



Barclays
WellWoman Plan

Policy

Summary

Thank you for your interest in the Barclays WellWoman Plan. The plan has been designed to provide a cash benefit if you are diagnosed with a covered cancer as shown in the table below.

This summary provides important information which must be read carefully.

This is a summary of the Barclays WellWoman Plan and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the insurer

The Insurer is Chartis Insurance UK Limited. Chartis Insurance UK Limited is registered in England number 1486260. Registered office: 58 Fenchurch Street, London EC3M 4AB.

Duration of the plan

Only adults between 18 and under 70 who are permanently resident in the UK can be covered under Barclays WellWoman Plan.

Provided you continue to pay the premiums, your cover can continue until the premium due date following your 75th birthday.

You may need to review and update your cover from time to time to ensure it remains adequate for your needs.

Premiums are payable monthly. Each monthly premium buys cover for the calendar month in which it is paid. If any premium is not paid on the date it is due, cover will stop on that date the premium was due.

Significant Features and Benefits

The policy covers cancers in the following organs:

Females	Males
One or both breasts One or both Fallopian tubes One or both ovaries The cervix The uterus The vagina; or The vulva	One or both breasts One or both testes The penis; or The prostate

Once the policy has been in force for at least 90 days, you are covered for your first diagnosis of:

Cancer	Benefits	
	Standard	Premier
Cancer 1 – Any malignant tumour in a female or male organ characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue at the site where the first malignant change takes place; Cancer 2 – carcinoma-in-situ of the breast	£25,000 on first diagnosis	£50,000 on diagnosis
Cancer 3 – carcinoma-in-situ of any female or male organ other than the breast	£1,000 on your first visit to a hospital as a day-case surgery patient	£1,000 on your first visit to a hospital as a day-case surgery patient
<p>Note: Day-case surgery means a hospital procedure performed under anaesthetic in an operating theatre, where the patient does not need to stay in hospital overnight.</p>		

Hospitalisation Benefit

If your diagnosis occurs before your cover has been in force for 90 days, we will pay a benefit of £50 per day to you for each complete day you are admitted to a hospital as a direct result of the cancer diagnosis. This benefit will be payable until the 90th day of your cover under this policy, at which point insurance cover will cease for the cancer for which you are claiming.

All benefits are paid tax free under current legislation.

Your acceptance into this plan is guaranteed as long as you are aged between 18 and under 70 and permanently resident in the UK.

Significant Exclusions and Limitations

The full list of exclusions and benefit limitations is included in the policy document (see sections 5 & 6 of policy document). The following are significant exclusions or limitations.

No benefit will be payable:

- a) if you are diagnosed as having cancer within the 90 days immediately following your effective date;
- b) if you get medical advice, have symptoms, or tests, or receive any medication or treatment for cancer within 90 days immediately following your effective date;

Exclusions a) and b) do not apply to the hospitalisation benefit

- c) for the cancer for which you are claiming if you have previously been diagnosed with a cancer – we will not be able to cover you for the same cancer;
- d) for any tumours which are histologically (the study of tissues and cells under a microscope) described as:
 - pre-malignant (cells that have not yet turned to cancer); or
 - in relation to cancer 1, non-invasive (cells that remain in the original tissue where they were formed);
- e) for any cancer directly or indirectly caused by any pre-existing condition;
- f) based on a diagnosis made by qualified medical consultant who is an insured person or a member of the insured person's family.

CANCELLATION RIGHTS

The policyholder may cancel this policy at any time. Please contact Barclays Insurance Health Protection Unit on Tel 0800 316 2825*.

If you cancel within 15 days of the date your first premium is due or within 15 days of receiving the policy and schedule, whichever is the later, you will be entitled to a full refund of any premiums paid less the amount of any claim made in that period which is paid. See section 7 of policy for details.

How to Claim

Should you need to make a claim under this policy, please contact Barclays Insurance Health Protection Unit, 96 George Street, Croydon CR9 1BU or call 0845 677 0089* Monday to Friday, 8am - 6pm.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please write to us at 96 George Street, Croydon CR9 1BU or call 0845 677 0089*. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800, once we have issued our final decision letter.

Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy document.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we cannot meet our financial obligations.

Further information about the compensation scheme arrangements is available from the FSCS's website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

*For our joint protection and training purposes, telephone calls will be recorded and / or monitored.

*For BT residential customers, calls will cost no more than 3.86p per minute, plus 9.05p call set-up fee (current at November 2009). The price on non-BT phone lines may be different.