

# +PROTECT Coverage Summary

## Introduction

This is a summary of the +Protect policy.

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 an agreement with Cells4Life Group LLP ("Cells4Life") in relation to the collection and storage of the umbilical and/or placental blood (including stem cells) of your children.

+Protect is medical expenses insurance 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"). You are an insured person 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 the persons for whom you have purchased the cover, for any of the specific medical conditions which are listed in the attachment to 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.

If you have purchased +PROTECT EXTRA cover for a newborn, you have also purchased 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?

To be eligible for cover, the insured person must have been under 40 years of age at the time you purchased the cover for them.

You must also be residents of the European Union or Switzerland.

## How long is cover for?

The period is stated in your Schedule of Benefits.

If you have obtained cover for +PROTECT EXTRA, the cover is for a fixed period of three 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.

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.
- 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 of non-disclosure of information which should reasonably have been disclosed and which would, had it been disclosed, have affected the insurers' decision 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.

The Cerebral Palsy Extension may be cancelled at any time during the period of cover, however, no return of premium will be given. You can cancel or request an amendment to cover by writing to the policyholder, Cells4Life.

### What to do if you want to make a claim?

You should notify Insurers' representatives, Specialty Group, 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:

Specialty Group  
5-11 Lavington Street  
London SE1 0NZ  
Telephone: +44 (0) 207 907 7407  
Toll Free - UK: 0800 0124629  
E-mail: corporate@specialty-assist.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?

If you have any questions or concerns about your cover or the handling of a Claim you should, in the first instance, contact the policyholder, Cells4Life. Alternatively you may contact: **The Insurers' representatives: Specialty Group**

The Insurers: The Insurers are Certain Underwriters at Lloyd's (Arch syndicate No. 2012). The Managing Agency for the Insurers is Arch Underwriting at Lloyd's Ltd, whose contact details are:

Arch Underwriting at Lloyd's Ltd  
6th Floor  
Plantation Place South  
60 Great Tower Street  
London EC3R 5AZ.  
E-mail: Complaints@Archinsurance.co.uk

Arch Underwriting at Lloyd's Ltd is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Policyholder and Market Assistance team at Lloyd's:

Policyholder & Market Assistance  
Market Services  
Lloyd's  
One Lime Street  
London EC3M 7HA  
Tel No: 020 7327 5693  
Fax No: 020 7327 5225  
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. 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.

Their address is:

The Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London, E14 9SR, United Kingdom  
Tel No: 020 7964 1000  
Fax No: 020 7964 1001  
E-mail: complaint.info@financial-ombudsman.org.uk

## Listed Medical 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 Biphenotypic 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

- Megakaryocytosis / Congenital Thrombocytopenia

### Inherited Haemoglobinopathies

- Thalassemia
- 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