



+PROTECT Coverage Summary

Introduction

This is a summary of the +PROTECT cover.

The information below is only a summary of the cover. It does not set out the full terms and conditions of the cover which can be found in the policy wording. It is important that you read the policy wording carefully.

You have expressed an interest in entering in to an agreement with Cells4Life Group LLP ("Cells4Life") under which Cells4Life will provide various services including the collection and storage of the umbilical and/or placental blood (including stem cells) of your children.

+PROTECT is medical expenses insurance which is designed to cover the costs of a stem cell transplant and to provide other benefits as summarised below. The cover is a "top-up" to any other medical insurance cover you may have which provides similar cover.

Who provides the insurance?

The +PROTECT insurance policy has been taken out by the policyholder, Cells4Life, and is provided by certain underwriters at Lloyd's (the "Insurers"). If you purchase +PROTECT cover, individuals accepted as insured persons will be entitled to the payment of benefits under the +PROTECT insurance policy.

Summary of Cover

Cover is provided for the cost of the stem cell transplant which is required to treat your child, or any person for whom you have purchased the cover, for any of the specific medical conditions listed in this document, with your chosen practitioner, anywhere in the world other than in USA and Canada, subject to the terms and conditions contained in the policy wording.

Cover is also provided for identifying, testing and transporting stem cells in the event that the stem cells stored are not suitable.

In addition, specific expenses of up to £30,000, relating to the treatment are covered, including: modification of the primary place of residence; purchase of specialist equipment; and tutoring if the person receiving treatment is unable to attend school.

The overall limit for the cover referred to above is £250,000, for each annual period.

Where you purchase +PROTECT*Extra* cover for a newborn, you may also (prior to birth) purchase cover to provide, in the event that your child is diagnosed with Cerebral Palsy in the first three years of their life, for Cerebral Palsy assessment costs, approved treatment costs and costs incurred to provide a lasting life improvement benefit for your child. This cover is provided up to the total value of £50,000 (the "Cerebral Palsy Extension").

Cover is provided for claims which are made during the period of the cover for medical conditions diagnosed and resulting treatment carried out during the same period of cover.

Who is eligible for cover?

Your child (or children in the case of a multiple birth) who have a stem cell sample in storage with Cells4Life, any siblings or step siblings of the that child and any parent of the child (any applicants for cover must be under the age of 40 when the policy starts). You must also be residents of the European Union or Switzerland.

How long is cover for?

Cover can be obtained for up to 5 years, However, cover for the cerebral palsy extension is for a fixed period of 3 years.

Significant features and benefits

Cover is provided for

- The expenses of medical personnel involved in the assessment, testing and other procedures involved in the stem cell transplant.
- Hospital costs.
- Post transplant costs for drugs or dressings.
- Pre or post transplantation outpatient visit costs.
- Search costs for suitable stem cells (from cord blood, bone marrow or peripheral blood) if those held by policyholder are unsuitable for any reason.



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Cover is also provided for non-treatment expenses including:

- Costs of transportation of an insured person and one escort abroad (including use of specialist medical transportation).
- Reasonable accommodation and subsistence expenses for the escort.
- Required cleaning or modifications to your home.
- Post transplant rehabilitation and associated travel costs.
- Additional personal aids such as clothing or wigs, or other specialist equipment.
- Tutoring costs for an insured person under 18 who is unable to attend school.
- Home help or child-care support at an insured person's usual or primary residence necessitated by the transplant procedure.
- Transportation costs of an insured's body to his normal country of residence in the event of death abroad whilst travelling for the purpose of undertaking a stem cell transplant.

Significant and Unusual Exclusions or Limitations

The Insurers' written authorisation must be obtained prior to arranging for any treatment, tests or other expenditure. Authorisation can be obtained through Specialty Group, whose contact details are set out below.

Cover is not provided for:

- Treatment carried out before the start of the period of cover.
- Treatment carried out after the end of the period of cover unless the cover was renewed.
- Claim arising from a diagnosed pre-existing medical condition.
- Claims directly arising from and/or related to HIV/Aids.
- Claims directly as a result of and/or arising from clinical trial or research medical treatments including cosmetic or aesthetic procedures.
- The use of cell based therapies derived from embryonic stem cells.
- To the extent that provision of cover or payment of a claim or benefit would expose underwriters to sanctions, prohibitions or restrictions under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
- Claims following the discovery the insured person failed to take reasonable care not to make a misrepresentation which had affected the insurers' decisions to provide cover.
- A stem cell transplant, for which there is no evidence acceptable to Insurers that such treatment improves health outcomes and is as beneficial as any alternative form of treatment.
- A stem cell transplant if 2 specialist doctors have not confirmed the need for the treatment and that it is necessary to treat the insured person for one of the medical conditions on the attached list.

For full details of the limitations on Cover, please see the sections of the policy wording headed "CONDITIONS", "EXCLUSIONS", and "CLAIM CONDITIONS".

Cancellation Rights

You may cancel your cover within 14 days and will receive a full refund of any premium paid, provided you have not already made a claim.

Cover may also be cancelled at any time during the period of cover. No refund of premium will be made for the first annual period of cover however, where applicable, a refund will be made in respect of any subsequent annual periods of cover which have yet to commence.

Notification should be made in writing to: Cells4Life Group LLP, Unit 2&3 Oak House, Woodlands Office Park, Albert Drive, West Sussex, RH15 9TN or email enquiry@cells4life.com



What do do if you wish to make a claim?

You should notify Insurers' representatives, Intana Global, of a claim in writing and provide them with all the relevant details relating to the claim, including the medical condition which has caused you to make the claim being made, as soon as possible:

Intana Global
6 Devonshire Square
London EC2M 4YE
Telephone: +44 (0) 207 907 7407
Toll Free - UK: 0800 0124629
E-mail: operations@intana-global.com.

You must not incur any expenses or arrange any treatment or tests without first obtaining the Insurers' authorisation..

What to do if you want to make a complaint?

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information in Step 2 below.

Step 1:

In the first instance, please direct your complaint to:
Miller Insurance Services LLP, 70 Mark Lane, London EC3R 7NQ
Tel: +44 (0) 20 7488 2345
Email : lifesciences@miller-insurance.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from the administrator, your legal rights are not affected and you may refer your complaint to Lloyd's. Lloyd's contact information is :

Complaints at Lloyd's
Fidentia House, Walter Burke Way
Chatham, Maritime, Kent, ME4 4RN
Tel : +44 (0)20 7327 5693
Email : complaints@lloyds.com
Website www.Lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "How We Will Handle Your Complaint", which is available at the website address above. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to The Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel : 0800 0234 567 (calls to this number are free on mobile phones and landlines)
Tel : 0300 1239 123 (calls to this number costs no more than calls to 01 and 02 numbers).
E-mail : complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Alternatively, if you purchased your insurance online*, please note you can, if you wish, also, submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have brought goods and services online, get their complaint resolved. You can access the ODR Platform at: <http://ec.europa.eu/consumers/odr/>

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the relevant ADR body detailed above.

*"Online" includes all products sold via a website, email, telephone and social media amongst others with a digital element.



Cells4Life +PROTECT Listed Conditions

The following list specifies medical conditions where a haematopoietic stem cell transplant is a fully approved treatment and for which cover would be provided if this is recommended as the best treatment option for the Insured person.

Acute Leukaemias

- Acute Lymphoblastic Leukaemia (ALL)
- Acute Myelogenous Leukaemia (AML)
- Acute Biphentotypic Leukaemia
- Acute Undifferentiated Leukaemia

Chronic Leukaemias

- Chronic Myelogenous Leukaemia (CML)
- Chronic Lymphocytic Leukaemia (CLL)
- Juvenile Chronic Myelogenous Leukaemia (JCML)
- Juvenile Myelomonocytic Leukaemia (JMML)

Myelodysplastic Syndromes

- Myelodysplastic Syndrome (MDS)
- Refractory Anaemia (RA)
- Refractory Anaemia with Ringed Sideroblasts (RARS)
- Refractory Anaemia with Excess Blasts (RAEB)
- Refractory Anaemia with Excess Blast in Transformation (RAEB-T)
- Chronic Myelomonocytic Leukaemia (CMML)

Haematopoietic Cell Disorders

- Aplastic Anaemia (Severe)
- Congenital Dyserythropoietic Anaemia
- Fanconi Anaemia
- Paroxysmal Nocturnal Haemoglobinuria (PNH)
- Pure Red Cell Aplasia
- Acute Myelofibrosis
- Agnogenic Myeloid Metaplasia (Myelofibrosis)

Lymphoproliferative Disorders

- Non-Hodgkin's Lymphoma
- Hodgkin's Diseases

Phagocyte Disorders

- Chediak-Higashi Syndrome
- Chronic Granulomatous Disease

Plasma Cell Disorders

- Multiple Myeloma
- Plasma Cell Leukaemia
- Waldenstrom's Macroglobulinemia

Other Malignancies

- Ewing Sarcoma
- Neuroblastoma
- Testicular Cancer

Inherited Platelet Abnormalities

- Amegakaryocytosis / Congenital Thrombocytopenia

Inherited Haemoglobinopathies

- Thalassaemia
- Sickle cell disease

Inherited Metabolic Disorders

- Aspartylglucosaminuria
- Adrenoleukodystrophy
- Alpha-mannosidosis
- Congenital Erythropoietic Porphyria
- Fucosidosis
- Gangliosidosis
- Gaucher's Disease
- Hunter Syndrome
- Hurler Syndrome
- Hurler-Scheie Syndrome
- I-cell Disease
- Infantile Ceroid Lipofuscinosis
- Krabbe Disease
- Lesch-Nyhan Syndrome
- Metachromatic Leukodystrophy
- Maroteaux-Lamy Syndrome
- Morquio Syndrome
- Mucopolysaccharidosis
- Niemann-Pick Disease
- Sandhoff Disease
- Sanfilippo Disease
- Sialidosis
- Tay Sachs Disease
- Wolman Disease

Histiocytic Disorders

- Familial Erythrophagocytic Lymphohistiocytosis
- Histiocytosis-X
- Haemophagocytosis

Inherited Immune System Disorders

- Ataxia-Telangiectasia
- Kostmann Syndrome
- Myelokathexis
- Leukocyte Adhesion Deficiency
- DiGeorge Syndrome
- Bare Lymphocyte Syndrome
- Omenn Syndrome
- Severe Combined Immunodeficiency (SCID)
- SCID with Adenosine Deaminase Deficiency
- SCID with absence of T & B Cells
- SCID with absence of T Cells, Normal B Cell
- Common Variable Immunodeficiency
- Wiskott-Aldrich Syndrome