Chesnara Life

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Chesnara Life - Life and Critical Illness and Chesnara Life - Life and Critical Illness Plus

Policy Summary

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Chesnara Life - Life and Critical Illness and Chesnara Life - Life and Critical Illness Plus

Please read the information in this Policy Summary carefully.

This is a summary of the Chesnara Life - Life and Critical Illness policies and does not contain the full Policy Conditions. The full conditions, including exclusions and defined terms, can be found in the Chesnara Life - Life and Critical Illness and Chesnara Life - Life and Critical Illness Plus Policy Booklet.

Please ensure you keep this summary safe for future reference.

Once you take out your policy, we'll send you a Policy Schedule. This shows the name of the policy chosen and any optional features you have added. You must read the Policy Schedule carefully. Some features are only included if you've selected them. If you think something is missing, please let us know.

The product provider is Chesnara Life (UK) Ltd.

What is Chesnara Life - Life and Critical Illness / Chesnara Life - Life and Critical Illness Plus?

Our Critical Illness policies pay out a lump sum if you:

- die;
- suffer a critical illness,
- undergo a surgical procedure covered under this policy; or
- where applicable, are placed on the NHS waiting list for surgery

Before the policy end date

You have a choice of **two different policies**, each providing a different range of features depending on your needs:

- **Chesnara Life - Life and Critical Illness; or**
- **Chesnara Life - Life and Critical Illness Plus**

Details of the differences between the two policies can be found in the following sections of this summary:

- What benefits does Chesnara Life - Life and Critical Illness / Chesnara Life - Life and Critical Illness Plus include?
- What illnesses and surgical procedures are covered under Chesnara Life - Life and Critical Illness and Chesnara Life - Life and Critical Illness Plus?

You can take out a policy to cover one person (**single life**) or two people (**joint life**).

In the event of death, and for some of the critical illness conditions we cover, if we accept a claim we'll pay out the full benefit amount. We'll only pay out a full benefit payment once on a first event basis, so once it's paid, the policy will end.

For other conditions we may pay an additional lump sum, which does not affect the sum assured for the policy..

Full payment conditions	Additional payment conditions
If a claim is made during the term of the policy, we will pay the full sum assured. The policy will end and premiums will stop being collected.	If a claim is made during the term of the policy, we will pay an additional payment, either an amount or percentage of the sum assured, whichever is lower. Your policy will continue and premiums will still be collected. Payment of this does not affect the sum assured however, a claim can't be made again for the same condition.

These policies have no cash in value at any time

- When your policy reaches the chosen end date, your cover stops and no further premium will be taken
- If no claim is made before the policy ends, no benefit will be payable and we will not refund any premiums you have paid.

Can I apply for cover

You can apply if:

- You're aged between 17 and 69; and;
- You've been resident in the UK for the past six months and intend to remain a resident. (**The UK does not include the Channel Islands and Isle of Man**).

For a joint life policy, this applies to both of you.

How long can the policy run for?

You can choose the number of years the policy runs for, subject to the below limitations.

As long as you continue to pay the premium the policy will remain in force until the end date, unless you inform us you wish to cancel it.

Minimum Length of Policy	Your Policy must end before age
5 Years	80

You should always review your cover periodically to ensure it remains adequate to meet your needs.

How much cover can I choose?

Subject to the maximum sum assured limits detailed below and meeting the application criteria, you can decide the amount of cover you would like.

Maximum sum assured

Age attained	Maximum Sum Assured
17 to 30	£500,000
31 to 35	£500,000
36 to 40	£500,000
41 to 45	£400,000
46 to 50	£300,000
51 to 55	£150,000
56 to 60	£150,000
61 to 65	£75,000
66 to 69	£50,000

Sum assured levels above the maximum detailed above may be available via your financial adviser and are dependent on additional medical screening checks.

If you have existing Chesnara Life and Critical Illness policies, the amount of cover you can choose is the maximum sum assured limit detailed above, minus the total sums assured of all your other Chesnara Life and Critical Illness policies at the time of your application. If you are unsure of your current total Sums Assured, please contact the Customer Service Centre.

What type of cover can I choose?

There are three types of cover you can choose from:

Type of Cover	What this means
Level Cover	The amount of cover you choose and the premium paid stays the same until the policy ends
Decreasing Cover	Your policy will start with the amount of cover you choose when you apply. It decreases each month but the premium stays the same. It's designed to decrease in line with an outstanding mortgage or loan (calculated at a mortgage interest rate of 8%)
Increasing Cover	Your policy will start with the amount of cover you choose when you apply. This, and the premium increases each year and helps against the effects of inflation

How do I pay for the cover?

You must pay your Premiums **monthly**, by **direct debit**. Premiums remain the same throughout the term of the policy (unless you choose Increasing Cover).

The policy will remain in force until the chosen end date unless you inform us you wish to cancel it.

If no premium is received in the 60 days after the policy commencement date or if you stop paying premiums for longer than 60 days, the policy will automatically end without value, and no benefits will be paid.

What benefits does Chesnara Life - Life and Critical Illness / Chesnara Life - Life and Critical Illness Plus include?

Benefit	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Critical Illness If you are diagnosed with a Critical Illness or undergo a surgical procedure or, where applicable, are placed on the NHS waiting list for surgery (see full list below)	Sum assured	£25,000 or 25% of the sum assured	Sum assured	£50,000 or 50% of the sum assured
Children's Critical Illness If any of your children are diagnosed with one of the critical illnesses or undergo a surgical procedure or, where applicable, are placed on the NHS waiting list for surgery (see full list below)	£25,000 or 50% of the sum assured	£25,000 or 25% of the sum assured	£50,000 or 50% of the sum assured	£30,000 or 50% of the sum assured
Children's Bereavement Assistance A lump sum if any of your children die during the policy term		£5,000		£10,000

Benefit	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Hospitalisation benefit A lump sum following an accident that results in physical injury, which requires you to stay in hospital for more than 30 consecutive nights				£50,000 or 50% of the Sum Assured at the time of claim (whic ever is lower).
Children's Hospital benefit Payment per consecutive night if any of your children are hospitalised for more than 7 consecutive nights, up to a maximum of 30 nights				£100 per night
Top Up Payments Payment, in addition to your sum assured if, before age 60, you meet the definition for one of the following conditions: • Blindness • Heart Failure • Kidney Failure • Liver Failure • Major Organ Transplant • Motor Neurone Disease • Open Heart Surgery • Parkinson's Disease • Traumatic Brain Injury				£200,000 or the sum assured (whichever is lower)
Pregnancy Complications A lump sum payment upon a definite diagnosis by a consultant obstetrician if you or your partner are diagnosed with one of the following: • disseminated intravascular coagulation (DIC), • eclampsia (but excluding pre-eclampsia), • ectopic pregnancy with surgery to remove a fallopian tube, • foetal death in utero after at least 20 weeks gestation, • hydatidiform mole; or • placental abruption (but excluding placenta praevia); or • still birth after at least 24 weeks gestation				£5,000

Optional Features

The following features can only be selected at the start of the policy. Available on both **Chesnara Life - Life and Critical Illness** and **Chesnara Life - Life and Critical Illness Plus**.

Your Policy Schedule will show if you have chosen these:

Total Permanent Disability (Own occupation / Activities of Daily Living)	
Your age and occupation at the start of the policy will determine whether Own Occupation or Activities of Daily Living is applicable	
Own Occupation If you lose your physical or mental ability to do your own occupation ever again	We will pay the full sum assured
Activities of Daily Living If you meet the Activities of Daily Living assessment	

Waiver of Premium benefit (Own occupation / Activities of Daily Living)	
Your employment status at the point of claim will determine whether Own Occupation or Activities of Daily Living is applicable	
Own Occupation If you are unable to work for more than 26 weeks due to an illness or an injury	Your monthly premiums will be waived
Activities of Daily Living If you meet the Activities of Daily Living assessment for more than 26 weekst	

What illnesses and surgical procedures are covered under Chesnara Life - Life and Critical Illness and Chesnara Life - Life and Critical Illness Plus?

The full definition for each of these conditions can be found in the Policy Booklet.

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Aorta graft surgery – for disease	✓		✓	
Aortic aneurysm				✓
Aplastic anaemia			✓	
Aplastic anaemia (less severe)				✓
Bacterial meningitis – resulting in permanent symptoms	✓		✓	
Benign brain tumour – resulting in permanent symptoms or surgical removal	✓		✓	
Benign spinal cord tumour – resulting in permanent symptoms	✓		✓	

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Blindness – permanent and irreversible	✓		✓	
Brain abscess drained with craniotomy				✓
Cancer – excluding less advanced cases	✓		✓	
Cardiac arrest – resulting in a surgically implanted cardiac defibrillator	✓		✓	
Cardiomyopathy – of specified severity	✓		✓	
Carotid artery stenosis				✓
Cauda equina syndrome				✓
Central retinal artery or vein occlusion (eye stroke)				✓
Cerebral or spinal aneurysm				✓
Cerebral or spinal arteriovenous malformation				✓

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Coma – resulting in permanent symptoms	✓		✓	
Coronary angioplasty				✓
Coronary artery by-pass grafts	✓		✓	
Creutzfeldt-Jakob disease (CJD)	✓		✓	
Crohn's disease			✓	
Deafness – permanent and irreversible	✓		✓	
Dementia including Alzheimer's disease – of specified severity	✓		✓	
Diabetes mellitus type 1				✓
Encephalitis – resulting in permanent symptoms	✓		✓	
Guillain-Barré syndrome				✓
Heart attack (Acute Myocardial Infarction)	✓		✓	

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Heart failure	✓		✓	
Heart valve replacement or repair	✓		✓	
Intensive care requiring mechanical ventilation for 7 consecutive days	✓		✓	
Kidney failure – requiring dialysis	✓		✓	
Less advanced cancer – breast		✓		✓
Less advanced cancer – prostate		✓		✓
Less advanced cancer of the anus				✓
Less advanced cancer of the appendix, colon or rectum				✓
Less advanced cancer of the bile ducts				✓
Less advanced cancer of the cervix - with specified surgery				✓

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Less advanced cancer of the gallbladder				✓
Less advanced cancer of the larynx				✓
Less advanced cancer of the lung or bronchus				✓
Less advanced cancer of the oesophagus				✓
Less advanced cancer of the oral cavity or oropharynx				✓
Less advanced cancer of the ovary				✓
Less advanced cancer of the pancreas				✓
Less advanced cancer of the renal pelvis or ureter				✓
Less advanced cancer of the small intestine				✓
Less advanced cancer of the stomach				✓

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Less advanced cancer of the testicles				✓
Less advanced cancer of the thymus				✓
Less advanced cancer of the thyroid				✓
Less advanced cancer of the urinary bladder				✓
Less advanced cancer of the uterus				✓
Less advanced cancer of the vagina				✓
Less advanced cancer of the vulva				✓
Less advanced Crohn's disease				✓
Liver failure	✓		✓	
Lobectomy				✓
Loss of a hand or foot – permanent physical severance	✓		✓	

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Loss of speech – total, permanent and irreversible	✓		✓	
Major organ transplant – from another donor	✓		✓	
Mental Illness			✓	
Motor neurone disease – resulting in permanent symptoms	✓		✓	
Multiple sclerosis – with persistent symptoms	✓		✓	
Multiple system atrophy – of specified severity	✓		✓	
Necrotising fasciitis			✓	
Neuromyelitis optica (Devic's disease) –with persistent clinical symptoms	✓		✓	
Open heart surgery – with surgery to divide the breastbone	✓		✓	
Paralysis of a limb – total and irreversible	✓		✓	

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Parkinson's disease – resulting in permanent symptoms	✓		✓	
Peripheral vascular disease			✓	
Pituitary tumour				✓
Pneumonectomy			✓	
Primary pulmonary arterial hypertension – of specified severity	✓		✓	
Progressive supranuclear palsy - of specified severity	✓		✓	
Pulmonary artery surgery – with surgery to divide the breastbone	✓		✓	
Removal of the eye ball			✓	
Respiratory failure	✓		✓	
Significant visual loss				✓
Skin cancer				✓

Critical Illness / Surgical Procedure	Critical Illness		Critical Illness Plus	
	Full payment condition	**Additional payment condition**	**Full payment condition**	**Additional payment condition**
Spinal stroke – resulting in permanent symptoms	✓		✓	
Stroke – resulting in permanent symptoms	✓		✓	
Syringomelia or Syringobulbia			✓	
Systemic lupus erythematosus			✓	
Terminal Illness	✓		✓	
Third-degree burns	✓		✓	
Third-degree burns (less severe)				✓
Traumatic brain injury – resulting in permanent-symptoms	✓		✓	
Ulcerative colitis			✓	

Children's Critical Illness Plus	
In addition to the **Critical Illness conditions**, the child of the life insured will also be covered for the following Children's Critical Illness Plus conditions:	
Cerebral palsy	Benefit amount **(£50,000 or 50% of the sum assured)** whichever is lower
Congenital heart disease (atrial ventricular septal defects)	
Cystic fibrosis	
Diabetes mellitus type 1	
Down's syndrome	
Hydrocephalus	
Muscular dystrophy	
Spina bifida	

Are there any other features included?

The following features are also included with both **Chesnara Life - Life and Critical Illness** and **Chesnara Life - Life and Critical Illness Plus**.

Guaranteed Insurability Option	
House purchase cover	If you taking the policy out in connection with a UK residential mortgage, free cover is provided until the policy starts, up to the amount applied for. Cover lasts for a maximum of 90 days, or until your mortgage is completed if earlier.
Free cover	We'll cover you from the date we receive your application. This is for a maximum of 90 days or until we accept, postpone, or decline your application, whichever comes first

Only one interim cover payment will be made (house purchase cover or free cover) and once payment is made your policy will automatically end.

Guaranteed Insurability Option

You may be able to increase your sum assured without the need for further underwriting.

You can increase your cover by up to 50% of your existing benefit amount, at any one event, as long as this remains within the maximum cover limit on your plan and does not exceed £150,000. There is maximum overall limit of £200,000 for all increases.

Full details can be found in your Policy Booklet.

Separation Benefit

If you have a joint policy and you and the other person split up, we can split the policy into two single policies without the need for further medical underwriting.

Full details can be found in your Policy Booklet.

Why might my policy not pay out?

There are certain reasons your policy may not pay out in full or at all. The main reasons you need to be aware of are listed below.

Full details can be found in your policy booklet under conditions 2, 4, 6, 7 and 8..

General Exclusions

There are some exclusions that you need to be aware of where we won't pay a claim

- If we find out the information you gave us when you took out your policy or any other information given was incomplete, untrue or inaccurate
- If you don't tell us about any changes before your policy starts regarding:
  - Health
  - Family History
  - Lifestyle (including smoking habits)
  - Occupation and Pastimes
- If you do not survive for 10 days from the date of diagnosis of one of the illnesses, or the date of a surgical procedure or, where applicable, the date you are placed on the NHS waiting list for surgery
- For Children's hospital benefit a claim will not be paid if the stay in hospital is due to the child being born before the 37th week of pregnancy
- For Children's hospital benefit a claim will not be paid if a claim is made under Child Critical Illness benefit
- For Hospitalisation benefit a claim will not be paid if the accident is caused by your inappropriate use of alcohol or drugs
- To make a claim for pregnancy complications your policy must have been in force for 9 months and we will only pay this benefit once per pregnancy.

General Limitations

There are some limitations on the policy that you need to be aware of or where the policy may not pay out in full or at all

- If you have more than one Chesnara Life - Life and Critical Illness policy and the total cover exceeds the maximum sum assured
- levels detailed above then we may not pay all of the sum assured
- For some illnesses, the cover may be limited
- Some benefits have a limit to the amount we pay out
- Some types of cancers are not covered
- For some illnesses certain requirements have to be met such as having permanent or persistent symptoms

Children's Cover Exclusions and Limitations

- No claim can be made under the Children's Critical Illness benefit where the child's critical illness is wholly, partly, directly or indirectly due to a medical condition that the child was already suffering from (whether there were any symptoms or not) before:
  - the policy start date;
  - the date of the reinstatement of the policy; or
  - the date of the child's legal adoption
- To make a claim for one of the Children's Critical Illnesses the policy must have been in place for at least 9 months before the child was born
- No claim will be paid for Bereavement Assistance or Child Critical Illness:
  - Where the child dies; when the child is under 30 days or over age 21 (or before birth or over age 23 for Chesnara Life - Life and Critical Illness Plus policyholders); or
  - Where the date of diagnosis of an illness or surgical procedure takes place, when the child is under 30 days or over age 21 (or before birth or over age 23 for Chesnara Life - Life and Critical Illness Plus policyholders)
- We will not pay a claim under Children's Bereavement Assistance for Still Birth, as this is covered under Pregnancy Complications
- No claim can be made for the child for Total Permanent Disability

How do I make a claim?

If you need to make a claim for yourself or on behalf of the policyholder, you can do this by:

- Calling: Chesnara Life (UK) Ltd on 0333 207 5563
- Chesnara Life Access: www.lifeprotectionplan.chesnaralife.co.uk and clicking on the 'Contact Us' link
- Emailing: support@lifeprotectionplan.chesnaralife.co.uk
- or by writing to:
  Chesnara Life (UK) Ltd
  PO Box 1053
  St Albans
  AL1 9QG

Our lines are open 9am to 5.30pm Monday to Friday (excluding public holidays).

How do I cancel my policy?

You can cancel your policy at any time. If you cancel within 30 days of the start date any premiums paid will be refunded to you.

If you cancel at any time after the first 30 days, we will not refund any premiums you have paid.

If you have included Waiver of Premium benefit as part of your policy, you can cancel this separately at any time.

To cancel your policy or the Waiver of Premium benefit, you can do this by:

- Calling: Chesnara Life (UK) Ltd on 0333 207 5563
- Chesnara Life Access: www.lifeprotectionplan.chesnaralife.co.uk and clicking on the 'Contact Us' link
- Emailing: support@lifeprotectionplan.chesnaralife.co.uk
- or by writing to:
  Chesnara Life (UK) Ltd
  PO Box 1053
  St Albans
  AL1 9QG

Our lines are open 9am to 5.30pm Monday to Friday (excluding public holidays).

The policies have no cash in value at any time

How do I make a complaint?

We want you to be entirely satisfied with the products and services you receive from us. If you are not happy with any aspect, please let us know. We always try to resolve any concerns fairly and quickly.

If you ever need to complain you may do so by:

- Calling: Chesnara Life (UK) Ltd on 0333 207 5563
- Chesnara Life Access: www.lifeprotectionplan.chesnaralife.co.uk and clicking on the 'Contact Us' link
- Emailing: support@lifeprotectionplan.chesnaralife.co.uk
- or by writing to:
  Chesnara Life (UK) Ltd
  PO Box 1053
  St Albans
  AL1 9QG

Our lines are open 9am to 5.30pm Monday to Friday (excluding public holidays).

A written copy of our complaints procedure is available on request.

If you are not satisfied with our response, you can complain to the Financial Ombudsman Service.

Complaining to the Financial Ombudsman will not affect your legal rights.

The Financial Ombudsman can be contacted by:

- calling 0800 023 4567 or 0300 123 9123
- by using the online form available on the website https://www.financial-ombudsman.org.uk/; or
- in writing to: The Financial Ombudsman Service, Exchange Tower, 1 Harbour Exchange Square, London E14 9SR.

Compensation

Chesnara Life (UK) Ltd is covered by the Financial Services Compensation Scheme (FSCS).

If Chesnara Life is unable to meet its obligations, you may be able to claim compensation. Where this is the case the FSCS will provide cover for 100% of the claim with no upper limit.

Further information about the compensation provided by the FSCS is available:

- from the FSCS website fscs.org.uk
- by calling 0800 678 1100 or 0207 741 4100 (if outside the UK)
- or by writing to:
  Financial Services Compensation Scheme
  PO Box 300, Mitcheldean
  GL17 1DY

Please refer to FSCS.org.uk for opening hours.

Please note only compensation related queries should be directed to the FSCS.

Chesnara Life (UK) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 133435 and our registered office is at: 2nd floor, 33-34 Winckley Square, Preston, Lancashire, PR1 3JJ, United Kingdom. Registered in England number 88695.

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