

## Insurance Product Information Document

This insurance is provided by Hamilton Insurance DAC, who are registered in England and Wales. Hamilton Insurance DAC are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits and explanations of defined terms used herein, can be found in the policy documents. Other pre-contractual information is also available from your insurance intermediary.

### What is this type of insurance?

This insurance is designed to offer a lump sum benefit upon a first diagnosis of cancer.



#### What is insured?

The policy offers the sum insured as specified below and in your Policy Schedule, for the first diagnosis of:

- ✓ Cancer– excluding less advanced cases-, as defined below, or
- ✓ Benign tumour of the brain, spinal cord or meninges requiring surgery, stereotactic radiosurgery, or radiotherapy,

The benefit amount depends on the level of cover selected, if you are a smoker this will be reduced by half. Please refer to full terms and conditions for amount payable.



#### Where am I covered?

- ✓ This plan covers you as long as you reside within the United Kingdom.



#### What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must pay your premium.
- You must provide medical history as required.
- You must provide any information we require to assess your claim.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



#### What is not insured?

The benefit will not be paid in cases where a claim is made for a medical condition which:

- ✗ Is essentially or is directly related to a Pre-existing condition.
- ✗ Started prior the start date of Your Policy or within the 90 days Qualifying period.
- ✗ Is not the first cancer in your lifetime, is a recurrence or any secondary cancer.
- ✗ is directly or indirectly related to the exposure to nuclear, biological or chemical materials.
- ✗ appears in relation to Alcohol or drug abuse.
- ✗ is not stated in the Scope of cover.



#### When and how do I pay?

- You pay for this insurance policy monthly by direct debit or annually in advance by card payment or bank transfer.



#### Are there any restrictions on cover?

- ! The policy does not cover you for pre-existing medical conditions that give rise to a claim.
- ! The policy only covers you if you are aged between 18 and 64 years old at inception of this policy, and up to renewal on or after your 65th birthday.



## When does the cover start and end?

This is an annual policy which you can renew each year. However, your cover will end automatically on the date that any of these events happen:

- You stop living in the United Kingdom, Channel Islands or the Isle of Man for a minimum of 180 days a year.
- You or we cancel this policy as shown below.
- You stop paying your premium and fail to put this right in 30 days.
- Upon diagnosis of any of the specified conditions.



## How do I cancel the contract?

You can cancel this insurance at any time by contacting the scheme administrator. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.