

# Private Medical Insurance

## Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Cancer Essentials



Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

This document provides a summary of the key information relating to this low cost health policy. The full terms and conditions of the cover and other important information are included in the policy documentation.

### What is this type of insurance?

This insurance is designed to provide some medical and financial cover in relation to cancer, for members who permanently live in the United Kingdom.



#### What is insured?

- ✓ Cancer cash benefit - payment of £5,000 on diagnosis of cancer
- ✓ Up to £100,000 for cancer drugs that are recommended by your NHS specialist but not funded by the NHS
- ✓ Cancer helpline



#### What is not insured?

- ✗ Pre-existing cancer - we will not pay any benefits for a member who:
  - had been diagnosed with and/or treated for cancer, or
  - was aware of any symptoms, for example an unexplained lump or abnormal molein the 10 years prior to joining the policy whether or not any previous cancer is related to any subsequent diagnosis
- ✗ Non melanoma skin cancer unless it has spread to lymph nodes or organs
- ✗ Prostate cancer unless active treatment has been recommended by an NHS specialist



#### Are there any restrictions on cover?

- ! You will not be eligible to join Cancer Essentials if you:
  - have been waiting to undergo tests or investigations, or have had tests or investigations and been awaiting results, or had symptoms, for example an abnormal lump or mole, or
  - have been placed on or advised to join a screening programme because you are considered at a higher risk of developing cancer.
- ! The cancer cash benefit will only be paid once for the lifetime of the policy, it is not payable each policy year.
- ! The cancer drugs fund is payable for the lifetime of the policy not each policy year and will decrease by the total of each claim made.
- ! Members must be under the care of an NHS specialist to be able to claim.



#### Where am I covered?

- ✓ The United Kingdom - for the purposes of this product: Great Britain and Northern Ireland.



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. All members must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim.
- You must also tell us about changes to your circumstances, for example, a change of name or address. You must tell us as soon as possible if any member no longer permanently lives in the UK.
- The provision of insurance under this policy is conditional on you observing and complying with the terms and conditions
- In the event of a claim, we strongly recommend that you contact us via the Cancer Essentials portal to check what will or will not be covered. To claim for cash benefit or cancer drugs, we'll require further information from your GP and/or specialist.
- Premiums must be paid as shown in your policy documentation. Claims will not be covered if premiums have not been paid.



## When and how do I pay?

- You can pay your premiums annually or monthly by direct debit. Premiums must be paid from a UK bank account.



## When does the cover start and end?

- From the start date (shown on your policy certificate) for a period of 12 months – and then for the period specified when you renew and pay your premium (usually 12 months).



## How do I cancel the contract?

- You can cancel your policy at any time. If you cancel within 14 days of purchase or renewal (or, if later, from the day you receive your policy or renewal documentation), provided no claims have been made, you will receive a full refund of the premium. If you cancel after the 14 days, you will be entitled to a refund of premium less a proportionate deduction for the time we have provided cover.

If you wish to cancel your policy, you must notify Aviva via the Cancer Essentials portal.