



index

The best
protection for
you and your
purchases

Summary of Cover

flexible account

**Extra Care
500**

02955/SOC/0200

Protecting your payments and merchandise

Extra Care 500 will safeguard your Index Flexible Account payments against the unfortunate and unforeseeable results of accident, involuntary unemployment and illness. If you or your spouse were to die or suffer a critical illness the total outstanding balance (up to a maximum of £10,000) will be cleared. Extra Care 500 will also protect your goods in the event of loss or accidental damage and other major perils.

Your premium will appear on each statement and must be paid in full before your next statement or your cover will end. The Policy for Extra Care 500 is underwritten by Norwich Union Life & Pensions Limited and Norwich Union Insurance Limited (together known as 'we, us, our') registered office 8 Surrey Street, Norwich NR1 3NG.

Details of the cover under Policy 981X121 (the policy) are given in the summary below. Please read this carefully to check the cover you have chosen. Keep it in a safe place so you can read it again if you need to. If there is any difference between the information in this policy and what you understood to be the terms of the insurance when you took out the insurance, contact Index Flexible Account within 28 days who will refund you any premium you have paid.

Definitions

In the policy the words in **bold** mean the following:

'Accident' means by external and violent means.

'Account' means your Index Flexible Account.

'Benefit' means the amount we will pay into your account for a valid claim.

'Critical illness' means one of the following as described:

Cancer: Means the presence of a malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue, as evidenced by definite histology, including leukaemia, lymphomas and Hodgkin's Disease, but excluding non-invasive cancers in situ and any skin cancer other than malignant melanoma.

Coronary Artery Bypass Surgery: Means the actual undergoing, on the advice of a consultant surgeon, of coronary artery bypass surgery to correct stenosis or occlusion in the coronary arteries but excluding non-surgical techniques such as angioplasty, laser treatment or other intra-arterial procedures.

Heart Attack: Means the death of a portion of the heart muscle due to inadequate blood supply to the relevant area as evidenced by the presence of all of the following: a history of typical chest pain, new electrocardiogram changes and elevated levels of cardiac enzymes.

Kidney Failure: Means end stage renal failure presenting a chronic irreversible failure of both kidneys to function, causing either regular long-term renal dialysis or a renal transplant to be carried out.

Major Organ Transplant: Means the actual undergoing as the recipient and on the advice of a consultant surgeon of a transplant of a heart, lung, liver, pancreas or kidney.

Stroke: Means any cerebrovascular incident producing neurological sequelae lasting more than 24 hours caused by infarction of brain tissue, haemorrhage or embolisation from an extra-cranial source with evidence of permanent neurological deficit, but excludes transient ischaemic attacks.

'Disability' means being absent from work and certified by a doctor as being unable, by reason of accident or sickness to do that kind of work for which you are trained or your usual occupation. **'Disabled'** shall mean the same.

'Doctor' means a qualified medical practitioner (other than you or a member of your family) registered with the General Medical Council and authorised to practise in the UK.

'End date' means as defined in the **Ending the Policy** section. **'Full-time employment'** means any paid work (including self-employed work) of at least 16 hours a week. **You** must also be making National Insurance contributions, but not when you are paid in lieu of notice.

'Goods' means merchandise charged to your Flexible Account but excludes those purchased by cash, credit or debit card at the time of order.

'Hospital' means a lawfully operated establishment (other than a convalescent, nursing or rest home, or convalescent, rest, nursing or self-care section or unit of a hospital) which has accommodation for resident patients with organised facilities for diagnosis and major surgery and which provides twenty-four hours a day nursing services by registered nurses. **'Hospitalisation'** or **'hospitalised'** means being confined to a hospital upon the recommendation of a doctor because of accident or sickness.

'Insurance period' means the period from the **start date** to the **end date**.

'Insured Person' means you – the person who has an Index Flexible Account and is eligible for this insurance.

'Major Perils' means fire, lightning, explosion, storm, flood and burglary.

'Normal Pregnancy' – includes:

- symptoms which normally accompany pregnancy (including multiple pregnancy) and which are generally minor and temporary (e.g. morning sickness) which do not represent a medical hazard to mother or baby or a combination of minor symptoms and