



POLICY DOCUMENT

Cancer Cover



Contents

- Welcome **4**
- How this policy works **6**
- Contact us..... **7**
- What this policy covers **8**
- What this policy doesn't cover **9**
- How to make a claim **10**
- Making changes to your policy **11**
- Cancelling your policy..... **12**
- How to make a complaint **13**
- How we use your personal information **14**

Welcome

This cancer cover policy is underwritten by American International Group UK Limited (AIG UK) and AIG Direct is a trading name of AIG UK. When we use 'we', 'our' or 'us' in this document, we mean AIG UK.

This document tells you what your policy covers you for, as well as what isn't covered. Along with a document called the policy schedule it makes up a contract between us and the policyholder, so make sure you keep it safe.

Please read through this document carefully. It should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us on +44 (0)20 8662 8100.

This is an agreement between us and you. No one else has any rights under this agreement, other than your legal representative or anyone else you choose to carry out your wishes if you die.



When we say 'you' or 'your', we mean the policyholder and their husband, wife, or partner as well as any dependent children, who are named on the policy schedule. Please note, all adults insured under this policy must live at the same address and be under the age of 70. When anyone named on the policy schedule reaches their 70th birthday, we'll stop covering them on the date the next premium is due.

When we say 'policyholder' we mean the person that applied for this policy. They'll be named as the policyholder on the policy schedule.

When we say 'dependent child', we mean your children up to their 18th birthday. If they're in full-time education, we'll cover them up to their 23rd birthday. This includes adopted, foster and step-children.

This policy is designed to provide you with a cash payment 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. If a cancer you've already had comes back later, this doesn't count as a primary cancer – even if it's in a different part of your body.

We'll also provide a cash payment if you're diagnosed with cancer in situ or a skin cancer that isn't malignant melanoma.

We've listed the types of cancer we cover and the benefits in the 'What this policy covers' section on page 8.

There's a waiting period following the start of your policy. This means that only limited cover is available in the first 90 days. We've explained how the waiting period works in the Waiting Period section on page 6.

This policy covers residents of the United Kingdom (UK), the Isle of Man and the Channel Islands. If you leave the country for longer than 180 days in a row, please let us know as you'll no longer be covered.

All terms and conditions are provided in English, and we'll only ever communicate with you in English. Please contact us if you need this policy document in a different format, including larger print or braille.

How this policy works

This policy is designed to cover you if you're diagnosed with primary cancers that are malignant. Malignant tumours can grow and spread to other parts of your body and invade tissue. We'll also provide a cash payment if you're diagnosed with cancer in situ or a skin cancer that isn't malignant melanoma. We've listed the types of cancer we cover in the 'What this policy covers' section on page 8.

Your cover starts from the date shown on your policy schedule and we'll cover claims for a cancer diagnosis that happens between that start date and end date. You can make a claim for a cancer diagnosis that happens between those dates, even after the policy has ended. This policy will end if either we or the policyholder cancel it.

Your cover under this policy will stop 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. If a cancer you've already had comes back later, this doesn't count as a primary cancer – even if it's in a different part of your body. This is also known as a metastasis.

This policy document details everything that's covered, as well as

what's not. It's important you read through your documents to check you have the cover you need.

We'll need a medical consultant to confirm your diagnosis. If your cancer diagnosis is made by a relative or someone you employ, we will ask for an independent diagnosis.

Waiting period

There's a waiting period of 90 days following the start date of your policy. This means if you're diagnosed with a primary cancer in the first 90 days, we'll only cover you for the hospital stay benefit and the wellbeing benefit. You won't be able to claim for any other policy benefit. Your cover will stop from the date of diagnosis, but you'll still be able to claim for up to 90 overnight hospital stays within 2 years after your diagnosis. Your cancer cover starts from day 91.

The premium

The premium is the amount the policyholder pays us so we can provide you with insurance. We'll collect it monthly on the first day of the month. It's important you keep up to date with your payments. We won't pay claims if you have any unpaid premiums.

If you miss a payment, you'll have 30 days to pay and stay covered. If it still goes unpaid, we'll cancel your policy from the date the unpaid premium was due.

The premium will go up each year as the cost of providing this insurance increases. It will also be higher if you smoke. If you used to smoke but stopped at least 2 years ago, please contact us so we can adjust your premium. This includes if you use an electronic cigarette, for example, a vape.

It's important you tell us if you smoke because it might affect the amount we'll pay if you need to make a claim. If you don't tell us you smoke and then make a claim, we'll reduce the payment by the extra amount you should have paid in premiums as a smoker.

If you have cancer or have had it in the past

We won't cover you if you've been diagnosed with any cancer or had symptoms or investigations for cancer in the 5 years before your start date.

We also won't pay any benefit for a cancer if you knew or suspected

you had cancer or a related condition at the time you took out or were added to this policy.

Giving us the facts

It's important you give us complete and accurate information at all times. If you notice any information isn't right, or if your circumstances change, you should tell us straight away. If you don't tell us the truth, or if you mislead us or exaggerate a claim, we may cancel your policy or treat it like it never existed. If we do this, we won't refund any premiums you've paid us.

Contact us

You can contact us in the following ways.

By phone

+44 (0)20 8662 8100

Our lines are open between 8:30am and 5:30pm Monday to Friday (except on public holidays).

By email

aigdirect.queries@aig.com

By post

Customer Services, AIG Direct
The AIG Building, 2-8 Altyre Road
Croydon CR9 2LG

What this policy covers

If an insured adult is diagnosed with a primary cancer, cancer in situ or skin cancer that isn't malignant melanoma, we'll pay the amounts shown in the table below. If a dependent child is diagnosed, we'll pay the policyholder. We'll need a medical consultant to confirm the diagnosis.

We'll only cover a primary cancer that is malignant. A primary cancer is where the original, or first, tumour is found in the body. Malignant tumours can grow and spread to other parts of your body and invade tissue. We'll also cover blood cancers, leukaemia, sarcoma and lymphoma as primary cancers. If you're not sure if your cancer is covered, show this page to your doctor. They should be able to tell you.

If you are diagnosed with a cancer in situ (item 2) and then this becomes a primary cancer (item 1), we'll pay both benefits in full. Items 3, 4 and 5 are payable in addition to these.

ITEM	BENEFIT	AMOUNT
1.	If you're diagnosed with a primary cancer, including ductal carcinoma in situ and malignant melanoma.	The amount detailed on your schedule
2.	Cancer in situ This means a cancer that is not yet malignant because the cells have not spread to another area. This benefit does not include ductal carcinoma in situ.	£1,000
3.	If you're diagnosed with skin cancer other than malignant melanoma. We'll only pay this benefit once for each insured person.	£1,000
4.	A payment which you can use as a wellbeing treatment in any way you wish, such as a family meal or a spa treatment. We'll only pay this once, for each insured person, within two years of a cancer diagnosis.	£200
5.	If you need to stay overnight in a UK, Isle of Man or Channel Islands hospital because of your cancer. We'll pay this up to a maximum of 90 nights within 2 years of your diagnosis.	£50 per night

What this policy doesn't cover

Claims made in the waiting period

Your cover is limited if you're diagnosed with a primary cancer during the 90-day waiting period. This is also the case if you receive medical advice, treatment, medication, or have any symptoms or tests during this time. If this happens, we'll only pay the hospital stay and wellbeing benefits during this period.

If you have cancer or have had it in the past

We won't cover you if you've been diagnosed with any cancer or had symptoms or investigations for cancer in the 5 years before your start date.

We also won't cover you if you knew or suspected you had cancer or a related condition at the time you took out or were added to this policy.

We won't cover a cancer that is not a new primary cancer.

Conditions we don't cover

- Pre-malignant conditions. This is when a test shows that tissue has not yet turned cancerous
- Tissue that has borderline malignancy. These are not yet cancers and are usually cured with surgery.

Other things we don't cover

We don't cover people over the age of 70. When anyone named on this policy reaches their 70th birthday, we'll stop covering them on the date the next premium is due. Cover will continue for anyone else insured under this policy.

We will only cover overnight hospital stays as an inpatient at a UK, Isle of Man or Channel Islands hospital. We won't cover stays in hospices, rehab centres, nursing homes or accident and emergency departments.

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies. Sanctions, laws and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people.

How to make a claim

Telling us about your claim

You should let us know as soon as possible if you're diagnosed with cancer so we can start handling your claim. You can tell us about your diagnosis in the following ways:

By phone

+44 (0)20 8662 8101

Our lines are open between 9:15am and 5:00pm Monday to Friday (except on public holidays).

By email

aigdirect.claims@aig.com

By post

Claims Department
AIG Direct
The AIG Building
2-8 Altyre Road
Croydon CR9 2LG

Getting a claim form

You and your doctor or consultant will need to fill out a claim form and send it to us to make your claim. You can download claim forms from our website www.aigdirect.co.uk – or give us a call on 44 (0)20 8662 8101 and we'll send you one. Our lines are open between 9:15am and 5:00pm Monday to Friday, (except on public holidays).

Information we might need to handle your claim

We might need to ask for some extra information so we can handle your claim. For example, we might also ask you to attend one or more medical examinations. We'll cover the cost of any examinations and reports, as well your travel costs, as long as they're reasonable and we've agreed to this in advance. If you don't attend your appointments without a proper reason, we might need to reject your claim.

We'll also need your permission to access your medical records and contact your doctor or consultant for your medical history.

If we're not able to get the information we need to handle your claim, we might not be able to pay it.

Sometimes claims take a while to gather information and be paid. If this is the case, and the cause of the delay is outside of our control, we won't pay any interest on the amount we pay. This is also the case if the payment is delayed.

Making changes to your policy

The policyholder must tell us if circumstances change for anyone named on this policy, as this might affect your cover. If an adult named on the policy schedule moves to a new home or changes their name, the policyholder should let us know straight away.

The policyholder should call us to let us know about any changes on +44 (0)20 8662 8100 or email us at aigdirect.queries@aig.com.

The policyholder should also use the contact details above to let us know if they want to add or remove anyone from the policy.

If we need to make changes to this policy

We might sometimes make changes to your policy. If this happens we'll always give the policyholder at least 30 days' notice before making any changes, by writing to them at their last known address. If they're not happy with any changes we make, they can cancel the policy. For more information about how to cancel, see the 'Cancelling your policy' section on page 12.

Cancelling your policy

The policyholder can cancel this policy at any time by calling or writing to us. The policyholder is responsible for promptly telling anyone else insured under this policy that the policy has been cancelled. They can contact us in the following ways:

By phone

+44 (0)20 8662 8100

Our lines are open Monday to Friday 8:30am – 5:30pm, except on public holidays.

By email

aigdirect.queries@aig.com

By post

Customer Services
AIG Direct
The AIG Building
2-8 Altyre Road
Croydon CR9 2LG

Cancelling within 14 days

We'll give a full refund if the policyholder cancels this policy within 14 days of buying it or receiving the first set of documents – whichever is later. We won't be able to do this if you've made a claim in this period.

Cancelling after 14 days

The policyholder can also cancel this policy more than 14 days after buying it or receiving their first set of documents. If they do, cover will stay in place until the end of the month they've paid for.

When we might cancel your policy

We can cancel this policy at any time if the terms and conditions in this document aren't followed, or we decide to stop offering this product. If we do, we'll give the policyholder at least 30 days' notice in writing.

We may also cancel this policy if payments aren't kept up-to-date, but we'll always write to the policyholder first. If we don't hear from them, we'll cancel the policy one month from the date we last received a payment. We may be able to reinstate the policy if we're paid within 30 days.

How to make a complaint

We hope you're happy with your cover and the service you receive.

But if you're unhappy about something, we'd like to try to put things right. Please contact us using the details below, providing the policy or claim number.

If your complaint is about a claim you can contact us in the following ways:

By phone

+44 (0)20 8662 8101

Our lines are open Monday to Friday 9:15am – 5:00pm, except on public holidays.

By email

aigdirect.claims@aig.com

By post

Claims Department, AIG Direct
The AIG Building, 2-8 Altyre Road
Croydon CR9 2LG

For all other complaints you can contact us in the following ways:

By phone

0800 012 1301

If you're calling from outside the UK, please call on +44 (0)20 8649 6666. Our lines are open Monday to Friday 9:15am – 5:00pm, except on public holidays.

By email

uk.customer.relations@aig.com

By post

Customer Relations Team, AIG Direct
The AIG Building, 2-8 Altyre Road
Croydon CR9 2LG

Online

aig.co.uk/your-feedback

If you're not happy with our response

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also contact them in the following ways:

By phone

0800 023 4567

By email

complaint.info@financial-ombudsman.org.uk

By post

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Following this complaints procedure doesn't affect your right to take legal action.

The law of whichever part of the UK, the Channel Islands or the Isle of Man you live in will apply to this policy.

How we use your personal information

In order to provide our products and services and to run our business, we will collect, use and disclose your Personal Information.

We do this for various purposes including to make decisions about whether to provide insurance, assistance or other services, to respond to your requests and to process claims. We may also use your Personal Information to detect, prevent and investigate crime (including fraud and money laundering).

We may share your Personal Information with our affiliates, service providers and other third parties for these purposes. Your Personal Information may be transferred outside the UK, to countries that have data protection regimes which are different to those in the UK.

This includes countries which have not been found to provide adequate protection for Personal Information.

You have certain rights in relation to your Personal Information. More details about AIG's use of Personal Information and your rights as a data subject can be found at: aig.co.uk/privacy-policy

Or you may request a copy using the following contact details:

Data Protection Officer
American International
Group UK Limited
The AIG Building
58 Fenchurch Street
London EC3M 4AB

Or by email at: dataprotectionofficer.uk@aig.com

The Financial Services Compensation Scheme (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at www.fscs.org.uk and by calling +44 (0)20 7741 4100 or 0800 678 1100.



American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register: register.fca.org.uk.

American International Group UK Limited is registered in England (company number 10737370) and has its registered address at The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We're also a member of the Association of British Insurers.

Copyright © American International Group UK Limited 2021.
All Rights Reserved.

