

Our Products

- Life Insurance+
- Critical Illness+
(including extra care cover)
- Income Protection+
- Living Costs Protection

Find out more about our additional options -

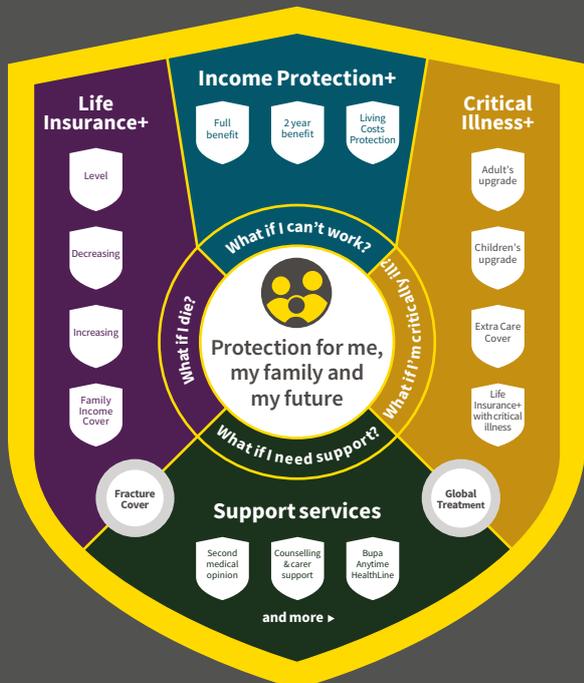
- Fracture Cover
- Global Treatment

This guide is only designed to give you an overview of our products. For full details please see your selected product(s) policy summary and conditions.



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Life Insurance+

Death is often the last thing we would choose to talk about, or even think about. However, by taking out Life Insurance+ you can help make sure your family have some financial security if you die.

What is Life Insurance?

Life Insurance+ covers you for an amount of money that you select when you apply. This is called the cover amount. The policy will cover you for a set period of time - called the policy term. It will pay out the cover amount if you die within the term.

Why choose Life Insurance+

- ✓ Life Insurance+ will pay out if you die within the policy term.
- ✓ We will cover you for terminal illness' if you are diagnosed within the policy term and have a life expectancy of less than 12 months.
- ✓ You have the option to cover two lives (known as a joint policy).
- ✓ You can include critical illness cover in your Life Insurance+ policy (see page 4 for more detail).
- ✓ Access to a great range of support services provided by 3rd parties for no additional cost. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about these.
- ✓ **House purchase cover** – this could provide free life cover once we have accepted your application during the exchange and completion process of buying a house. To provide some peace of mind we'll pay the cover amount up to £500,000 if you die before completing the purchase of your home.

These options may only be available if you're accepted on standard terms.

- ✓ **Life change benefit** – Without the need for any further medical questions to be answered, this benefit allows you to increase your cover amount (limits apply) if your circumstances change. The increase will be on a new policy, with an increase in premiums.

Life change benefit covers the following life events:

- Marriage or civil partnership.
 - Divorce, dissolution of a civil partnership or separation.
 - Becoming a parent.
 - Increasing a mortgage due to a house move or purchase, or carrying out home improvements.
 - Increase in rental payment imposed by landlord or due to house move.
 - 20% increase in salary due to change of employer or promotion.
- ✓ **Separation benefit** – you can use this benefit to split a joint policy into two single policies without any further medical

questions being asked. It covers divorce, dissolution of a civil partnership or separation and rearranging your mortgage in to one name.

Ways to personalise your cover

These can all be added to your cover for an additional cost when you take out cover. Some of these options may only be available if you're accepted on standard terms. Also, some options may only be available if you choose level or family income cover, your financial adviser can explain more about these.

- ✓ You can **include critical illness cover in your Life Insurance+ policy** (see page 4 for more detail).
- ✓ You can **customise your cover** by adding **Global Treatment** or **Fracture Cover**.
- ✓ **Waiver of premium** – if you're unable to work due to illness or injury we may be able to pay your premiums for you.
- ✓ **Increasing cover** – this is a good way to protect your cover against inflation. The amount you are covered for will increase, as will your premiums at a higher percentage rate.
- ✓ **Renewal option** – this lets you renew your cover at the end of your policy without us asking any further medical questions.
- ✓ **Conversion option** – this lets you convert your policy into a whole of life policy without us asking any further medical questions. Life Insurance+ covers you during your policy term but a whole of life policy will pay out when you die, whenever that might be. This is not available if you choose to add critical illness cover to your policy.

Things to consider

- If you stop paying your premiums, or cancel your policy, we'll stop providing cover and premiums will not be refunded.
- We will only pay out the full cover amount once, so when we've accepted a claim for the full cover amount the policy will end (unless you have taken out critical illness cover with extra care cover see page 11 for more details)
- The policy has no cash-in value at any time.

Critical illness cover

Our critical illness cover can either be bought as a product on its own known as Critical Illness+, or it can be combined with Life Insurance+.

If you were seriously ill, how would you cope financially? Whether it's taking time off work, making adaptations to your home or ensuring that you had childcare, critical illness cover is there to help you focus on getting better without worrying about how to pay the bills. Our critical illness cover offers different levels of protection that can be tailored to suit yours and your family's needs.

What is critical illness cover?

Our critical illness cover pays out a set amount of money that you select when you apply. We will pay out if, during the policy term, you're diagnosed with one of our list of critical illnesses, and you survive for 10 days. Depending on the definition, critical illnesses may pay on diagnosis only, when the condition has progressed to a specified severity or when named treatments or surgeries are performed. You may also receive smaller payments for less serious conditions or if your child was to develop one of the conditions listed in our definitions. It's important to know that we only cover the critical illnesses covered in our policy and no others.

Why chose Aviva's critical illness cover?

- ✓ Great variety of options to help you and your family have the level of cover that you want and need.
- ✓ Critical illness cover will pay out the full amount if you are diagnosed with certain conditions within the policy term.
- ✓ We offer smaller additional payments for Breast and Prostate Cancer that won't affect the rest of your policy.
- ✓ **Children's cover** is included as standard for your children between 30 days and 18 years old (21 if in full time education).
- ✓ You have the option to cover two lives (known as a joint policy).
- ✓ Access to a great range of support services provided by 3rd parties for no additional cost. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about these.

These options may only be available if you're accepted on standard terms

- ✓ **Life change benefit** – Without the need for any further medical questions to be answered, this benefit allows you to increase your cover amount (limits apply) if your circumstances change. The increase will be on a new policy, with an increase in premiums.
Life change benefit covers the following life events:
 - Marriage or civil partnership.
 - Divorce, dissolution of a civil partnership or separation.
 - Becoming a parent.
 - Increasing a mortgage due to a house move or purchase, or carrying out home improvements.
 - Increase in rental payment imposed by landlord or due to house move.
 - 20% increase in salary due to change of employer or promotion.
- ✓ **Separation benefit** – you can use this benefit to split a joint policy into two single policies without any further medical questions being asked. It covers divorce, dissolution of a civil partnership or separation and rearranging your mortgage in to one name.

Ways to personalise your cover

These can all be added to your cover for an additional cost when you take out cover. Some of these options may only be available if you're accepted on standard terms. Also, some options may only be available if you choose level or family income cover, your financial adviser can explain more about these.

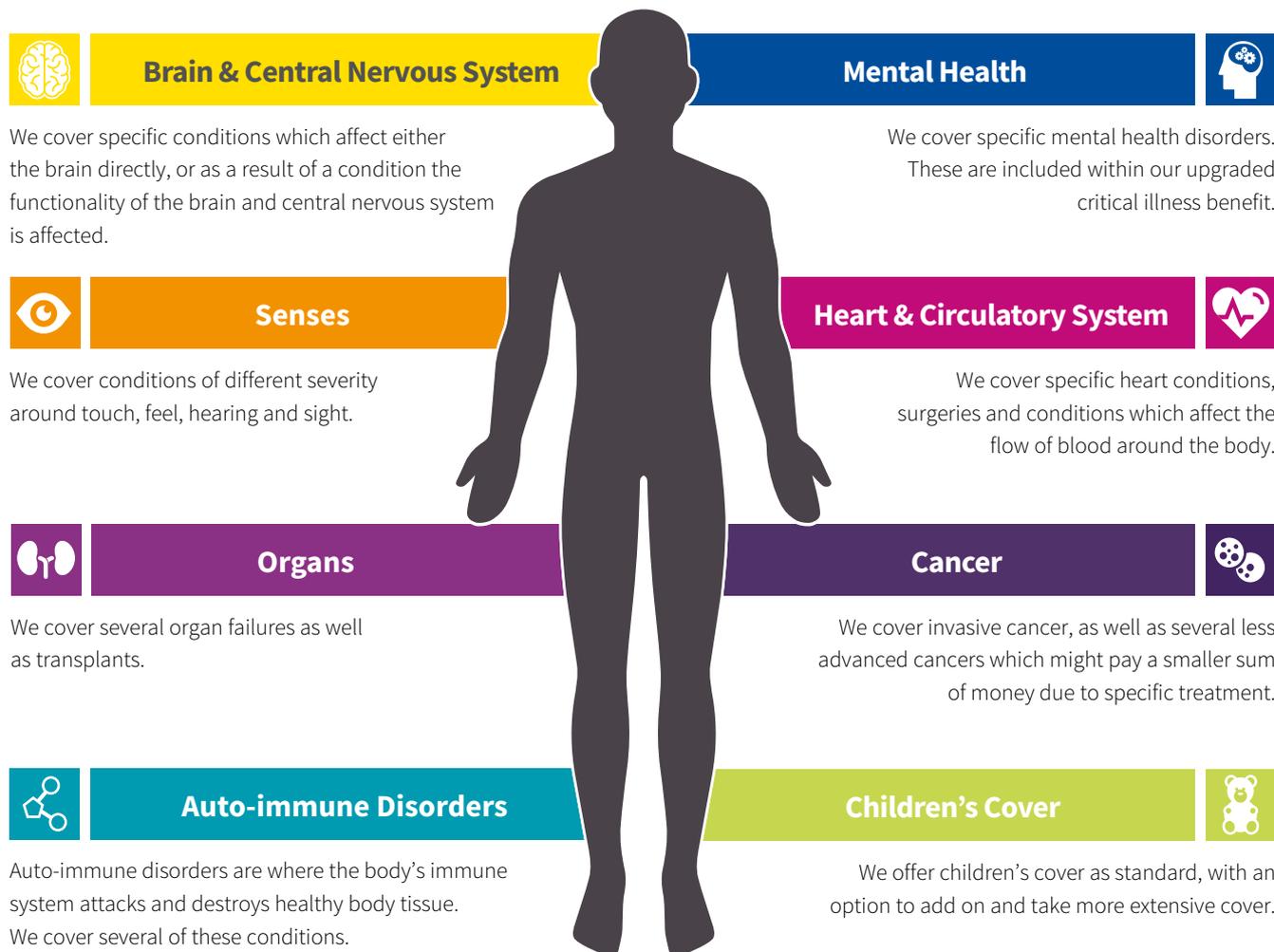
- ✓ Adding **upgraded critical illness cover** or **upgraded children's critical illness benefit** for extra peace of mind.
- ✓ Include Extra Care Cover to help with conditions that might cause more of a significant impact. Extra Care Cover is available as an optional add-on to our Life Insurance+ with critical illness cover and our Critical Illness+ policies. Extra Care Cover pays out an additional £50,000 of cover if a successful critical illness claim is made and the critical illness has a prolongs life changing impact.
- ✓ You can customise your cover by adding **Global Treatment** or **Fracture Cover**.
- ✓ **Waiver of premium** – if you're unable to work due to illness or injury we could pay your premiums for you.
- ✓ **Total Permanent Disability** – we will pay out if you are unable to ever do your job again due to a permanent illness or injury. This pays out the full cover amount. Depending on your job, this will either pay out the cover amount if you are unable to perform your own job ever again or if you are permanently failing 3 of the listed activities of daily work (walking, climbing, lifting, bending, getting in and out of a car, writing)
- ✓ **Increasing cover** – this is a good way to protect your cover against inflation. The amount you are covered for will increase, as will your premiums at a higher percentage rate.
- ✓ **Renewal option** – this lets you renew your cover at the end of your policy without us asking any further medical questions.

Things to consider

- The policy has no cash-in value at any time.
- If you stop paying your premiums, we'll stop providing cover and premiums will not be refunded.
- If you have taken out Critical Illness+ as a standalone product, we will not pay out if you die.
- You will need to read the policy conditions to know exactly what you are covered for. There are different levels of severity required for each condition.
- We will only pay out the full amount once, after this your cover will end. If you choose to add extra care cover to your policy, you may be able to claim on this for up to one year after the initial claim.

Head to toe cover made simple

We've organised the critical illnesses that we cover into groupings as shown below. We have done this so that you can see, at a glance, the types of conditions you're covered for. The full details of these can be found in either your Life Insurance+ or Critical Illness+ policy conditions.



Terminal illness

Where death is expected in 12 months. If you are taking out critical illness with a Life Insurance+ policy terminal illness will not be included as a critical illness condition as it will be automatically included with your Life Insurance+ Policy.

Our critical illness cover - included as standard

33 full payment conditions (including terminal illness) plus 2 additional critical illness benefits and children's cover



Cancer

Critical illness benefit (full payment)

Cancer

additional critical illness benefit (pays the lower of 25% of your cover amount or £25,000)

Less advanced cancer of the breast

Less advanced cancer of the prostate



Brain and central nervous system

Critical illness benefit (full payment)

Bacterial meningitis

Encephalitis

Benign brain tumour

Motor neurone disease

Brain injury due to trauma, anoxia or hypoxia

Multiple sclerosis

Coma

Paralysis of a limb

Creutzfeldt-Jakob disease

Parkinson's disease

Dementia

Stroke or spinal cord stroke



Heart & the circulatory system

Critical illness benefit (full payment)

Aorta graft surgery

Primary cardiomyopathy

Cardiac arrest

Pulmonary arterial hypertension

Coronary artery bypass grafts

Pulmonary artery surgery

Heart attack

Structural heart surgery

Heart valve replacement or repair



Organs

Critical illness benefit (full payment)

Kidney failure

Respiratory failure

Liver failure

Third degree burns

Major organ transplant



Auto-immune disorders

Critical illness benefit (full payment)

Aplastic anaemia – of specified severity

Systemic lupus erythematosus



Senses

Critical illness benefit (full payment)

Blindness

Loss of hand or foot

Deafness



Terminal illness

(full payment)

Terminal illness

Our upgraded critical illness cover

- available at an additional cost

14 further full payment conditions, 23 further additional critical illness benefits and hospital benefit paying £100 per night from the 8th night in hospital, up to £3,000

 Cancer additional critical illness benefit (pays the lower of £25,000 or your cover amount)	
Less advanced cancer of the breast	Less advanced cancer of the urinary bladder
Less advanced cancer of the larynx	Less advanced cancer in situ – with surgery
Less advanced cancer of the ovary	Low malignant potential tumour of gastrointestinal stromal (GIST) or Neuroendocrine (NET) types – with surgery
Less advanced cancer of the prostate	Less advanced cancer of the testicle
Less advanced cancer of the renal pelvis & ureter	

 Brain and central nervous system Upgraded Critical illness benefit (full payment)	
Benign spinal cord tumour	Neuromyelitis optica (Devic's disease)
Brain abscess	Parkinson's plus syndromes
Intensive care	Syringomyelia or syringobulbia
additional critical illness benefit (pays the lower of £25,000 or your cover amount)	
Cauda equina syndrome	Drug resistant epilepsy
Cerebral spinal aneurysm	Non-malignant pituitary adenoma
Cerebral or spinal arteriovenous malformation	

 Heart & the circulatory system Upgraded critical illness benefit (full payment)	
Heart failure	Peripheral vascular disease
additional critical illness benefit (pays the lower of £25,000 or your cover amount)	
Aortic aneurysm	Central retinal artery or vein occlusion
Carotid artery stenosis	Coronary angioplasty

 Organs Upgraded critical illness benefit (full payment)	
Crohn's disease – treated with 2 resections	Pneumonectomy
Interstitial lung disease	Ulcerative colitis
additional critical illness benefit (pays the lower of £25,000 or your cover amount)	
Crohn's disease – 1 intestinal resection	Removal of one or more lobe(s) of the lung
Less severe third degree burns	

 Auto-immune disorders Upgraded critical illness benefit (full payment)	
Rheumatoid arthritis	
additional critical illness benefit (pays the lower of £25,000 or your cover amount)	
Aplastic anaemia – of specified severity	Guillain-Barre syndrome
Diabetes mellitus type 1	

 Senses additional critical illness benefit (pays the lower of £25,000 or your cover amount)	
Severe visual loss	

 Mental Health Upgraded critical illness benefit (full payment)	
Psychosis and bipolar affective disorder	

Children's benefit

automatically included with critical illness cover

Children's benefit

pays out the lower of £25,000 or 50% of your cover amount

If your child between the ages of 30 days and 18 (21 if in full time education) meets one of the 34 definitions included in our standard adult's cover (excluding terminal illness) we will pay out children's benefit.

Children's death benefit

pays out £5,000

We will pay out if your child dies. If you have already made a children's benefit claim, this would be in addition to that. Children are covered from birth to 18 (21 if in full time education).

Child's hospital benefit

pays out £100 per night

To help with the costs of your child being unwell if your child spends more than 7 consecutive nights in hospital, we will pay £100 per night from the eighth night onwards for up to 30 days. Children are covered for this from birth to 18 (21 if in full time education). We won't pay if the hospital stay is due to being born prematurely (before 37th week of pregnancy)

Summary

Children's benefit	Upgraded children's benefit (extra cost)
34 conditions covered	23 further conditions covered
Pays out the lower of £25,000 or 50% of your cover amount	Conditions pay £25,000, or for 12 child extra care cover conditions, pays up to £50,000
Cover from age 30 days to age 18 (or 21 in full time education)	Cover from birth up to age 22
Children's death benefit	Children's death benefit covering from 24 weeks of pregnancy
Children's hospital benefit - £100 per night up to £3,000	Advanced illness

Upgraded children's benefit

- available for an additional cost

Upgraded children's benefit

If you choose to add Upgraded children's benefit, your children will be covered from birth to age 22. You will receive all the benefits included with standard cover as well as the benefits included below. If a successful claim is made for one of the 34 critical illness definitions which were included under standard children's benefit, we will pay out £25,000 unless stated below.

Upgraded children's critical illnesses

pays out £25,000

Benign spinal cord tumour	Diabetes mellitus type 1
Brain abscess	Down's syndrome
Cerebral palsy	Hydrocephalus
Crohn's disease – treated with two intestinal resections or total colectomy	Intensive care
Cystic fibrosis	Less severe third degree burns
	Ulcerative colitis

Child extra care cover conditions

pays out £50,000 or £25,000 if a payment has already been received

Blindness	Major organ transplant
Cancer – excluding less advanced cases	Motor neurone disease
Kidney failure	Muscular dystrophy
Liver failure	Paralysis of two limbs
Loss of independence	Spina bifida myelomeningocele
Loss of two limbs	Third degree burns – of specified severity

Children's death benefit

We extend the standard children's death benefit by covering from the 24th week of pregnancy to age 22.

Advanced illness cover

pays out £10,000

We'll pay this benefit if your child is diagnosed with an advanced or rapidly progressing illness with a life expectancy of less than 12 months, and we haven't already paid under child extra care cover for that child.

Extra Care Cover

Available with critical illness cover for an extra cost.

Some health conditions and illnesses can have a long-lasting impact on your life. Extra care cover can help make things more comfortable at the time when you need it most. Extra care cover complements critical illness cover by providing a £50,000 payment if you make a successful claim to help you adjust to your new way of living.

Why choose extra care cover?

- ✓ **Get an extra £50,000 on top of your critical illness cover.**
If you have to make a claim on your critical illness cover and are left with a severe, permanent condition that meets one of our definitions
- ✓ **Helps you deal with lasting conditions.**
The money you receive is designed to help you adjust to your new situation and could be put towards replacing lost income or helping with home renovations
- ✓ **Increasing cover available.**
If you chose to take out the increasing cover option on your critical illness policy, your extra care cover pay-out amount will increase over time too at the same rate.
- ✓ **Extra cover for debilitating and degenerative illness.**
For certain conditions, we will pay out an additional £50,000 if you make a claim on your critical illness cover and are under 55 years old.

Our definitions

Early onset debilitating conditions

Extra care cover will pay out, if you're **under 55** and are diagnosed with, and make a successful critical illness cover claim for **dementia, kidney failure, liver failure, Parkinson's disease, motor neurone disease or respiratory failure.**

If you choose to add our **upgraded critical illness benefit** to your critical illness cover, then you will also receive the additional £50,000 if you make a successful claim for **Parkinson's plus syndromes or heart failure.**

Loss of independence

Providing that your condition doesn't fall into any of our other critical illness definitions, extra care cover will pay out if you're totally and permanently unable to perform three or more of the 'activities of daily living'. There are no age restrictions that apply to this definition.

If you have already made a successful critical illness claim, we will pay out on the loss of independence definition for up to a year afterwards.

Activities of daily living:

We consider any of the following activities of daily living:

- Washing – being able to wash and bathe unaided, including getting into and out of the bath or shower.
- Dressing – being able to put on, take off, secure and unfasten all necessary items of clothing.
- Feeding – being able to eat pre-prepared foods unaided.
- Continence – being able to control bowel or bladder functions, whether with or without the use of protective undergarments and surgical appliances.
- Moving – being able to move from one room to another on level surfaces.
- Transferring – being able to get on and off the toilet, in and out of bed and move from a bed to an upright chair or wheelchair and back again.

For more information on extra care cover, please see your policy conditions.



Income Protection+

It's a sad fact of life; your outgoings wouldn't stop if your income did. But with one of our Income Protection+ policies in place, we can help you cope financially if you can't work because you're sick or injured. Income protection claims can last for months, years, or in some cases decades. Knowing there'll still be money coming in if you can't work will be a huge relief for you and your loved ones – and if you could never work again, the benefit could be invaluable.

What is Income Protection+?

Income Protection+ is a long term policy that pays out a proportion of your income if, during the policy term, you can't work and suffer a loss of earnings due to illness or injury.

Why chose Aviva's Income Protection+?

- ✓ Great variety of options to help you and your family have the level of cover that you want and need.
- ✓ Waiver of premium – if you're unable to work due to illness or injury and have a valid claim we'll pay your premiums for you whilst you're claiming.
- ✓ Access to hospital benefit.
- ✓ Trauma benefit included.
- ✓ Back to work benefit – if you return to work after incapacity to a different job, fewer hours or your duties are restricted, we'll pay a reduced benefit amount to make up the difference in your loss of income.
- ✓ Life change benefit – Without the need for any further medical questions to be answered, this benefit allows you to increase your cover amount (limits apply) if your circumstances change.
Life change benefit covers the following life events:
 - Marriage or civil partnership.
 - Divorce or dissolution of a civil partnership or separation.
 - Becoming a parent.
 - Increasing a mortgage due to a house move or purchase, or carrying out home improvements.
 - Increase in rental payment imposed by landlord or due to house move or taking out a mortgage.
 - change of employer or promotion.
 - 20% increase in salary
- ✓ Comprehensive claims service with rehabilitation support to help you make a successful return to work.

- ✓ You can customise your cover by adding Global Treatment or Fracture Cover for an additional cost.
- ✓ Access to a great range of support services provided by 3rd parties for no additional cost. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about these.

Things to consider

- If you stop paying your premiums, we'll stop providing cover and premiums will not be refunded.
- The policy has no cash-in value at any time.
- We will only pay out if a successful claim is made

Giving You the Choice

You can choose how much you could receive each month as a benefit - within our limits.

You have the choice to select how long you could receive payments. You can either choose to receive payments:

- up to 2 years each time you are incapacitated or
- for a long as you are incapacitated, up until when you have chosen your policy to end.

You can also select when you'd like your payments to start – you can choose a deferred period from as little as 4 weeks up to a maximum of 104 weeks. The deferred period is the amount of time you will need to be incapacitated before your benefit is paid.

Income Protection+ continued

How much cover can you have and how much benefit will we pay?

When you start your policy we'll do a calculation on your earnings before tax. That will define how much we can insure your income for (the maximum amount).

This calculation is 65% of the first £60,000 of your gross earnings, plus 45% of everything thereafter. The overall maximum amount of benefit you can have is £240,000 per annum (£20,000 per month).

If you make a claim, we'll use this same calculation on your earnings before tax in the 12 months before your claim. That will show the maximum amount you can claim. Once we've calculated the maximum benefit amount you may be eligible for our 'benefit guarantee'.

We may also need to take off the net (after tax and deductions) amount of any sick pay from your job, continued earnings from your business or income from other insurance policies paid for illness or injury, from the amount we pay.

Hospital benefit

Being in hospital can mean more outgoings for you and your family. Things like travelling expenses and parking, for example. Your income may have stopped too, so this extra payment could help out while we assess your claim. We'll pay this if you're in hospital as a result of your illness or injury for more than six consecutive nights during your deferred period. We'll pay £100 for each night you're in hospital, provided you have been there for at least 6 nights, up to a maximum of 90 nights during the policy term.

Trauma benefit

Some events – such as going blind or losing limbs – can have a profound impact. An extra payment can go a long way, helping someone adjust to a new way of living. We'll make one payment of six times the amount of benefit shown in your policy schedule or £40,000, whichever is lower, if you suffer one of six traumatic events (listed in the policy conditions).

Annual benefit increases

If you expect your salary to go up every year, or you want your level of benefit to increase annually, then it's worth talking through our increasing cover options with your financial adviser. Your benefit could increase each year in line with any rise in the Retail Prices Index (up to 10%) or by a fixed annual rate of either 3% or 5%. Any increase in cover will mean that your premium will go up too but at a higher percentage rate. We will review your cover every year. If you have chosen to increase your cover, we will write to you every year to explain what your new level of cover is and the cost. If you don't want to take the increase in cover then you just need to let us know and we'll offer it again the year after.

Benefit guarantee

We all hope our salaries will go up. But we also know things can be unpredictable. Sometimes you might find your income going in the wrong direction. To help, we've included a benefit guarantee. This way, small variations in earnings should not impact what you'll get if you have to make a claim.

NB. If you're working less than 16 hours a week immediately before your illness or injury then you won't be covered by the benefit guarantee

What happens if...

I'm on maternity/parental/adoption leave?

If you're ill or injured during the first 12 months of your leave, we'll treat your claim as though you're still working.

I've been made redundant?

For the first 3 months after being made redundant, we'll treat your claim as though you're still in work.

I'm not working?

We'll assess your claim on the occupation you were doing and your earnings in the 12 months before you stopped working. And pay a benefit for up to 12 months over the policy term.

Living Costs Protection

Putting food on the table is one of life's essentials. But if you can't work, even the weekly shop could be a struggle. That's why we have Aviva Living Costs Protection, which provides a fixed monthly amount to help towards covering your essential outgoings like mortgage or rental payments, utilities and food if you're unable to work due to illness or injury.

What is Living Costs Protection?

Living Costs Protection is a more basic version of income protection and could be used as an alternative to Income Protection+. It is a simple long-term policy that pays out if, during the policy term, you can't work due to illness or injury. The cover will pay out for up to 12 months for each successful claim.

Why chose Aviva's Living Costs Protection?

- ✓ Variety of options to help you and your family have the level of cover that you want and need
- ✓ **Waiver of Premium** included as standard
- ✓ **Life change benefit** is a feature that may allow you to increase your cover amount if your mortgage or rental payments go up, due to moving home or re-mortgaging or your landlord increasing your rent, without the need for any further health and lifestyle questions to be answered. Please note this increase will be under a new policy and for an additional premium and there are limits on the increase amount.
- ✓ **Back to work benefit** Our back to work benefit can help ease the process of returning to work after time off. If your illness or injury means you earn less than you did before, but you're still able to work, we'll pay you one months' benefit when you return to work. This won't be paid if you've already received 12 months benefit payments for that claim.
- ✓ Access to a great range of support services provided by 3rd parties for no additional cost. These services won't form part of your contract and can be removed or replaced at any time. Speak to your adviser to find out more about these.
- ✓ Comprehensive claims service with rehabilitation support to help you make a successful return to work.

Things to consider

- If you stop paying your premiums, we'll stop providing cover and premiums will not be refunded.
- The policy has no cash-in value at any time.
- We will only pay out if a successful claim is made.

Giving You the Choice

You can choose how much you could receive each month as a benefit – between £500 and £1,500 per month. We won't ask what your earnings are but you need to be working at least 16 hours a week before your illness or injury.

You can also select when you'd like your payments to start – you can choose a deferred period from as little as 4 weeks up to a maximum of 26 weeks. The deferred period is the amount of time you will need to be incapacitated before your benefit is paid.

What happens if...

I'm on maternity/parental/adoption leave?

If you're ill or injured during the first 12 months of your leave, we'll treat your claim as though you're still working.

I'm not working?

You won't be able to make a claim on your Living Costs Protection policy if you are unemployed or working less than 16 hours a week immediately before your illness or accident.

Fracture Cover

Available for an additional cost.

Available with Life Insurance+, Critical Illness+, Income Protection+ and Living Costs Protection.

Broken bones can mean weeks off work. But with our fracture cover, you'll receive financial support of up to £6,000 to help tide you over while you recover.

Why choose fracture cover?

- ✓ Get financial support if you break a bone
- ✓ Receive up to £6,000 per claim
- ✓ Cover for 18 different fractures
- ✓ Doesn't affect your other policies
- ✓ Choose the highest payout if you have multiple fractures at the same time
- ✓ Up to one claim every year (the first fracture of the year will be covered)
- ✓ Some sports injuries covered (the following are excluded ; Mountain biking or BMX, Boxing, cage fighting, martial arts, Rugby or Gaelic football, Horse riding and Motorcycle sports).

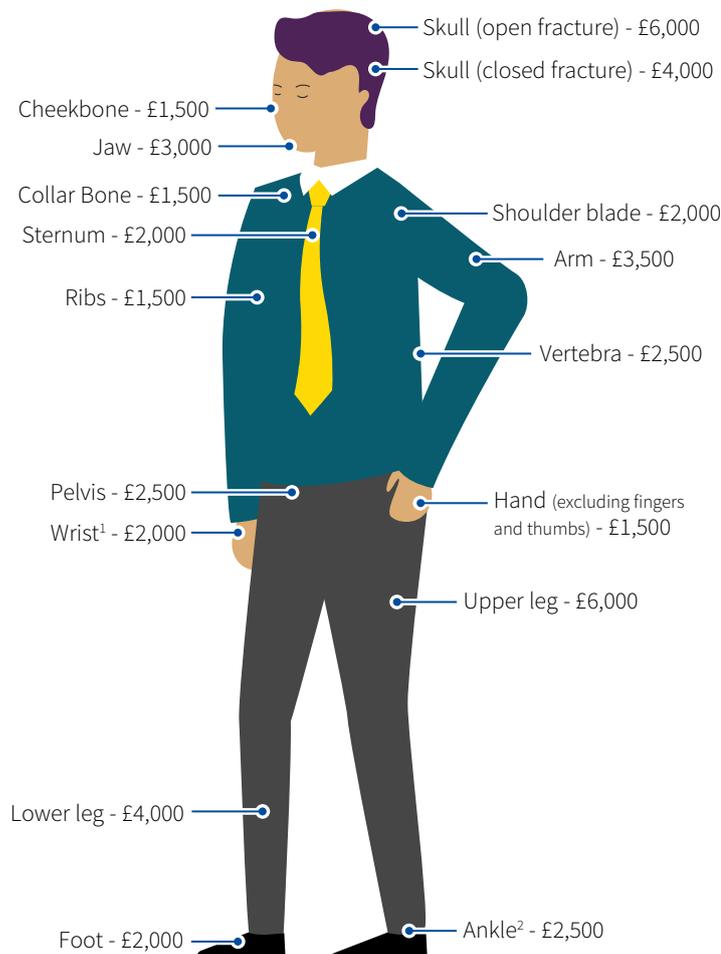
What's covered?

Here are the 18 different fractures that we cover, and how much you'd receive for each injury.

Any fractures classed as fatigue, stress, hairline, avulsion/chips, or microfractures are not covered by this policy, neither are any fractures that happen within the first seven days of taking out a policy.

¹We define a fracture of the wrist as a fracture of the carpal bones, the distal radius or the distal ulna.

²We define a fracture of the ankle as a fracture of the medial, posterior or lateral malleolus.



For more information on fracture cover please see your policy conditions.

Global Treatment

Available for an additional cost.

Available with Life Insurance+, Critical Illness+, Income Protection+ and Living Costs Protection+.

If you had a serious condition like cancer or a heart problem, would you want access to the latest treatment, wherever it was available? Global treatment offers you and your eligible children just that.

Global treatment is provided in conjunction with Best Doctors and Further, two organisations dedicated to providing people throughout the world with the best healthcare they can

Why choose global treatment?

- ✓ **Access to the latest treatments around the world.**
- ✓ **Travel, accommodation and treatment costs taken care of**
– up to £1 million per year to a maximum of £2 million during the policy term.
- ✓ **Cover for serious conditions** – cancer treatment, coronary artery bypass surgery, heart valve replacement or repair, neurosurgery, live-donor organ transplants and bone marrow transplants.
- ✓ **Protection for your precious ones** – global treatment covers your eligible children too.
- ✓ **Get peace of mind from a second opinion** – you'll receive an expert second opinion from a specialist selected from Best Doctors® (now part of Teladoc Health).
- ✓ **An ideal way to boost your protection policy.**

How does it work?

1 Best Doctors investigate

After your diagnosis, call Best Doctors who will arrange for you to receive a second medical opinion from a selected specialist from its worldwide network of peer-recommended doctors and surgeons. They'll provide you with an analysis of your diagnosis and recommended treatment options. When this is completed, your case will be passed to Further to take forward.

2 You choose a treatment plan

You and your eligible children will be covered for overseas treatment. Once presented with a set of options, you can choose the type of treatment you wish to receive as well as where you would like to receive it.

3 Arrangements are taken care of

Your plan also pays for and organises hospital admission travel and 3-4-star accommodation for you and a companion. What's more, if it's your child who's ill, global treatment will pay the expenses for both parents (or a parent and a companion).

4 You receive your treatment

Being in hospital can work out expensive for you and your loved ones. So if you're hospitalised overseas as part of your treatment, you'll receive £100 daily hospitalisation cash allowance for up to 60 days.

5 You return to the UK

When you return to the UK, your global treatment plan will also cover ongoing medication costs up to £50,000. This covers the costs of approved medications that are not funded, or only partially funded, by the NHS.

For more information on global treatment, please see your policy conditions.

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