

Serious Illness Cash Plan

Insurance Product Information Document

Company: Stonebridge International Insurance Limited

Product: SE1

This is a summary of our supplemental insurance plan. For full details and other important information about this plan please refer to the plan documentation and terms and conditions, which will be available to you on request.

What is this type of insurance?

This Serious Illness Cash Plan pays out the following benefits. A daily cash payment in the event of hospitalisation in the UK as a direct result of an illness. A cash payment for outpatient treatment at a hospital in the UK as a result of an illness.



What is insured?

- ✓ We will pay for each day an insured adult or insured child is hospitalised in the UK as a direct result of an illness.
- ✓ We will pay for each required attendance by an insured adult at a hospital in the UK for outpatient treatment as a direct result of an illness.
- ✓ We will pay hospitalisation benefits from £112 to £500 for every day of hospitalisation up to a maximum of 365 days per illness.
- ✓ We will pay outpatient benefits from £45 to £200 for each required attendance at a hospital up to a maximum of 365 days per illness.

Please refer to your benefits schedule for your chosen benefit amount.



What is not insured?

We will not pay any claim if it is caused directly or indirectly from any of the following:

- ✗ For an operation, treatment or service that is not recognised as a valid course of treatment by an established medical society in the UK.
- ✗ The result of unreasonable failure to seek or follow medical advice.
- ✗ A number of medical conditions are excluded including some cancers, Transient Ischemic attacks (mini-strokes) and some procedures covering Coronary Artery Disease By-Pass Surgery, please check your terms & conditions.
- ✗ Due to being under the influence of or being affected by alcohol, drugs or medication unless the drugs or medication have been taken in accordance with the manufacturer's instructions or in accordance with a registered medical practitioner's instructions.



Are there any restrictions on cover?

- ! Must receive the necessary treatment under the professional care of a doctor.
- ! Must be hospitalised in the UK for a minimum of 3 consecutive days.
- ! Hospitalisation must begin within 365 days of the diagnosis of the illness.
- ! Pre-existing conditions will be taken into consideration during a claim. Please refer to the policy conditions.
- ! The benefits will be reduced by 25% once the Insured Adult has passed their 50th birthday at the date of diagnosis of an illness.
- ! The benefits will be reduced by 20% if the Insured Adult has smoked tobacco products in the twelve months preceding the diagnosis of an illness.



Where am I covered?

An insured person is covered in the following countries:

- ✓ United Kingdom
- ✓ At Work
- ✓ At Home



What are my obligations?

- Provide all information at point of claim if requested and take reasonable care to answer questions truthfully.
- You must pay the premium when due.
- Inform us of any change of details.
- Inform us if you are no longer resident in country of purchase.



When and how do I pay?

Premiums are paid via either direct debit or credit card and are paid monthly on your renewal date.



When does the cover start and end?

The cover renews each month when the premium is collected and lasts until the next premium due date.



How do I cancel the contract?

The insurance contract can be cancelled at any time by notifying customer service team on the details below:

Tel: 0808 178 3232 (Mon to Fri 8am to 5pm)

Email: customerservices-uk@stonebridge-insurance.com

Website: <https://www.stonebridge-insurance.com/online-contact-form/>