

## Critical Illness Cover

If you are 65 years of age or over and during the **insurance period** you survive for at least 30 days after having been diagnosed as suffering with a **critical illness**, or having undergone a **coronary artery by-pass** or **major organ transplant** you may qualify for this benefit.

If you are claiming **benefit** for **major organ transplant** you must have undergone as the recipient and on the advice of a consultant surgeon the transplant of a heart, lung, liver, pancreas or kidney or bone marrow or combination of these. If you are claiming **benefit** for **kidney failure** both your kidneys must have failed and dialysis implemented or transplantation carried out. If you are claiming **benefit** because of a **stroke** you must have suffered permanent damage to your nervous system. If you are already claiming as a result of suffering **cancer**, **heart attack**, **coronary artery by-pass**, **kidney disease**, **stroke** or **major organ transplantation**, then you may not claim for any of the other conditions within this list.

We must be satisfied by any such diagnosis which must be made by a **doctor** or **specialist** acceptable to us. If you make a valid claim we will pay into your **Index Flexible Account** a **benefit** equal to the **outstanding balance** on the last **statement date** prior to the diagnosis of the **critical illness** including any interest subsequently charged on your **outstanding balance**. The most we will pay is £10,000 in total.

We will not pay any **benefit** if you have not paid your premium. Please read the details about this and other important exclusions below and on page 7.

## Critical Illness Exclusions

We will not pay any **critical illness benefit**:

- 1 If your **critical illness** is a physical or mental condition or was caused by any related physical or mental condition for which you have received treatment or advice during the 12 months before the **start date** and which comes back during the first 24 months of the **insurance period**.

For these purposes related conditions include the following:

**Critical Illness** Related Condition

- (a) **Cancer:** Any previous **cancer** or pre-malignant conditions, abnormal smear test results, carcinoma-in-situ, papilloma of the bladder, polypoid colit, Crohn's Disease, duodenal ulceration, stomach ulceration, ulcerative colitis, intermenstrual bleeding especially of unknown origin, haematuria, blood in stools, haemoptysis, severe headaches of unknown cause, hypopituitarism, lymphadenopathy, splenomegaly, reduced white blood cell count.
- (b) **Coronary Artery Disease:** Hypertension, angina pectoris, arteriosclerosis and atherosclerosis coronary artery disease, chest pain on exertion, diabetes mellitus, cardiac dysrhythmia, abnormal exercise ECG, left bundlebranch block, arrhythmia, abnormal ST/T waves on resting ECG.
- (c) **Heart Attack:** As for **Coronary Artery Disease**.
- (d) **Kidney Failure:** Hypertension, familial polycystic disease, family history of renal failure, diabetes mellitus, any pre-existing kidney disorder, urethral stricture, haematuria.
- (e) **Major Organ Transplantation:** Heart and Heart/Lung; coronary artery disease, cardiac failure, cardiomyopathy, hypertension, Heart/Lung; pulmonary failure; Liver: hepatitis A and B or non-A and non-B hepatitis, alcoholic liver disease, cirrhosis (biliary and hepatic), hepatic failure, Pancreas: diabetes mellitus, pancreatitis.
- (f) **Stroke:** Hypertension, valvular disorders of the heart, transient ischaemic attacks, severe headaches of unknown origin, weaknesses of any intracranial blood vessels, haemophilia, sickle cell disease, thalassaemia, pulmonary embolus, embolism of any major vessel, incompensating arterial disease, diabetes mellitus, aneurysms of the intracranial blood vessels, acromegaly, hypopituitarism.
- 2 For any tumours which are histologically described as pre-malignant or only showing early malignant change, **cancer** in situ and papillary **cancer** of the bladder or any skin **cancers** except malignant melanoma.
- 3 If the diagnosis is **cancer** and you cannot provide histological evidence of malignancy.
- 4 If you suffer an Transient Ischaemic Attack.
- 5 No **benefit** will be paid for angina.
- 6 For balloon angioplasty, atherectomy or laser treatment which do not involve surgical replacement of the artery. If you are claiming for **coronary artery by-pass**.
- 7 If any of the General Exclusions apply.

## Merchandise Cover

If during the first 730 days following your purchase of **goods** they suffer physical loss, theft or accidental damage, we will replace the item or meet the cost of repair. **Benefit** will be paid direct to your **Index Flexible Account**.

If the **goods** are to be replaced a new order will be made to your **Index Flexible Account** and you will be sent the **goods**. If you have purchased **goods** within the 730 days prior to taking out Extra Care 500 cover we will insure the **goods** for 730

days following the purchase date of the **goods**.

If you have not purchased **goods** for more than 730 days and are still making repayments using your **Flexible Account** we will pay you double your normal **life and hospitalisation benefit**. If the **goods** are lost or physically destroyed we will pay an additional **benefit** amount based upon the last **statement day** immediately before the physical loss or damage. This **benefit** will be calculated by multiplying your opening balance by the Extra Care 500 premium you must pay and dividing the total by the payment you have made. This **benefit** will be credited to your **Index Flexible Account**. The most we will pay is £50,000.

Your cover for **goods** insured before termination of this **policy** will continue until the end of the 730 day period or termination of the **policy** whichever happens first.

You will be responsible for continuing to make any payments outstanding for the original purchase of the **goods**. Please read the details about this and other important exclusions below.

## Merchandise Cover Exclusions and Restrictions

- 1 The maximum **benefit** for this cover is the current purchase price of the **goods**. If the **goods** have been discontinued then the current purchase price of the **goods** which are similar in nature and design will apply. We will decide which **goods** are similar.
- 2 The police must be informed of any loss or theft of the **goods** within 24 hours of discovery and a crime reference number obtained. All practical steps must be taken to discover and to recover any **goods** lost.
- 3 We may at our sole option replace or repair any item or individual part of the **goods**.
- 4 We will not pay **benefit** for or replace or repair **goods** for any loss or damage resulting from any of the following:
  - (i) moth, vermin, wear and tear, gradual deterioration or electrical or mechanical derangement.
  - (ii) caused by dyeing, cleaning, repair or restoration.
  - (iii) arising from inherent product defects.
  - (iv) faulty manipulation, over-winding or internal damage to watches or clocks unless such damage was caused by accidental external means.
  - (v) direct physical abuse, negligent, inappropriate operation or use or lack of reasonable care of the **goods** by you or any member of your family or household.
  - (vi) war, riot, strikes, labour or political disturbances.
  - (vii) while left unattended in a motor vehicle unless the vehicle is securely closed and locked and the **goods** are placed in the locked boot or in a locked compartment within the vehicle.
  - (viii) caused by theft from your home unless as a result of forcible and violent entry or exit.
  - (ix) if the **goods** were used or held in connection with any trade, business or profession.
  - (x) consequential loss or expense however caused.
- 5 We will not cover you for the cost of replacing any undamaged items or parts of items forming part of a set, suite or other article of a uniform nature, colour or design (other than in respect of clothing) when damage occurs within a clearly definable area or to a specific part and matching replacements cannot be offered.
- 6 **Goods** purchased by cash, credit or debit card at the time of order are excluded, as no premium will have been paid.
- 7 Damage to **goods** caused by or resulting from failure of those **goods** to recognise correctly or respond to any date whether occurring before during or after the year 2000.
- 8 If any of the General Exclusions below apply.

## General Exclusions

We will not pay **benefit** for **disability**, **unemployment**, **death**, **hospitalisation**, **critical illness** or **Merchandise Cover** resulting from any of the following:

- 1 While under the influence of alcohol or drugs, unless they are prescribed by a **doctor** and taken in accordance with his instructions (this does not include drugs prescribed to treat drug addiction).
- 2 Attempted suicide or deliberately injuring yourself.
- 3 Radioactive contamination, war, invasion, riot, revolution or a similar event.
- 4 Taking part in any crime.
- 5 Any physical or mental condition or disease which you knew about, or should reasonably have known about, at the **start date**.
- 6 We will not pay you **disability benefits** resulting from:
  - (i) the symptoms of a normal pregnancy develop into a medical condition, sickness or disease which is diagnosed by a consultant who is a member of the Royal College of Obstetricians and is recognised by that Royal College as being a consultant or a doctor who specialises in obstetrics, and
  - (ii) the medical condition lasts for 30 days or more and is not excluded elsewhere in this policy.

**Normal Pregnancy** unless:

- 1 We will not pay any **benefit** if you have missed any **premium**.