

Income Protection  
Solutions from  
Norwich Union Healthcare



# Key Features

*We just make it easier.*

# Norwich Union Healthcare

By choosing Norwich Union, part of the UK's largest insurance group, you benefit from our financial strength. Together with millions of customers worldwide you can feel certain of your choice whether you invest for the future, provide against the unexpected, or protect the things that are important to you.

Our size and efficiency give us the strength to deliver an extensive range of value-for-money, quality products - investments, retirement, protection and healthcare - designed and changing to meet your needs, both now and in the future.

# Norwich Union Healthcare Income Protection Solutions Key Features Document

keyfacts®

This Key Features document gives you the main points about the Norwich Union Income Protection plan you're considering; it should be read with your illustration. Please read it carefully and keep it with your other plan documents.

This Key Features follows the Association of British Insurers' Statement of Best Practice for Income Protection Insurance.

The Financial Services Authority is the independent financial services regulator. It requires us, Norwich Union Healthcare, to give you this important information to help you to decide whether our Income Protection Plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

## Its Aims

To give you a regular benefit if you suffer illness or accidental injury leading to incapacity and a loss of earnings. Your benefit can replace some of your lost earnings, or if you do not work, it can meet additional expenditure.

## Your commitment

- To give us all the medical and other information we ask for when applying for your plan and when claiming benefit. If you don't do this, we may not pay your benefit and may terminate your plan.
- To make all the regular premium payments we need for the length of the plan.
- To tell us if you retire or if you become unemployed.
- To tell us of any claim within the time limits we set.
- To choose an appropriate level of cover and review it regularly to make sure you have enough for your needs but not more than we'll pay.



## Risk factors

- You won't be covered if you stop paying premiums. However, premiums are not payable when you're receiving regular benefit from us having made a claim.
- The cover may be less than you need if you don't review it regularly to keep it in line with your earnings. On the other hand, if your income does not support your chosen cover, then your benefit will be reduced. We won't give you back any of your premiums if this happens.
- The benefit we pay under the plan may affect your claim to some means-tested State benefits. Your entitlement to State Incapacity Benefit won't be affected.
- State benefit rules may change.
- The benefit we pay under this plan may affect your claim to benefits under other income protection policies.
- The present tax-free treatment of the plan's benefits may change.
- If you select the reviewable option we may in the future change the premiums on your plan because of factors such as our claims costs and interest rates, but this won't happen for at least five years and we'll tell you beforehand.
- Certain causes of claim are not covered (see 'When will the plan not pay out?', on page 7).

All of the information in this booklet is subject to the terms of the plan. Full details of standard cover and exclusions are given in the plan's Policy Wording, a copy of which is available on request.

# Questions and answers

## What is the Norwich Union Income Protection plan?

It's a plan designed to give you a regular benefit if you suffer illness or accidental injury that meets the definition of incapacity, and leads to a loss of earnings. You select the features of the plan to make sure the cover is right for you.

- You decide:
  - the amount of benefit you require
  - how soon you need the benefit to start and
  - for how long you want the cover to last and
  - how long you want benefit to be paid,
  - whether you wish your benefits to increase annually (to help keep pace with increasing costs of living), and
  - whether you want to guarantee your premium rates throughout the lifetime of your plan (to help you plan financially)
- You pay regular premiums to keep the cover in force
- We provide cover until your plan ends no matter how many eligible claims you make
- You tell us when illness or accidental injury has stopped you working
- We pay you a monthly income for as long as the claim is valid.

## Who is Eligible?

You must be a resident of the UK, Channel Islands or Isle of Man aged 18 to 54 years of age when you take out the plan.

## How do I select the plan's features so that it meets my needs?

This section deals with the choices you make when setting up your plan.

### The amount of benefit that can be paid

You choose the amount of benefit you'll need.

Remember that tax and National Insurance are deducted from your normal earnings but not from the benefits we pay you. This means that you shouldn't need benefit which is more than our maximum benefit.

Our maximum benefit allows you to insure 60% of the first £25,000, of your pre-incapacity earnings plus 50% of the remainder.

This is the maximum percentage of your earnings which we'll pay out.

We'll not provide benefit of more than £180,000 a year, regardless of your earnings. However, if you have selected to index-link your plan, your increases will be on top of this amount.

See also the section 'Other income which may reduce your benefit', on page 6.

### The earnings on which to base your cover

When choosing your cover remember that, if you claim, we'll pay benefit based on your pre-incapacity earnings in the 12 months before you became unable to work. If you are self-employed you have the option to base your benefit on the annual average of your pre-incapacity earnings in the three years before you became unable to work. This means:

- **If you're employed**, your pre-tax earnings for PAYE assessment purposes
- **If you're self-employed**, your share of pre-tax profit from your trade, profession or vocation after deduction of trading expenses, as described in Schedule D Case I and II of the Income and Corporation Taxes Act 1988. Often this is your share of your business net profit.

### Benefits in kind

The provision of a car, living accommodation and Private Medical Insurance are treated as salary up to a taxable total of £10,000 a year.

### Dividends

If your income includes company dividends or distributions we will treat them as earnings as long as they:

- Are paid direct to you instead of regular salary in the 12 months before you became unable to work; and
- Are consistent with the level of regular salary which the paying company's trading position reasonably allows on a continuing basis.

**Note:** Norwich Union Healthcare will consider a spouse's or civil partner's share of the profits/dividends subject to written confirmation of the following:

- the spouse/civil partner has no actual role in the business; and
- the share of profits/dividends will cease in the event of the Insured Person's Incapacity; and
- the spouse/civil partner's share of profits/dividends are not covered by any other insurance. (We will not take into account the spouse's/civil partner's salary.)

Income received from savings and investments isn't taken into account. We'll require financial information to support your claim.

## Increasing your cover

You may increase your benefits if you are eligible to use the Guaranteed Insurability option under your plan (see 'Guaranteed Insurability', on page 7). By using this option the increase will not be subject to evidence of health, or to any minimum levels of premium or plan charges.

If you aren't eligible to use the Guaranteed Insurability option you may still apply to increase your cover under a top-up plan. We may need evidence of your health but our minimum levels of premium or plan charges won't apply.

The premiums for any increase in cover under the Guaranteed Insurability option and top-up plan are based upon the rates prevailing at the time of the increase.

## Automatic increases to your benefit payments

If you wish you can select the index-linking option. If selected your benefit will automatically increase in line with the Retail Prices Index (the monthly index used by the Government that demonstrates the movement of retail prices in the U.K) on each anniversary date of the plan, even if you are claiming. (This is subject to a maximum of 12% whilst in claim)

Your premium will increase for any increases in benefit, however you have the option to decline the increase at each plan anniversary.

## When benefit payments start

There will be a period when you are first unable to work for which we don't pay benefit. This is known as the deferred period. You can choose 4, 8, 13, 26, 52, 56, 104 and 112 consecutive weeks. For deferred periods of 13 weeks or longer, multiple periods of sickness absence (for the same reason) lasting at least one continuous week - may be linked, provided the deferred period is satisfied within a period twice its length. Dual deferred period policies are also available (to pay a reduced benefit after an initial deferred period) unless you have selected a Limited Payment Term.

The longer the deferred period the cheaper the premium will be. As benefit is paid monthly in arrears benefit will be due after one month from the end of the deferred period.

Your choice should allow for any earnings which you expect to continue after you stop working, such as sick pay, or how long you're prepared to live on your savings.

## How long the benefits can be paid

Benefits will be paid until the first of these events:

- You're no longer incapacitated
- You're no longer suffering a loss of earnings
- You reach your intended retirement age, or the termination age of your plan
- You reach the end of your Limited Payment Term (see below)
- You are remanded in custody or become subject to a custodial sentence; or
- You die.

## Limited Payment Term

You can choose to limit your benefit payment term. If you opt for a Limited Payment Term the total amount you can claim for incapacity will be limited to an aggregate maximum of 5 years' worth of benefit. Once 5 years' benefit has been paid your plan will cease.

## How long the cover should last

You choose for your plan to end when you think you would no longer need the benefits but no later than your planned retirement date. You can choose any age from 50 to 70 inclusive.

## Medical and other details we may need

Your application will include questions about your medical history, earnings, occupation and other personal circumstances. At our expense we may ask for more medical evidence to support your application.



# Questions and answers

## How flexible is it?

This section deals with choices you can make once your plan has started.

### Regular review of your cover

You should consider how your earnings and living costs have changed since you last reviewed your cover. If you wish to increase your cover, or you have selected to index link your plan and you wish to increase by more than the Retail Prices Index on the anniversary date of the plan, please contact us. It will be subject to a fresh assessment of your health, earnings, occupation and pastimes.

If you have selected to increase your cover via the Index linking option your premium payments will also increase in line with your increases in benefit.

If you wish to decrease your cover, please contact us.

### Suspending your cover

If you decide to take a career break you'll still be able to maintain cover at the level of Restricted Benefit (see 'Benefit for housepersons, part time workers and the unemployed', on page 7). If you return to work within five years, you can increase your cover back to the previous level without medical evidence after you've been at work for three months.

### Changing your occupation

You do not need to tell us if you change your occupation.



## When will the policy pay out?

### When to claim

Subject to the terms of the plan, when you're unable to work, because of illness or accidental injury which results in a loss of earnings. Some types of illness or accidental injury aren't covered (see, 'When will the plan not pay out?', on page 7).

### The deadline for claiming

Tell us as soon as possible, but before you have been incapacitated for **two months** or before the end of the deferred period if shorter.

If you do not notify us within these limits we may postpone or refuse your claim.

If you have any questions regarding making a claim, write to us at the address, on page 9 or call us on:

**0800 1583 103** Monday – Friday 8:30am - 5:00pm or fax us on:

**023 8035 1182** or email us on: [nuhcipncj@norwich-union.co.uk](mailto:nuhcipncj@norwich-union.co.uk)

Calls to and from Norwich Union may be monitored and/or recorded.

### The extent of incapacity

Your illustration shows your occupation classification in the Personal Details section. Classification **A**, **B** and **H** are detailed on page 5.

If your occupation classification is not

**A**, **B** or **H**, then Total Benefit is payable if you:

- Were in a full-time occupation before incapacity, and as a result of this incapacity you;
  - Are unable to perform the material and substantial duties involved (which cannot be easily omitted or modified) of your normal occupation and you;
  - Aren't doing any other occupation.

'Occupation' means a trade profession or type of work undertaken for profit or reward. It is not a specific job with any particular employer and is independent of location.

When we say 'normal occupation' we mean, every occupation you have engaged in during the 52 weeks immediately preceding incapacity.

### ***If your occupation classification is A (Personal Capability Assessment)***

Total Benefit is payable if you were in a full-time occupation before incapacity and as a result of this incapacity you:

- Are consistently unable to perform at least three of the defined Personal Capabilities listed below, or
- Suffer one of the defined Serious Conditions listed below.

#### **Personal Capabilities**

1. **Sitting in a chair** - sit in a chair for at least 30 minutes without unreasonable discomfort. 'Sit' means the ability to maintain the position of the trunk without the aid of the arms of a chair, or any other person, object or appliance.
2. **Getting up from a chair** - get up from a standard dining chair (without using the arms of the chair if fitted) and without the assistance of any other person, object or appliance.
3. **Standing** - stand and perform light tasks, using one hand for support, for a period of at least ten minutes.
4. **Walking** - walk a distance of more than 200 metres on flat ground without stopping. 'Walk' means normal walking without the use of sticks, crutches or other assistive devices. Turning around to complete the distance is acceptable.
5. **Lifting and carrying** - lift a 2kg bag of potatoes from waist height using either hand and carry it for five metres. 'Either hand' means both arms have to be disabled in order to satisfy the test; the test is not concerned with the ability to do this with both hands together; the 'bag of potatoes' is without handles.
6. **Walking up and down stairs** - walk up and down a flight of ten standard household stairs without holding on or taking a rest. Walk 'up and down' means that both tasks cannot be managed within a reasonable period, but not necessarily one after the other.
7. **Bending and kneeling** - bend or kneel to pick up a paperback book from the floor and straighten up again unaided. The activity begins from the sitting position. The intention is that the posture can be reached in such a way as to allow the performance of tasks commonly required in the average home or place of employment.

8. **Using hands** - pick up a pencil or pen from a table with forefinger and thumb. The inability of both hands is required to satisfy the test. Tasks may commonly be performed a little more clumsily with the non-dominant hand, but this test is concerned with inability.

9. **Maintain an ordinary UK driving licence** - without suffering fits or blackouts such that reasonable medical opinion requires the revocation of any ordinary UK driving licence or would preclude obtaining one.

'Ordinary UK driving licence' means a licence to drive Group 1 categories of vehicles only and fitness to drive in the above circumstances is governed by the prevailing regulations as approved by the DVLA. Note this capability is not concerned with whether or not you can drive, it is concerned with whether or not you are medically unfit to drive.

#### **Serious Conditions**

1. **Blindness** - total, permanent and irreversible loss of sight in both eyes and certified blind by a UK Registered Consultant Ophthalmologist.
2. **Terminal Illness** - advanced or rapidly progressing incurable illness where, in the opinion of an attending consultant and our Medical Officer, the life expectancy is no longer than 12 months.
3. **Complete Dependency** - being totally incapable of caring for one-self, requiring 24 hour medical supervision in a hospital or nursing home.

### ***If your occupation classification is B***

Total Benefit is payable if you were in a full-time occupation before incapacity and as a result of this incapacity you:

- Are unable to follow your normal occupation or any occupation for which you are qualified by reason of training, education or experience and;
- Aren't following any other occupation.

#### **Classification H**

Classification **H** refers to housepersons. Please see 'Benefit for houseperson's, part-time workers and the unemployed', on page 7.

# Questions and answers

## How we assess your claim

We'll look at the duties of every occupation you have been engaged in during the 52 weeks preceding incapacity, your ability to do them, and whether adjustments can be made to help you do them.

We'll ask for evidence of your loss of earnings and as a minimum we will require:

- If employed, the last 12 months payslips and the last P60 certificate.
- If self-employed, satisfactory documentary evidence of personal earnings during the 12 months prior to incapacity (or if you have selected to have your benefit calculated based on the annual average of your pre-incapacity earnings during the three years prior to incapacity, evidence of personal earnings during the 36 months prior to incapacity), as assessed for income tax purposes and declared to and agreed by HM Revenue & Customs, together with the profit and loss accounts which relate to this.

We'll require your passport or birth certificate. If you have changed your name due to marriage or civil partnership, we will require your marriage or civil partnership certificate, (or a certified copy).

You'll qualify for benefit if you fulfil the definition of incapacity (see 'The extent of incapacity', on page 4).

## Claiming again after returning to work

There is no limit to the number of claims you can make.

If you need to claim again for the same cause within 12 months of returning to work then the deferred period won't be re-applied.

However if you have selected the Limited Payment Term option your claim will only be paid for a total aggregate maximum term of 5 years.

## Returning to part-time or less well paid work

In addition to the money you earn we'll pay you a reduced benefit which takes account of partial lost earnings.

### – *in your own occupation*

To help you back to work we will pay you Rehabilitation Benefit. We pay this if you return to your normal occupation but your normal earnings are reduced because a partial incapacity restricts your duties.

### – *in another occupation*

Proportionate Benefit is payable if, as a result of total incapacity, you follow a different occupation with a reduction in your normal earnings.

## How benefits are paid

Benefit is paid monthly in arrears, so we pay benefits monthly starting one month from the end of the deferred period.

## Premium payments when claiming

You should continue to pay premiums until we accept your claim. However, you don't need to pay premiums to us while regular benefit is being paid, by us to you. You must restart paying premiums when your claim ends to make sure your cover is maintained.

## Other income which may reduce your benefit

We'll reduce your benefit if any of the following take you over the maximum allowable (which is explained in 'The amount of benefit that can be paid', on page 2):

- Continuing payments from your employment - such as sick pay, benefits in kind or dividends.
- Continuing payments from your business.
- Pension payments - unless you would have received them if you were still working.
- Other insurance benefits - if they arise because of your incapacity and either result in regular payments to you or make regular payments on your behalf - such as mortgage payment protection, loan or credit card protection, waiver of premium or other income protection benefits.

If your benefit is reduced we don't refund any of your premium payments and your cover remains unchanged, unless you choose to reduce it.

We won't reduce your benefit as a result of:

- Incapacity Benefit from the Department of Work and Pensions; or
- Income Support or other means-tested State benefits. However, benefit payment from your plan may affect your eligibility for means-tested State benefits
- Investment income.

## When will the plan not pay out?

You may travel or reside in any part of the world but benefit payments will be restricted to an aggregate maximum of six months throughout the period of incapacity whilst you are outside the European Union, United Kingdom, Channel Islands, Isle of Man, USA, Canada, Australia and New Zealand; Benefit payments will be restricted to an aggregate maximum of three years throughout the period of incapacity whilst you are inside the European Union, USA, Canada, Australia and New Zealand but outside the United Kingdom, Channel Islands or Isle of Man.

We won't pay benefit because of unemployment. Incapacity occurring within the first three months of unemployment is still assessed based on the definition of incapacity determined by your occupation classification. After three months any claim is assessed based on 'Restricted Benefit' eligibility. See Benefit for housepersons, part-time workers and the unemployed below.

We will not pay benefit if you do not follow any agreed programme or treatment plan for drug or alcohol addiction agreed with your GP.

We may, dependent on your own personal circumstances, add other non-standard conditions. If so we'll tell you before you start the plan.

## What other features are there?

Norwich Union Income Protection includes a range of financial benefits.

### Hospital Benefit

This is payable if you're admitted to hospital as a result of your incapacity for more than seven consecutive nights during your deferred period. We'll pay £75 for each additional night (to a maximum of 90 nights) spent in hospital during your deferred period.

### Benefit for housepersons, part-time workers and the unemployed

If you:

Do only household work; or

- Work part-time (an average of not more than 16 hours each week); or
- Have been unemployed for more than three months.

You'll be paid Restricted Benefit if:

- You can't do at least three of the defined Personal Capabilities, listed in classification A (on page 5) or
- Suffer one of the defined Serious Conditions listed in classification A (on page 5).

Restricted Benefit will not exceed £1,250 a month, however if the index linking option is selected index-linked increases will be on top of this amount.

A maximum termination age of 60 will apply.

A minimum deferment period of 13 weeks will apply.

### Death Benefit

We'll pay this if you die during the first year of eligibility for benefit, resulting from the same accidental injury or illness.

We'll pay the equivalent of 12 times the monthly benefit paid, less any already paid.

### Retirement Benefit

We'll pay this if you've received monthly benefit for incapacity for the whole of the period of 12 months ending with your termination age. We'll make a single payment equivalent to three times the last monthly benefit paid.

### Guaranteed Insurability

If you're accepted on standard terms you're eligible for the Guaranteed Insurability option. This lets you take out more plans like this (the current Plan terms at the time will apply) without the need for further medical evidence, minimum levels of premium or plan charges. Within certain limits you can apply for such a plan if you want to increase your cover because of:

- A home move or improvement;
- A mortgage discount period ending;
- Becoming sole owner of the property following a legal separation;
- Marriage/Civil Partnership;
- Parenthood; or
- A significant salary increase on attainment of a professional qualification.

### Career Break

If you decide to take a career break you'll still be able to arrange to maintain cover at the level of Restricted Benefit.

If you return to work within five years, you can increase your cover back to the previous level without needing medical evidence after you have been at work for three months.

# Questions and answers

## What will my premium payments be?

Your illustration will show the normal cost of the cover you have chosen.

Your premium payments depend upon your age, sex, occupation, smoking habits, pastimes, medical history, other personal circumstances and upon the level and features of the cover you choose. We'll tell you the actual premium when we have assessed your application. You pay by direct debit, either monthly or annually.

## Changes to your premium payments in the future

You can choose to either opt for the Guaranteed Option which will mean your premiums will remain the same throughout the term of your plan, provided you maintain the same level of cover. This option is available on all plans.

Or, if you have selected the Index Linking option you can also select the Reviewable Option. If the Reviewable Option is selected your premium may be changed to reflect updated views on the expected cost of providing cover. Your premium can only be changed on a plan anniversary from the fifth anniversary onwards. Your premium may go up or down, or may remain unchanged as a result of the review, and there is no limit to the size of the change.

When reviewing premiums we will take a fair and reasonable view on the likely future cost of providing cover by considering (without limitations):

- Our experience to date on our Individual Income Protection product, and all other Norwich Union Income Protection policies of a similar nature; and
- Information reasonably available to us on the actual and expected experience of insurers of similar Income Protection plans; and
- Widely available economic information such as interest rates and tax rates

The reviews will compare the costs allowed for in your premium with the updated view on future costs. We will not look to recoup past losses or redistribute past profits as part of a review, and your premium will not be directly affected by whether you have claimed or not.

In detail, when conducting the reviews, we will consider the future impact of the following factors:

- Cost of claims
- Plan lapses
- Interest rates
- Expenses
- Tax rates

- Cost of reinsurance
- Impact of regulatory changes

We will give you at least 30 days notice of any change as a result of such a review. If we advise you of an increase in premium, then you have the option to leave your premium unchanged and reduce the level of benefit instead.

## Index Linking Option

If you have selected this option your benefit will increase each year in line with the Retail Price Index. As such your premiums will also increase to reflect this. However, if you have selected the Guaranteed Option you can decline this increase. We will notify of any change in premium 30 days prior to the change taking place.

## What happens to the plan if I die?

Your plan and cover will end. You won't get any money back.

If you die during the first 12 months of eligibility for benefit for incapacity, because of the same accidental injury or illness we'll pay the equivalent of 12 times the last monthly benefit paid, less any benefit already paid.

## What are the charges?

The premium payments shown in your illustration include all the costs of selling, administration, underwriting, claims and commission. They also include the fees for any medical examinations, which we ask you to have.

## What if I stop paying premiums?

Your plan and cover will end. You won't get any money back.

## Does the plan have a cash-in value?

Your plan has no cash-in value at any time.

## What about tax?

Present UK tax law and Inland Revenue practice means you don't:

- Get tax relief on premiums; or
- Pay tax or National Insurance contributions on your benefits, so long as the premiums were paid by you from your taxable income.

This may change in the future.

## Can I change my mind?

After we accept your application we'll send you a Cancellation Notice. If you don't want the plan, you will have 30 days to notify us. Any premiums already paid will be refunded, less any benefit already paid.

# How to contact us

If you would like any more information, your financial adviser will normally be your first point of contact. If you have any questions at any time you can phone, send a fax, email, or write to us.

Call us on **0800 158 3119** during the following times: Monday to Friday 8:30am - 5:30pm

Fax number: **023 8024 0931**

Email address: **HCIPIND@norwich-union.co.uk**

Office address: **Income Protection Department  
Norwich Union Healthcare Limited  
Chilworth House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3RY**

If you have any questions regarding making a claim, write to us at the above address, or call us on: **0800 158 3103**  
Monday - Friday 8:30am - 5:00pm

or fax us on: **023 8035 1182** or email us on: **nuhcupnc@norwich-union.co.uk**

Calls to and from Norwich Union may be monitored and/or recorded.



# Other Information

## How to complain

Our aim is to provide a first class standard of service to our policyholders, and to do everything we can to ensure that you are satisfied. However, should you ever feel that we have fallen short of this standard and that you have cause to make a complaint, please contact your usual Insurance Adviser, if you used one to arrange your Plan. Otherwise, in the unlikely event that you feel that the complaint has not been resolved to your satisfaction, you can write to the Customer Experience Manager:

The Customer Relations Team (32)  
Norwich Union Healthcare Limited  
Chilworth House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3RY.

If you are still unhappy with the outcome, you may ask the Financial Ombudsman Service to investigate by writing to:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR.

Telephone: 0845 080 1800

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that the Financial Ombudsman Service will be unable to consider your complaint until you have given us the opportunity to resolve the matter directly with you.

We have every reason to believe that you will be totally satisfied with your Norwich Union Healthcare cover, and with our service. Nevertheless, we have provided the above information to assist you should you ever feel that you have cause to make a complaint. Referring your complaint to any of the above will not affect your right to take legal action.



## **Terms and Conditions**

This document is a brief guide to the key features of the plan and should be read with the illustration which accompanies it.

Full details of standard cover and exclusions are contained in the Policy Wording which is available on request.

Non-standard terms may also apply. Applications are required. The enclosed illustration is not an offer and is subject to any medical evidence we may seek. All information is given as at 06/2008 and may change.

## **Law**

The law and courts of England will decide any dispute.

## **Compensation**

You may have right to compensation under the Financial Services Compensation Scheme if we cannot meet our obligations. The scheme will cover the whole of the first £2,000 due, above this amount, 90% of the remaining sum due will be covered, (without any upper limit).

Information about this is available from us on request.







**NORWICH  
UNION**  
an AVIVA company

*We just make it easier.*

Norwich Union Healthcare Limited. Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG.  
Income Protection underwritten by Norwich Union Life & Pensions Limited. Registered in England Number 3253947. Registered Office 2 Rougier Street York YO90 1UU.  
Authorised and regulated by the Financial Services Authority. Members of the Association of British Insurers. Members of the Financial Ombudsman Service.

Norwich Union Healthcare Limited Chilworth House  
Hampshire Corporate Park Templars Way Eastleigh Hampshire SO53 3RY  
[www.norwichunion.com/healthcare](http://www.norwichunion.com/healthcare)