

StemCellCare Plus

Insurance Product Information Document (IPID)

Company: This policy is underwritten by Lloyd's Syndicate Number 4444 managed by Canopus at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Administered by: Millstream Underwriting Limited. Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number: 308584). Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your insurance intermediary. Other pre-contractual information is also available from your insurance intermediary.

What is this type of insurance?

StemCellCare – provides a lump sum cash benefit if your donor child or their biological siblings (the 'Covered Person(s)') requires a Hematopoietic Stem Cell Transplant (HSCT) using their stored stem cells.

What is insured?



If the donor child or their biological siblings is diagnosed with a covered medical condition while this insurance is in force, and during the Period of Insurance our Independent Panel of Medical Experts determines that a Haematopoietic Stem Cell Transplant (HSCT) would be a more beneficial treatment than any other established alternative, the policy will pay a lump sum benefit of £150,000.

Covered medical conditions are:

1. Leukemias – cancer of blood immune system
2. Myelodysplastic Syndromes – pre-leukemia
3. Lymphoma – cancer in blood and lymph vessels
4. Other Disorders of Blood Cell Proliferation
5. Transplants for Inherited Disorders
6. Transplants for Inherited Metabolic Disorders
7. Solid Tumours – not originating in blood or immune system

Please find a link to the **full** list of cover conditions here:
www.stemcellcare.co.uk/conditions

Included in your insurance policy is access to a Nurse Telephone Support Service. Your Nurse Telephone Support Service is provided by Future Family Limited association with RedArc. Further details can be found at <http://www.redarc.co.uk/>

What is not insured?



1. Any condition, illness or disability which is not stated in the Policy as a covered medical condition.
2. Medical conditions that have been diagnosed before the start of the period of insurance.
3. Any condition, illness or disability for which the Covered Person has received an HSCT before the start of the period of insurance.
4. Claims caused or contributed to by unreasonable failure to seek or follow medical advice.
5. Medical conditions of which you or the Covered Person were aware at the start of the period of insurance.
6. Any condition for which in the opinion of our Independent Panel of Medical Experts a Haematopoietic Stem Cell Transplant is not an appropriate treatment.
7. Any Covered Person aged over 40 years.
8. Injury inflicted by a parent or carer of the Covered Person, the criminal activity or the intentional actions of a parent or carer of the Covered Person.
9. War.
10. Nuclear reaction, nuclear radiation or radioactive contamination
11. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials
12. Any stem cell treatment that has not been officially recognised by the relevant governing body of the United Kingdom as a treatment for a covered medical condition.
13. Stem cell treatments that use non-Haematopoietic Stem Cells (bone marrow, dental pulp, mesenchymal etc.).
14. Any cyber act or cyber incident.
15. The cost of any HSCT assessment not provided by our Independent Panel of Medical Experts.



Are there any restrictions on cover?

1. You and the Covered Person(s) must be registered throughout the Period of Insurance with a General Medical Practitioner (GP) in the United Kingdom.
2. You must be resident in the United Kingdom and reside with the Covered Person(s) in the United Kingdom for the duration of the period of insurance.
3. Your donor child's stem cells must be stored in an HTA (Human Tissue Authority) accredited stem cell bank that has been approved by Us and is located in the UK.

The stem cell bank must have confirmed to You in writing, at the time of storage, that they have accepted the Donor's cord blood and that the sample is viable and could potentially be used for a medically approved HSCT (Hematopoietic Stem Cell Transplant).



Where am I covered?

Only in the United Kingdom and you will need to reside with the Covered Person(s) in the United Kingdom for the duration of the Period of Insurance.



What are my obligations?

- **At the start of the contract?**

Give us honest, accurate and complete information when buying the policy, check your policy documentation when you receive it to make sure you have the cover you need and expect.

Confirm to us that no child of yours is suffering from, undergoing any tests for, or been referred to a doctor or other medical specialist regarding any medical condition that could be treated by stem cell therapy.

- **During the term of the contract?**

Pay the premium on time

Let us know of changes to your or the Covered Person's address.

- **When making a claim?**

You must tell us as soon as possible about any claim or loss.

In the event that a Covered Person is diagnosed with a covered medical condition and you receive an HSCT assessment that states that an HSCT using the donor's stem cells stored at the stem cell bank could be an appropriate procedure for the treatment of the medical condition, you must tell us as soon as possible.

Give us the information that we need to assess the claim properly.

You and the Covered Person(s) must consent to disclosure of medical information, as required by the facility carrying out the specialist assessment.



When and how do I pay?

You can choose to pay your insurance in full using your debit card or by instalments through a direct debit facility.



When does the cover start and end?

The standard duration of the Policy is 12 months from the date on which cover incept. Any variation to this duration will be shown on the Policy Schedule. Please refer to your Policy Schedule for the start and end dates of your cover.



How do I cancel the contract?

If you have paid a **single premium** to us then the following applies:

You have a right to cancel this Policy **within** thirty (30) days of the Commencement Date.

We will repay any premium you have paid, free of any charges within thirty (30) days of receipt of the Cancellation Form.

You may cancel this Policy at any time **after** the thirtieth (30th) day after the commencement date of this Policy by writing to us. Any return premium due will be calculated at a proportional daily rate depending on how long the Policy has been in force, unless a claim has been made, in which case no refund is payable.

If you have been paying **monthly premiums** to us then the following applies:

You have a right to cancel this Policy **within** thirty (30) days of the Commencement Date. If you do cancel within this period we will refund any premium you have paid.

You may cancel this Policy at any time **after** the thirtieth (30th) day after the Commencement Date of this Policy by writing to us. If you cancel this Policy after thirty (30) days we will not refund any premium you have already paid towards your Policy.