

Insurance Product Information Document

Company: BHSF Employee Benefits Ltd, for
and on behalf of Faraday Underwriting Limited

Product: Plan4Life
Cancer Cover



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. This plan is underwritten by Faraday Underwriting Limited for and on behalf of Lloyd's Syndicate 435. Faraday Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 204910.

What is this type of insurance?

Cancer cover pays out a lump sum following diagnosis of cancer which can help towards the payment of bills, additional travel costs, alternative therapies or drugs not available on the NHS or simply some time spent to rest and recuperate without constant financial worry.



What is insured?

The benefit limits for your policy will be set out in your policy documents.

- ✓ Malignant Cancer.
- ✓ Ductal carcinoma in situ of the breast.
- ✓ Carcinoma in situ.
- ✓ Skin cancer or melanoma in situ.



What is not insured?

- ✗ Any benign or non-malignant tumour other than in the brain, spinal cord or meninges, primary or secondary recurrence.
- ✗ Pre-existing or related conditions.
- ✗ For a full list of exclusions please see the Policy Details.



Are there any restrictions on cover?

- ! Skin cancer claims - are limited to a maximum of four during the life of the policy.
- ! If you are a smoker the sum insured is payable at 50% of the amounts shown on the Benefit Table.
- ! Aged over 18 (16 for payroll payers).
- ! Aged under 65 (68 for payroll payers).
- ! There is a 13 week qualifying period on this cover. See the Policy Details for further information.
- ! Partners and dependent children are not covered on this product.



Where am I covered?

You are covered in the United Kingdom.



What are my obligations?

- Keep your premiums up to date.
- Inform us of any changes of personal details/circumstances.
- You must not act in a fraudulent manner.
- Claim according to the claims procedures set out in the policy details.



When and how do I pay?

The premium to secure cover is payable monthly by either direct debit or through your payroll.



When does the cover start and end?

The policy start date is shown on your Schedule of Insurance. This policy will terminate automatically upon the first of the following events:

- once the premium remains unpaid for more than 45 days;
- payment under Category A;
- upon your 75th birthday (for direct debit policies);
- on the premium due date after your 69th birthday (for payroll policies); or
- when you leave your current employment (for payroll policies).



How do I cancel the contract?

If you cancel the contract within 14 days we will refund your premium, provided a claim has not been made. Otherwise you can cancel your policy at any time by telephoning our Helpdesk on 0121 454 3601, emailing us at enquiries@bhsf.co.uk or writing to us at BHSF, 14th Floor, 54 Hagley Road, Birmingham, B16 8PE.