

- childbirth, including delivery by caesarian section or any other medically or surgically assisted delivery which does not cause medical complications.
- **'Outstanding Balance'** means the sum **Index Flexible Account** calculate **you** must pay to clear the balance on **your account** on the **statement day**.
- **'Specialist'** means a medical practitioner (other than **you** or a member of **your family**) who is an orthopaedic surgeon or consultant rheumatologist, neurologist, or other NHS specialist. **We** must accept **your** choice of **specialist** if it is reasonable.
- **'Spouse'** means **your** partner in marriage, where a marriage certificate is issued, according to the laws and customs of the **UK**.

- **'Start date'** means the date the **account** comes into force or when **you** are accepted onto cover by **us**.
- **'Statement day'** means the day on which **Index Flexible Account** reconciles the balance upon **your account** to prepare a statement of account.
- **'Unemployed'** means having no work and not being paid instead of working notice, actively looking for work and being registered at an Employment Services Jobcentre (or its government equivalent) and in receipt of National Insurance Credits or Jobseeker's Allowance (as appropriate).
- **'UK'** means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- **'You'** means the **insured person** who has an **Index Flexible Account**.

Who can apply?

You can apply for cover under this **policy** if, at the **start date**:

- you** are over 18
 - you** have an **Index Flexible Account**
- If **you** are a **contract worker**, **you** can apply for cover if **you** meet the conditions above and at the **start date**:
- your** contract has been renewed at least twice or **you** have been in **full-time employment** for at least 2 years; and
 - your** contract is for at least 12 months and can be renewed for at least another 12 months; and
 - your** contract has at least 6 months left on it.

If **you** are not in **full-time employment** but **you** are residing with **your spouse** who is then **you** will continue to be the **insured person** in this **policy** but any **disability** or **unemployment benefit** that is payable under this **policy** will be paid in respect of **your spouse**. For **your spouse** to be covered he or she must show they meet eligibility condition (i) and if a **contract worker** (a), (b), and (c) above. **Unemployment, disability, life and critical illness** will cover either **you** or **your spouse**. **Merchandise Cover benefit** and **hospitalisation benefit** will only cover **you**.

Premiums

- **We** can change the premiums **you** pay, and how often **we** collect them, by giving **you** at least 30 days' notice in writing.
- Under this **policy** **you** will pay a premium every month. **Index Flexible Account** will include the amount of the premium in **your** statement.

When We Will Stop Paying Benefit

All **benefit** payments for a claim under this **policy** will end:

- when **your account** is paid off; or
 - when the **policy** ends as set out below; or
 - when **we** have paid the maximum **benefit** payment; or
 - when **you** have returned to work whichever happens soonest.
- As long as **we** accept **your** claim, **we** will send the **benefit** direct to **your Index Flexible Account**.

Cancellation

- **You** can cancel this **policy** by writing to **Index Flexible Account**.
- **We** may cancel cover under the terms of this **policy** at any time by giving **you** 90 days written notice.