

product information

Oasis

a combined health cash plan



universal
provident

policy summary

keyfacts[®]

the information provided in this policy summary is key information you should read.

- The Policy Summary does not contain the full terms and conditions of your Oasis policy. The full terms and conditions can be found in the policy document.
- The underwriter for this insurance is Personal Assurance Plc.
- The policy pays benefit in the event of your:
 - a) being diagnosed as suffering from a serious illness (as defined within the policy document); or
 - b) undergoing a surgical procedure (as listed in the policy document); or
 - c) being hospitalised (as defined in the policy document) anywhere in the world as a result of a medical condition.

Significant Benefits	Significant Exclusions & Limitations	Policy Reference
<p>Section 1 - Serious Illness</p> <p>A benefit of £15,000 upon an insured person being diagnosed within the policy period as suffering from a serious illness, being -</p> <ul style="list-style-type: none"> • Bacterial Meningitis • Cancer • Heart Attack • Stroke <p>(all as defined within the policy document)</p>	<p>Following payment of a claim for serious illness, no further claims will be admissible for further occurrences of the same serious illness.</p> <p>Benefits are not payable for stroke if you suffer a stroke within 45 days of suffering a heart attack or for heart attack if you suffer a heart attack within 45 days of suffering a stroke.</p> <p>Benefits are reduced to £7,500 for stroke if you suffer a stroke more than 45 days after suffering a heart attack or for heart attack if you suffer a heart attack more than 45 days after suffering a stroke.</p>	<p>Policy Document - Table of Benefits</p>
<p>Section 2 - Major Medical Expenses</p> <p>The benefit payable for each surgical procedure performed during the policy period is:</p> <p>Band A surgical procedures - £1,500</p> <p>Band B surgical procedures - £3,000</p> <p>Band C surgical procedures - £5,000</p>	<p>Benefits are payable for each listed procedure performed, without limitation to the number of procedures performed.</p>	<p>Policy Document - Table of Benefits</p>
<p>Section 3 - Hospital Cash</p> <p>A benefit of £25.00 is payable for each night that you are hospitalised</p>	<p>Benefit is not payable for the first three nights of hospitalisation.</p> <p>Benefits are subject to a maximum of 20 nights for any one period of hospitalisation.</p>	<p>Policy Document - Table of Benefits</p>

Significant Benefits	Significant Exclusions & Limitations	Policy Reference
	<p>There are general exclusions applying to all sections of this policy, relating to claims arising from:</p> <ul style="list-style-type: none"> • Alcohol, drug and substance abuse. • Chemical and nuclear contamination. • Failure to follow medical advice or treatment. • Pandemics. • Self-inflicted injury. • War and similar risks. <p>In addition, each section has its specific exclusions:</p> <p>Section 1 - Serious Illness</p> <ul style="list-style-type: none"> • Congenital and hereditary conditions. • Pre-existing conditions (see below). • Related conditions (as defined in the policy document). <p>Section 2 - Major Medical Expenses</p> <ul style="list-style-type: none"> • Pre-existing conditions (see below). • Tonsillectomy for anyone aged under 18 years. • Any procedure that is not specified in the Schedule of Procedures. <p>Section 3 - Hospital Cash</p> <ul style="list-style-type: none"> • Cosmetic or elective surgery undertaken for non-medical reasons. • Pre-existing conditions (see below). • Psychiatric illness. 	<p>Policy Document - General Exclusions</p> <p>Policy Document - Section 1 Serious Illness - Exclusions</p> <p>Policy Document - Section 2 Major Medical Expenses - Exclusions</p> <p>Policy Document - Section 3 Hospital Cash - Exclusions</p>
Eligibility	Oasis is available to persons resident in the United Kingdom (other than the Channel Islands and Isle of Man) aged 18 to 74 years old.	Policy Document - Conditions
Dependent Children	Dependent children may be added to the parent's policy completely free of charge and can remain on the policy until the expiry date following their 21st birthday (or 25th birthday if still in full-time education).	Policy Document - Definitions and Conditions

pre-existing medical conditions

All sections of your Oasis policy have exclusions relating to pre-existing medical conditions.

Section 1 - Serious Illness

This section of your Oasis policy excludes any serious illness (or repeat occurrence of the same serious illness) if it was first diagnosed, treated or known by you to be in existence (or in the case of a child, known to be in existence by at least one of the child's parents) before the start of your cover. Please refer to the policy document for the full exclusion.

Section 2 - Major Medical Expenses and Section 3 - Hospital Cash

These sections of the policy have a moratorium relating to pre-existing medical conditions. A pre-existing medical condition is one which you have received advice, medication, treatment or for which you have suffered symptoms or were aware of in the three years before the start of cover under this policy.

For the first two years of your policy no benefit is payable relating to pre-existing conditions (this is known as the moratorium period). If you do not receive any advice, medication or treatment for pre-existing conditions during the moratorium period, such conditions will be covered after the moratorium period has expired.

If however during the moratorium period you do receive advice, medication or treatment relating to a pre-existing condition, a new two year moratorium period for that condition will start from the date of the latest advice, medication or treatment.

A new two year moratorium period will start for that pre-existing condition each time you receive advice, medication or treatment, until such time as you remain free of advice, medication or treatment for that condition for a continuous period of two years.

your right of cancellation

If for any reason you decide not to accept this insurance you have 14 days from the later of the date you receive the policy documents or the date on which cover starts to return them to Universal Provident Limited and confirm you wish to cancel the cover. A full refund of any premium paid will be refunded and your application for insurance will be void.

If you do not exercise your right to cancel the cover your policy will remain in force and all premiums will be payable in accordance with the terms of the policy.

duration of cover

Oasis provides 12 months of cover while you continue to pay the premiums and is renewable every year.

claims

If you believe you have a claim under this policy you should notify Universal Provident Limited on 0844 873 0900.

complaints procedure

We aim to provide a first class standard of service. However, if you have a complaint you should contact our Managing Director at the address shown below. Please give us your full name and address and your policy or claim number. Full details of our Complaints Procedure are available on request.

The Managing Director
 Universal Provident Limited
 John Ormond House
 899 Silbury Boulevard
 Central Milton Keynes MK9 3XL
 Telephone: 0844 873 0902

If you are still not satisfied you may ask the Financial Ombudsman Service to review your complaint, without affecting your right to take legal action, by contacting:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0800 023 4567

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the Scheme if we or the underwriter of Oasis cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without an upper limit.

Further information about compensation scheme arrangements is available from the FSCS at www.fcsc.org or by telephone on 0800 678 1100 or 020 7741 4100.

additional information

English law

The parties to the contract may choose the law applicable to it. The contract will be subject to English law unless otherwise agreed.

Statement of Demands and Needs

Universal Provident's Oasis meets the demands and needs of those people who wish to ensure that:

- a) in the event of their being diagnosed as suffering from a serious illness (as defined in the policy), they will receive a benefit to provide initial financial help in maintaining their lifestyle; or
- b) should certain surgical procedures be required, money will be available to contribute towards the cost of the procedure or to use as otherwise required; or
- c) if they are hospitalised they will receive a cash benefit for each night they have to remain in hospital.

documents

This document and all other documentation relating to your policy with Universal Provident are only available in the English language.

This document is available in larger print on request.

data protection

We will collect certain information about you in the course of considering your application and, if we issue a policy to you, in conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing any policy issued and administering claims. We may pass your information to other insurance companies, underwriters, medical practitioners and claims administrators for these purposes and for fraud prevention purposes. We may also seek information from other insurance companies to check the answers you have provided. You may have a right of access to, and correction of, information that we hold about you.

Some of the information we collect about you may be classified as 'sensitive' - that is, information about physical or mental health. Data protection laws impose specific conditions in relation to sensitive information, including in some circumstances the need to obtain your explicit consent before we process the information.

Occasionally access may be granted to other companies within tPersonal Group to enable them to bring to your attention products and services complementary to Universal Provident's business. Such access will only be allowed when we believe it is in our clients' interest; it will be carefully controlled and restricted to the minimum, non-sensitive, non-medical, information necessary for the purpose.

fraud prevention & detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - a) Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - b) Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
 - c) Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

John Ormond House, 899 Silbury Boulevard, Central Milton Keynes MK9 3XL.

Tel: 0844 873 0902 Fax: 0845 120 1027

Visit us at: www.universalprovident.co.uk

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Universal Provident Limited, registered in England and Wales No. 2950642.

Registered address, John Ormond House, 899 Silbury Boulevard, Central Milton Keynes MK9 3XL.

