

# Cancer Cover Insurance

## Insurance Product Information Document

Company: American International Group UK Limited

Product: Cancer Cover Insurance

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



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

### What is this type of insurance?

This insurance pays a cash benefit if you're diagnosed with a primary cancer. A primary cancer is a cancer that is malignant and is the first instance of that cancer in your body. We'll also provide a benefit if you're diagnosed with cancer in situ or a skin cancer that isn't malignant melanoma.



#### What is insured?

- ✓ The amount shown on your policy schedule if you're diagnosed with a primary cancer that's malignant. Primary cancers include blood cancers, leukaemia, sarcoma, lymphoma, ductal carcinoma in situ and malignant melanoma.
- ✓ £1,000 if you're diagnosed with cancer in situ (cancer that hasn't yet spread) of any part of the body.
- ✓ £1,000 if you're diagnosed with a skin cancer other than malignant melanoma.
- ✓ A £200 payment towards a wellbeing treatment
- ✓ £50 per overnight stay if you need to stay in hospital in the United Kingdom, the Isle of Man or the Channel Islands as an inpatient because of your cancer. This is payable for up to a maximum of 90 nights within 2 years of your diagnosis.



#### What is not insured?

- ✗ If you've been diagnosed with any cancer or had symptoms or investigations for cancer in the 5 years before your start date.
- ✗ If you knew or suspected you had cancer or a related condition at the time you took out or were added to the policy.
- ✗ We won't cover a cancer that is not a new primary cancer.
- ✗ Pre-malignant conditions.
- ✗ Tissue that has borderline malignancy.
- ✗ We won't cover stays in hospices, rehab centres, nursing homes or accident and emergency departments.
- ✗ Hospital stays in hospitals that are outside of the United Kingdom, the Isle of Man or the Channel Islands.
- ✗ We won't cover you if doing so would mean we're breaking any laws or regulations.



#### Are there any restrictions on cover?

- ! If you're diagnosed with a cancer in the first 90 days, we'll only cover the hospitalisation and wellbeing benefits.
- ! We won't cover you if you've been diagnosed with cancer or had symptoms or investigations for cancer in the 5 years before your start date.
- ! We'll only cover hospitalisation if you are in a hospital in the United Kingdom, the Isle of Man or the Channel Islands.
- ! If you leave the United Kingdom, the Isle of Man or the Channel Islands for longer than 180 days in a row, you'll no longer be covered.
- ! You are covered until the first premium due date after your 70th birthday.



## Where am I covered?

- ✓ This policy covers residents of the United Kingdom, the Isle of Man and the Channel Islands. It'll cover you as long as you don't live outside these areas for longer than 180 days in a row.



## What are my obligations?

- It's important you tell us if circumstances change for anyone named in the policy. If an adult named on the policy schedule moves to a new home or changes their name, you should tell us straight away.
- You should let us know as soon as possible if you need to make a claim.
- You'll need to give us documents and any other evidence we may need to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- You need to tell us if you start using tobacco products, or have not used them in the past 24 months. This includes if you use an electronic cigarette.
- You must inform us if you reside outside the United Kingdom, the Isle of Man and the Channel Islands for more than 180 days, so we can cancel your policy.



## When and how do I pay?

Monthly premiums are paid by Direct Debit and are collected on the first day of each month.



## When does the cover start and end?

Cover starts on the date the policy is taken out and ends on one of the following dates:

- If we or the policyholder cancels the policy, or if the policyholder stops paying the monthly premiums.
- If we make a payment for a primary cancer, cover stops for that insured person.
- You live outside of the United Kingdom, Isle of Man and the Channel Islands for more than 180 days in a row.
- You reach your 70<sup>th</sup> birthday or your child reaches their 18<sup>th</sup> birthday or 23<sup>rd</sup> birthday if they're in full time education.



## How do I cancel the contract?

The policyholder can cancel by phoning +44 (0)20 8662 8100, emailing [aigdirect.queries@aig.com](mailto:aigdirect.queries@aig.com), or by writing to: Customer Services, AIG Direct, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.