum benefit if, before the end of the policy term, the life assured:

- is diagnosed with one of the critical illnesses, that meet the definition specified in your policy document, or
- dies.

If you make a successful critical illness claim, you are not eligible for a subsequent death claim.

The lump sum benefit reduces each year until the end of the policy term.

Joint life cover

Your policy may cover you, your partner or both of you depending on 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 that meets the definition, or dies. Cover will then cease and so the second life will no longer be covered.

Critical Illness Cover for your children

The life assured's natural or legally adopted children are automatically covered for the 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. We will require medical confirmation of the illness.

If a death claim is made we will require a copy of the death certificate.

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 policy to ensure that the amount you pay accurately reflects our latest estimate of the cost of providing your cover.

Premiums may go up, down or remain the same as a result of these reviews.

Cash-in value

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

Before your policy expires

At the end of the agreed term the death benefit and 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.

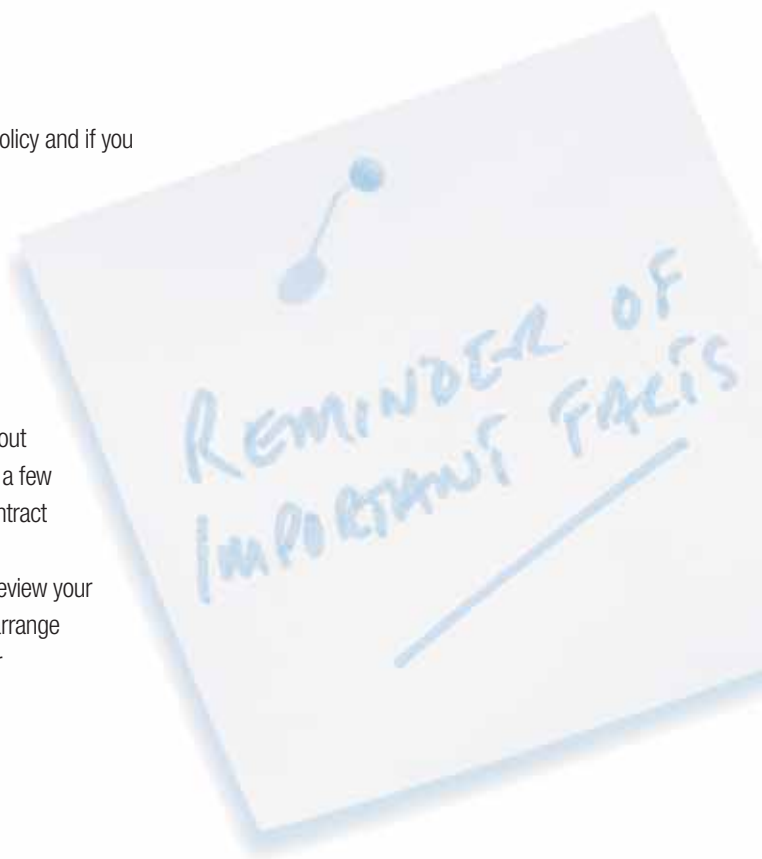
Additional information

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.



good with money

Savings & investments

Life assurance

Car & home insurance

Retirement planning

Ethics as standard

Membership

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.

The Co-operative Insurance is a brand name used by Co-operative Insurance Society Limited.

Co-operative Insurance Society Limited is authorised and regulated by the Financial Services Authority.

Registered Office: Miller Street, Manchester M60 0AL. Registered in England number 3615R.

Co-operative Financial Services Limited, registered Office: New Century House, Manchester M60 4ES. Registered Number IP29379R.

Any advice from Co-operative Financial Advisers will relate only to a range of the products and services available from the members of the CFS marketing group, and a limited number of other companies.

Calls may be monitored or recorded for security and training purposes. For BT customers, calls to 0800 numbers are free and calls to 0845 numbers will cost no more than 4p per minute. Call charges from other companies may vary and you may want to check this with your service provider.

We like our communications to have an impact on you – but not on the environment. Which is why this is printed using vegetable oil-based inks on 80% recycled paper (with 60% from post-consumer waste) with the remaining 20% produced from Forest Stewardship Council certified sources. This paper is made in a totally chlorine-free process.