

Life and Critical Illness Cover  
Individual Policy Summary

# Life and Critical Illness Cover

## Individual Policy Summary



This policy summary does not contain the full terms and conditions of the policy; these can be found in the policy document.

### Who is the insurer?

Life and Critical Illness is underwritten 100% by AmTrust at Lloyd's Syndicate 779.

### Can I take out this cover?

To be eligible for the cover on the start date you must:

1. Be over 18 and under 55 years of age; and
2. Be living permanently and lawfully in the UK.

The policy can be renewed up to the age of 68 (Life Cover benefit only) and 61 (Critical Illness benefit only). You may also include your partner, subject to the relevant premium being paid. Children are not covered under this policy.

### What happens if I take out cover and then change my mind?

You may cancel the policy by writing to Compass Underwriting Limited at 50 Mark Lane, London EC3R 7QR within 30 days of the start date or the day you receive your documents if is later, provided no benefit has been paid and receive a full refund of any premiums paid. You may then cancel the policy at any time but we will not refund any premium paid.

### What cover does the policy provide?

#### Life Cover

The Life Cover provides a guaranteed cash sum up to a maximum of £100,000 if you die during the term of cover. If you are aged over 55 at time of death then we will only pay up to a maximum lump sum benefit of 50% of the sum assured on your Schedule of Insurance.

A benefit of £5,000 is payable in the event of a death of a child(ren), if included under this plan, up to a maximum of 4 children.

#### Critical Illness Cover

The Critical Illness provides a guaranteed cash sum up to a maximum of £50,000 in the event that you suffer one of the specified critical illness conditions, for the first time during the policy period.

The specified list of critical illness conditions covered under this policy are:

- Bacterial Meningitis
- Cancer
- Coronary Artery by-pass grafts
- Heart Attack
- Kidney Failure
- Major Organ Transplant
- Multiple Sclerosis
- Stroke

All these conditions have specific definitions and limitations, which are fully set out in the policy wording under Section B of the policy wording.

There is no benefit available for children under the Critical Illness cover.

#### How the benefit works?

In the event of a Critical Illness claim the Life's sum assured will be reduced. The Critical Illness lump sum will be deducted from the Life sum assured. The remaining sum assured will be paid out to you in the event of your death during the lifetime of the policy.

**Please see your certificate of insurance for confirmation of your benefit amount.**

Please see table of Benefits and examples below.

#### Table of Benefits

Level 1			Level 2		
Age	Life Cover Benefit	Critical Illness Benefit	Age	Life Cover Benefit	Critical Illness Benefit
18-50	£100,000.00	£50,000.00	18-50	£50,000.00	£25,000.00
51-55	£100,000.00	£25,000.00	51-55	£50,000.00	£12,500.00
56-61	£50,000.00	£25,000.00	56-61	£25,000.00	£12,500.00
62-68	£50,000.00	£0	62-68	£25,000.00	£0

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### Example cases.

- A) Policyholder aged 25 takes out £100,000 Life Cover. The policyholder makes a Critical Illness claim. A lump sum of £50,000 is paid out. The Life Cover lump sum has now been reduced to £50,000.
- B) Policyholder aged 52 takes out £50,000 Life Cover. The policyholder makes a Critical Illness claim. A lump sum of £12,500 is paid out. The Life Cover lump sum has now been reduced to £37,500.
- C) Policyholder aged 56 has £50,000 Life Cover. The policyholder does not make a critical illness claim throughout the lifetime of the policy. The policyholder dies and a lump sum of £50,000 is paid out to the insured's estate.

### Are there any limitations on the benefits?

There is an exclusion for any claim that arises out of any medical condition that existed (including treatment, monitoring, referral, consultations or whilst undergoing tests) in the 3-year period prior to the start date of your policy. This exclusion will not apply if you remain symptom free and do not need to seek treatment or medical advice for a continuous period of 24 months.

### What am I NOT covered for under the policy?

**The following are some of the key exclusions however you can see the full details of the exclusions under 'Exclusions' in Section A & Section B of the policy wording.**

We will not pay a Life or Critical Illness claim as a direct or indirect result or consequence of:

- a pre-existing condition
- deliberately self-inflicted injury (unless you are trying to save someone's life) or an attempt at suicide.
- taking alcohol or drugs, unless a doctor has told you to do so (but not for treating drug addiction).
- nuclear contamination, biological contamination or chemical contamination, war (whether declared or not), act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed. Please note, for clarity: We will pay benefit for treatment required as a result of a terrorist act providing that terrorist act does not result in nuclear, biological or chemical contamination.

We will not pay a Critical Illness claim as a direct or indirect result or consequence of:

- Your failure to seek or follow medical advice
- Acquired Immune Deficiency Syndrome (AIDS or HIV) or AIDS Related complex (ARC)
- Medical operations or treatments, which are not medically necessary

### How long does the policy run for?

This policy is an annually renewable plan lasting for 12 months from the start date.

The premium rate you are charged at the start date of your plan is guaranteed by the insurer not to change for 5 years.

Your cover will end when the first of the following happens:

- you die;
- your policy is due for renewal after you reach the age of 68 (Life cover only) and the age of 61 (Critical Illness cover only)
- you stop permanently residing in the UK ;
- you or we cancel this policy as shown in the policy document ; or
- you stop paying your premium, whichever is earlier.

### How do I claim?

If you need to make a claim, please write to Compass Underwriting Ltd at: 50 Mark Lane, London EC3R 7QR or you can phone the claims desk on freephone 0800 032 7775 (please note that calls are recorded) or go to [www.getesmi.co.uk](http://www.getesmi.co.uk) to get a claim form.

### How do I make a complaint?

We always try to provide an excellent standard of service. But, if you want to complain it is important you know we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be times when you feel that we have not provided the service you expected. When this happens we want to hear about it so that we can try to put things right.

Who to contact: so that your complaint is dealt with as quickly and efficiently as possible, you will need to make sure that:

- you are talking to the right person; and
- you are giving them the right information.

When you contact us

- Please give your name and phone number.
- Please give your policy or claim number and the type of policy you hold.
- Please explain the reason for your complaint clearly and briefly.

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### Step one – making your complaint

For complaints relating to your policy or benefits please contact,

The Customer Service Manager,  
Compass Underwriting Limited  
50 Mark Lane  
London EC3R 7QR

Tel: 0800 032 7775 (please note that calls are recorded)

Email: [info@compassuw.co.uk](mailto:info@compassuw.co.uk)

If you want to provide written details, we have prepared the following checklist for you to use when writing your letter.

- Write 'Complaint' at the top of your letter.
- Give your full name, postcode and phone numbers.
- Include the type of policy and your policy or claim number.
- Explain clearly and briefly the reasons for your complaint.

You should send the letter to the person dealing with your complaint along with any other material that is needed. We expect to sort out most complaints quickly and satisfactorily at this stage. At any stage you can also contact Lloyd's with your complaint. The contact details at Lloyd's are:-

Policyholder & Market Assistance  
Market Services  
Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Kent, ME4 4RN

Tel: 020 7327 5693

Fax: 020 7327 5225

E-Mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at <http://www.lloyds.com/complaints> and are also available from the above address.

### Step two

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. You may contact the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: if calling from a landline 0800 023 4567 or if calling from a mobile 0300 123 9123. Fax: 020 7964 1001.

Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau. Full details are shown in Section 13 of the policy wording.

### Would I receive compensation if the insurer was unable to meet its liabilities?

Lloyd's insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS (7th Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN) or visit [www.fscs.org.uk](http://www.fscs.org.uk)

### Online Dispute Resolution

Alternatively, If **you** purchased **your** insurance online, please note that **you** can, if **you** wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU) who have bought goods or services online, get their complaint resolved. **You** can access the ODR Platform by clicking on the following link:

<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

This does not affect your right to submit your complaint following the process above.

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### Other Important Information

Life Cover and Critical Illness is underwritten 100% by AmTrust at Lloyd's Syndicate 779. The Lloyd's Managing Agent for AmTrust at Lloyd's Syndicate 779 is AmTrust Syndicates Limited. (Registered Number 04434499) which is entered in the Register of Lloyd's managing Agents. AmTrust Syndicates Limited is authorised and regulated by the Financial Conduct Authority and entered on its register under number 226696.

Compass Underwriting Limited is a private company limited by shares incorporated in England under registered number 3332314. Compass Underwriting Limited is authorised and regulated by the Financial Conduct Authority under register number 304908 which can be checked at [www.fca.org.uk/firms/systems-reporting/register/search](http://www.fca.org.uk/firms/systems-reporting/register/search) or by calling them on 0800 111 6768. English Law applies to this policy unless you have asked for another law and we have agreed to this in writing before the start date.

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a text phone facility, audio tapes or large print documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. A copy of our complaints procedure is available on request from the address above.

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