

# Critical Illness



## EMPLOYEE GUIDE

**This guide is designed to help you understand the cover we offer.**

It tells you what is covered, the circumstances in which we'll pay benefit and any exclusions that apply. It does not give the full terms and conditions of the cover – these are contained in the policy document issued to your employer as they are the policyholder.

We do not offer advice on the suitability of the product for your individual circumstances. We provide information only for you to make an informed decision on how the policy meets your individual circumstances.

### The cover

Critical illness cover pays a tax free lump sum benefit if you, your spouse/partner or your child are:

- Diagnosed with a defined medical condition or undergo, or where applicable are placed on a waiting list for, one of the listed surgical procedures; and
- Survive for at least 14 days

#### Please note:

- For benefit to be payable the illness or operation must meet the definition in the policy conditions
- The policy definitions can be found in the policy document and in the Conditions Covered and Exclusions Glossary available from your employer
- The full list of illnesses and operations covered is given in the "What is covered?" section of this guide

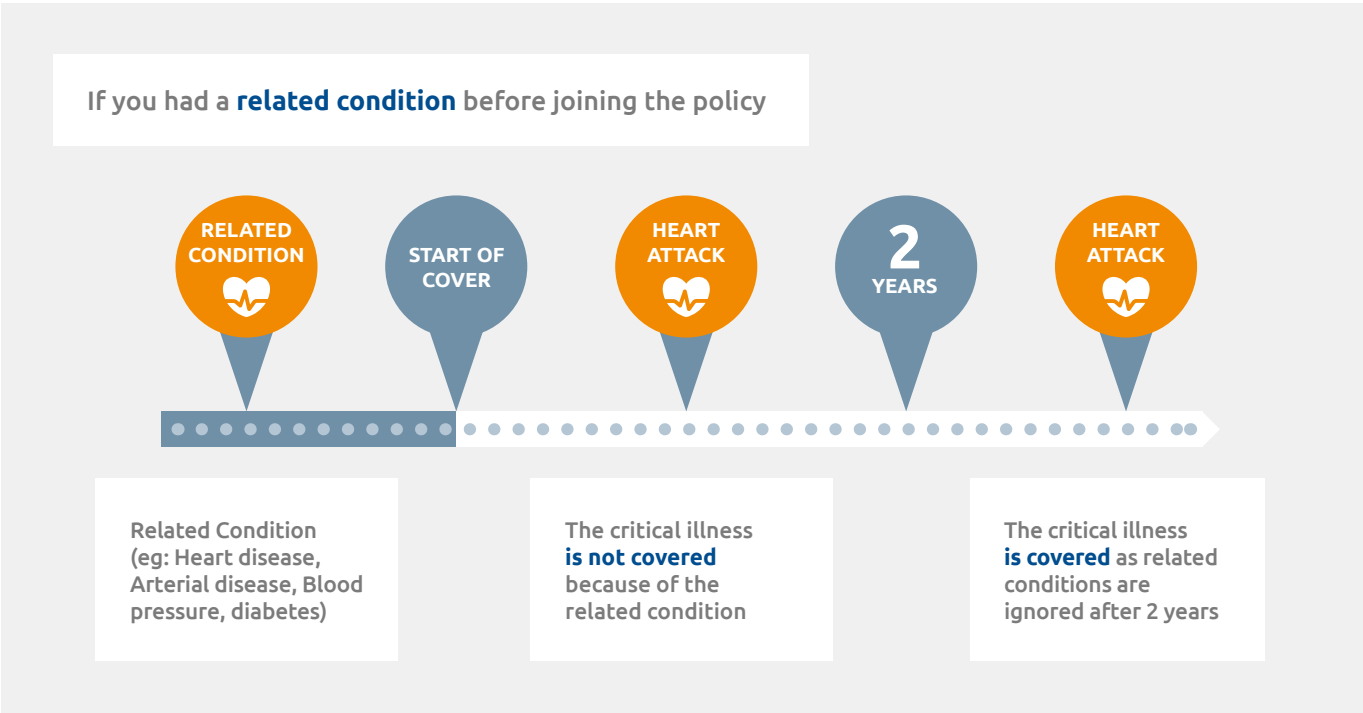
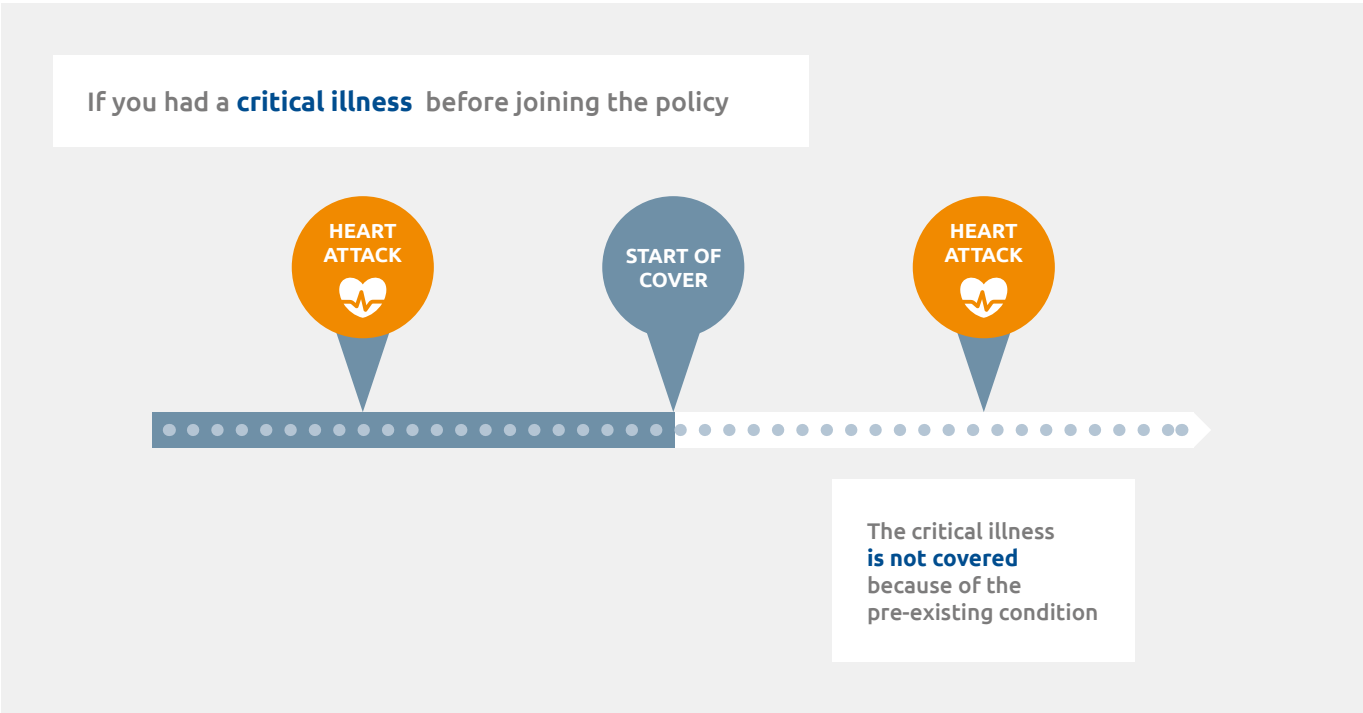
### Who can be covered?

**You** can choose cover if you are eligible to join the policy under your employers flexible benefit arrangement.

**Your children** are automatically covered for the same conditions as you, **and a number of children's specific critical illnesses**, from birth until their 18th birthday (or 21st birthday if they are in full time education). By children we mean natural, legally adopted and step children or a child who is financially dependent on you.



Example of a pre-existing condition



## How to make a claim

It is important that you tell your employer as soon as possible if you, or a member of your family covered under the policy, are diagnosed with a defined medical condition or undergo, or where applicable are placed on a waiting list for, one of the listed surgical procedures.

Your employer will give you a claim form to complete and return to us so that we can assess the claim.

### Please note:

We have the right not to pay a claim if we are notified more than 90 days after the diagnosis of an insured illness or the undergoing of a covered operation.

## The insurer

The cover is provided under a Group Critical Illness policy by Unum Limited.

## Complaints

If you are not completely happy with our service or a claim decision you should speak to your employer (the policyholder) who will contact us. Alternatively, you can contact the Complaints Team directly.

### Complaints Team:

**Phone:** 0345 600 6763

**Email:** [complaints@unum.co.uk](mailto:complaints@unum.co.uk)

**Address:** Complaints Team  
Unum, Milton Court, Dorking  
Surrey RH4 3LZ

We will do our best to resolve your complaint, but if your complaint has not been resolved within 8 weeks, we will explain why it remains unresolved and inform you of your right to refer the matter to the Financial Ombudsman Service (FOS).

Once we have finished investigating your complaint we will issue a Final Response Letter. If you remain dissatisfied you will have the right to refer the matter to the FOS. You must refer any complaint to the FOS within 6 months of the date of the Final Response Letter. Please note that some cases may not be eligible for referral to the FOS.

### Their contact details are:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

**Customer helpline:** 0800 023 4567

**For mobiles:** 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Web:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## FSCS

If we cannot meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS)\*

\*Please note that the FSCS does not cover firms in the Channel Islands or the Isle of Man.

## Tax

### Under current HMRC practice:

- You will be taxed as a benefit in kind on any premiums paid by your employer, or paid by you from your gross salary or through a salary sacrifice arrangement
- Alternatively, premiums may be paid by you via your employer from your net salary, after deduction of tax
- Benefits are paid free of tax

HMRC rules regarding the taxation of benefits and premiums may change in the future.

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