

Cancer Insurance



Insurance Product Information Document

Company: American International Group UK Limited

Product: Cancer Care Plan

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109)

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This insurance provides a cash benefit if you have a first diagnosis of a cancer covered by the policy.



What is insured?

- ✓ Carcinoma in situ (early stage cancer which has not yet spread) of any part of the body
- ✓ Skin cancer other than malignant melanoma
- ✓ Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue in a primary site
- ✓ Leukaemia (cancer of the blood)
- ✓ Hodgkin's disease (cancer of the lymphatic system)
- ✓ Malignant melanoma (a cancer which arises from the pigment-producing cells (melanosomes) of the deeper layers of the skin)
- ✓ Hospitalisation as a direct result of one of the above
- ✓ Continuity benefit enhancement – the benefit increases on each of the insured person's annual anniversary dates, up to a maximum of 25%



What is not insured?

- ✗ Any cover if you are diagnosed as having cancer, within the 90 days immediately following the start of your policy (except for hospitalisation)
- ✗ If you get medical advice, have symptoms or tests, or receive any medication or treatment, for cancer within 90 days from the start of your policy (except for hospitalisation)
- ✗ For any cancer for which you are claiming if you have been diagnosed with the same cancer before
- ✗ Any cover if, at the time you were diagnosed with cancer, you had AIDS or HIV
- ✗ A diagnosis made by an insured person or a member of their family
- ✗ Any tumours which are histologically described as pre-malignant (cells that have not yet turned to cancer);
- ✗ Non-invasive cancers with the exception of those classed as carcinoma in situ or skin cancer as shown under "what is insured?"



Are there any restrictions on cover?

- ! Cancer must be diagnosed before your 70th birthday
- ! The diagnosis must be for cancer at a new primary site
- ! You must be alive when the diagnosis is made
- ! Cover stops when you have lived outside of the United Kingdom for more than 180 consecutive days



Where am I covered?

- ✓ Whilst living in the United Kingdom, or provided you reside outside of the United Kingdom for 180 consecutive days or less, you are covered anywhere in the world as long as the diagnosis is made by a United Kingdom registered doctor or medical consultant (or equivalent).



What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- If you reside outside the United Kingdom for more more than 180 days, you need to inform us so that we can cancel your policy
- You must pay your premiums on time
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with the specific claim procedure set out in the policy wording
- You need to inform us if there are changes to your name or address



When and how do I pay?

- Premiums are paid monthly by direct debit and are due on 2nd of each month



When does the cover start and end?

Cover will start for this policy on the date you take the policy out, and is monthly renewable. The policy will end on one of the following dates:

- If we or you cancel the policy
- You stop paying your premiums
- You reside outside of the United Kingdom for more than 180 days
- You reach the upper age limit on your policy



How do I cancel the contract?

- You can cancel by phoning +44 (0)20 8662 8184, emailing aigdirect.queries@aig.com, or by writing to: Customer Services, AIG Direct, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.