

COVERWELL ATHENA GUARD INSURANCE POLICY SUMMARY

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document. A copy of the Policy is available on request.

The Policy is a cancer care and personal accident insurance contract that provides cover in the event of cancer diagnosis and/or accidental bodily injury, which results in death or specific permanent disability. The sections that apply to your insurance will be stated in the Schedule.

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the Policy Document for a full description of the terms of the insurance, including the policy definitions.

The policy is underwritten by Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority

Significant product features, benefits and exclusions

Individual / Family Plan	Policy limits and exclusions
<p>Individual plan Cover for you only - if you are a single parent your children are covered free.</p> <p>Family plan Cover for you and your spouse or partner - your children are covered free</p>	<p>Cover under the policy will end on an insured person's 65th birthday or for a child on their 18th birthday (23rd birthday if in full-time education).</p>
<p>Permanent disabilities – Section A Table of benefits as shown in the schedule. Up to £25,000 depending on the exact nature of the permanent disability.</p>	<p>Permanent total disablement is the total inability to do paid work or the normal duties of any kind for a spouse, partner, child or policyholder who does not have a usual occupation. If the policyholder is in usual occupation then permanent total disablement is from the policyholder's usual occupation.</p>
<p>Accidental death – Section B £25,000</p>	<p>The death benefit is limited to £7,500 for children no matter how many units have been bought.</p>
<p>Cancer Diagnosis Benefit – Section C £6,000 on first diagnosis of a cancer as detailed under the definition of a female Cancer in the Policy document</p>	<p>Once cancer has been diagnosed in an insured person their cover under the policy will end. However, we will pay them benefits as a result of their diagnosis. Cover can continue for other family members included in the policy.</p>
<p>Cancer Income Benefit – Section C If we pay you the Diagnosis Benefit we will also pay you an income benefit of £500 per month from the date of your diagnosis for 12 months or until you die, if this happens earlier</p>	
<p>Cancer Hospital Benefit – Section C If you qualify for a diagnosis benefit, we will also pay you a hospital benefit of £100 for every day you spend in hospital. This must be for treatment or surgery directly related to your cancer. We will do this during the five years after your diagnosis.</p>	<p>We will pay your hospital benefit for up to 100 days in total. (This does not have to be consecutive.)</p>
<p>Cancer Surgery Benefit – Section C We will pay a benefit of £3,000 if you have surgery directly related to your female cancer during the two years after your diagnosis.</p>	<p>We will pay this benefit once.</p>
<p>Exclusions not mentioned above:</p> <ul style="list-style-type: none"> •War (as defined in the policy), whether declared or not. •Intentional self-inflicted injury, suicide or attempted suicide. •Flying as a pilot, aircrew or flight personnel. 	
<p>Key limitations</p> <ul style="list-style-type: none"> • An insured person can only claim under one of the permanent disabilities (Section A) or accidental death (Section B) benefits for bodily injury resulting from one accident. • If an insured person dies within 13 weeks of bodily injury, as long as death was a result of bodily injury, the accidental death benefit will be paid and not the permanent disabilities benefits. • Once a claim for cancer (Section J) has been made, that element of the policy will be cancelled. • Cover will finish if the policyholder lives outside the territory for more than 180 consecutive days, unless agreed prior by the underwriters. 	
<p>Law and Jurisdiction The policy will be governed by the law and courts of the United Kingdom. Other territories will need to be agreed.</p>	

Period of Insurance

Provided premiums are paid on time, the period of insurance will renew automatically each month. You may wish to review and update your cover periodically to ensure it remains adequate for your needs.

Cooling-off period and your right of cancellation

If the cover does not meet the policyholder's needs, the policyholder may return the policy and schedule to us within 15 days of the cover starting or the day on which the policyholder receives the schedule, whichever is the later. We will refund all premiums paid within 30 days of the date we receive the notice of cancellation from the policyholder. The policyholder should contact Coverwell to obtain a refund.

The policyholder can cancel the policy at any time after the 15 days' cooling-off period by contacting Coverwell. If the policy is cancelled, the policyholder should write to their chosen bank or building society asking them to stop taking premiums from their account.

Claim Notification

You can make a claim on the policy by calling Coverwell Financial Solutions Limited who have arranged this cover for you.

Telephone: 01825 760 760 Postal Address: 11 Pipers Field, Uckfield, East Sussex, TN22 5SD

Your right to complain

We are committed to providing you with a first class service at all times, however, we recognise that occasionally you may be unhappy with some aspect of this service. If you are not satisfied with the service you have received you should contact one of the following:

Coverwell Financial Solutions Limited
11 Pipers Field, Uckfield, East Sussex, TN22 5SD Tel No: 01825 760 760

If you are not satisfied with the answers provided you can direct your concerns to us. Our contact details are;

Head of Accident & Health
Canopus Underwriting Limited
Gallery 9, One Lime Street, London, EC3M 7HA Tel No: 020 7337 3700 Fax No: 020 7337 3992

In the event you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints department at Lloyds their address is;

Policyholder & Market Assistance
Lloyd's Market Services, One Lime Street, London, EC3M 7HA Tel No: 020 7327 5693 Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

We will do our best to resolve the complaint quickly and will issue a final response letter to you addressing the issues raised. If we are not able to resolve your complaint to your satisfaction you may be entitled to refer any disagreement to the Financial Ombudsman Service (FOS) to review your case, without affecting your legal right to take action. The address is:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR Tel No: 0845 080 1800 www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our financial obligations.

Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme,
7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN or by calling 020 7892 7300 or 0800 678 1100