

Cancer Essentials

Provided for customers of Lime

Terms and conditions

Introduction

This policy is provided by Aviva Insurance Limited for customers of Lime International Limited: it provides a cash benefit of £5,000 if you are diagnosed with cancer.

Lime International Limited provide the online application and administration of your policy.

This policy will also pay up to £100,000 for drugs that are recommended by your NHS specialist but which are not approved by the NHS on financial grounds.

Your policy schedule provides details of the level of benefits that are available for you in each policy year.

This document explains:

- what to do if you want to claim;
- what's covered under the policy; and
- what's not covered.

Throughout this document certain words are displayed in **bold** type. These are defined terms and have specific meanings when used in this guide. The meanings are set out in the definitions section at the back of this booklet.

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Cover and benefits

Benefit	Amount	Notes
Cash benefit on diagnosis of cancer	£5,000 each policy (See the policy schedule for benefit levels)	Excluding less advanced cases. See cash benefit term
Cancer drugs not funded by the NHS	Up to £100,000 each policy (See the policy schedule for benefit levels)	See cancer drugs benefit term
Cancer helpline	Unlimited number of calls per policy year	See cancer helpline benefit term

Benefit terms

Cash

We will pay the cash benefit set out in the **policy schedule** if **you** are diagnosed with **cancer**.

This benefit is not available if **you** have previously been paid a cash benefit on diagnosis of **cancer** in either the current, or any prior, **policy year**.

Cancer drugs

We will pay for the cost of drugs recommended by **your** NHS **specialist** in this **policy year**, up to the limit set out in the **policy schedule**, to treat **your cancer** if **your** NHS **specialist's** submission for the provision of **cancer** drugs is rejected by **your** local **commissioning body** on financial grounds. **Your** treatment plan must also have been agreed by the NHS multi-disciplinary team (MDT).

We will only pay for drugs recommended by **your** NHS **specialist** for **cancer** treatment if they are:

- proven or established within common **UK** practice, such as a drug used within the terms of its licence or approved by NICE for use in the NHS, and
- supported by published, peer-reviewed clinical evidence that proves the treatment has positive clinical outcomes, and
- recognised as acceptable clinical practice and practised widely by **UK specialists**.

We will make direct payment to **your** local NHS trust for the cost of the drugs and, if necessary, the costs of administering them in line with **your** NHS trust's local recommendation.

We will pay the cost of **cancer** drugs, and the charges for administering those drugs, up to the limit set out in the **policy schedule**. If **your** treatment costs exceed those set out in the **policy schedule** then **you** will have to pay the extra costs yourself.

Cancer helpline

If **you** are diagnosed with **cancer**, the helpline service will give **you** access to a personal nurse adviser. The services offered may include practical advice, counselling or therapy, or a series of phone calls from a specialist nurse.

The **cancer** helpline service will also give **you** access to a second medical opinion from a medical professional within the NHS or the **UK** private sector to help **you** with any questions **you** may have around **your cancer** diagnosis.

The second medical opinion will be free of charge but any additional costs, such as travel expenses, further diagnostic treatment and private treatment costs, will not be covered unless otherwise specified in this **policy**. **Your** personal nurse adviser can help **you** understand what the second opinion may mean for **you**.

The cancer helpline is open from 9am to 5pm, Monday to Friday. Call charges are the responsibility of the caller. Any advice provided by the cancer helpline is the responsibility of the cancer helpline provider. **We** are not responsible for any consequences associated with relying on advice provided by the cancer helpline.

Exclusions

Pre-existing cancer

We will not pay any benefits if **you**:

- have been diagnosed with and/or treated for **cancer**, or
- were aware of any symptoms, for example an unexplained lump or abnormal mole

in the 10 years prior to joining the **policy** whether or not any previous **cancer** is related to any subsequent diagnosis.

We may also cancel the **policy** in circumstances where any pre-existing **cancer** described above has not been disclosed as part of the application for the **policy**. Please see the section “When we may cancel the policy” for details.

Non-melanoma skin cancer

Benefit is not available for non-melanoma skin **cancer** unless it has spread to lymph nodes or organs.

Prostate cancer

Benefit is not available for prostate **cancer** unless active treatment is recommended by an NHS **specialist**.

For the purpose of this **policy**, active treatment for **prostate cancer** is:

- removal of the prostate
- external beam or interstitial implant radiotherapy
- cryotherapy
- hormone therapy
- high intensity focused ultrasound therapy.

How to claim

All claims must be made through the **Lime** website at www.limeinsurance.com

To make a claim for cash benefit

You will need to provide **us** with:

- **your** diagnosis,
- the date of diagnosis, and
- the claim form completed by **you** and **your GP**.

When **we** receive this information **we** will review the claim and, if eligible for payment, **we** will let **you** know and ask for **your** bank account details to enable **us** to pay the benefit directly to **you**.

We will also give **you** the phone number of the cancer helpline at that time.

We do not cover **GP** charges or fees for completing a claim form if the claim is not covered by the **policy**.

To make a claim for cancer drugs

You will need to start a claim through **your** online **Lime** account. **We** will require a completed claim form which includes:

- information from **your** NHS **specialist** that describes the recommended drug treatment in detail and confirms that it's appropriate;
- confirmation from **your** local **commissioning body** that clearly rejects the recommended drug treatment on financial grounds; and
- an estimate from **your** local NHS trust for the cost of the recommended drug treatment on a self-pay basis.

Once **we** have received the above information and agreed cover, we will issue a **guarantee of payment** for the costs of the drugs agreed in the treatment plan set out by **your specialist**. **We** will only pay up to the cancer drugs fund benefit limit.

We will work closely with **your** NHS provider to arrange payment and let **you** know how **we** will pay for **your cancer** drugs so that **you** can focus on treatment and recovery.

We do not cover **GP/specialist** charges or fees for completing a claim form if the claim is not covered by the **policy**.

Conditions

Who can be covered?

This is a single **policy**. Only the **policyholder** can be insured provided that they are aged 18 or over but below the age of 70.

The **policy** will be cancelled at the renewal following **your** 70th birthday.

The **policyholder** must permanently live in the **UK** which means living in the **UK** for 6 months or more of each year.

To be eligible for membership of the **policy**, the **policyholder** must not at the time of applying for cover have:

- been diagnosed with, treated for or suffered with **cancer** in the 10 years prior to joining the **policy**;
- been waiting to undergo tests or investigations, or have had tests or investigations and been awaiting results, or had symptoms for example an abnormal lump or mole; or
- been placed on or advised to join a health screening or review programme by a **GP** or any other medical professional because **you** are considered to be at a higher risk of developing **cancer**.

We will only ask **you** the qualifying questions once. If however, **you** cancel **your** policy and choose to reapply for the same or similar cover, **you** will be asked these questions again.

You cannot be insured on more than one Cancer Essentials **policy** at any given time.

Policy duration and premiums

The **policy** lasts for one year. **We** will charge a premium for the **policyholder** covered on the **policy**.

The **financial statement** in the **policy schedule** shows how much must be paid and when.

We will let **you** know if any changes **you** make to the **policy** will result in the premium changing.

Lime will collect premiums in advance of the date

they are due. **Lime** will collect any premiums due unless **you** tell them to cancel the **policy** in time for them to stop collecting the payment. **We** do not pay any claims if premiums are not paid to date. Premiums should be paid from a **UK** debit or credit card.

Each monthly premium payment is for one month's cover. If **you** wish to change **your** credit/debit card details, **you** can do this through **your** online **Lime** account at any time. If there are no changes to the **policy** during the **policy year**, any change to the premium will only take effect from the renewal date.

Changes to your circumstances

You must tell **Lime** as soon as possible about any changes, for example a change of name, address.

You must tell **Lime** as soon as possible if **you** no longer permanently live in the **UK**, this means living in the **UK** for 6 months or more of every year. **Your** cover will end immediately.

The following changes can be made to **your policy** at any time during the **policy year**, but this could result in **your** premium changing before **your renewal date**:

- changes relating to **you**, for example a change of name, title, address
- the correction of any information shown on the **policy schedule**.

Any changes made during the **policy year** will be treated as a continuation of **your** contract of insurance. All changes can be made anytime through **your** Lime online account.

We reserve the right to alter the premiums or **policy** terms or cancel **your** cover following a change of risk.

Renewing the policy

The **policy** lasts for one year. If **we** still offer Cancer Essentials at the end of the **policy year** **we** will automatically renew the **policy** unless **you** tell **us** that **you** do not wish to do so through **your** online **Lime** account.

Lime will give **you** reasonable advance notice of when the **policy** is due to renew to give **you** time to decide whether **you** want the **policy** to renew automatically.

If **you** do not renew **your** Cancer Essentials **policy**, **we** will only pay for cancer drugs as agreed in a **guarantee of payment**.

At each renewal **you** must tell **us** if there is a change in **your smoker** status. This will result in a change in the premium.

The terms and conditions of the **policy** offered at the renewal date may be different to the terms and conditions of this **policy**. If the terms of the **policy** available at renewal are different to the terms of this **policy** then **we** will let **you** know before **we** renew it for **you**. If **you** do not want to renew the **policy** on the proposed terms then **you** must tell **us** through **your** online **Lime** account.

The level of benefits provided to **you** under the proposed **policy** offered at renewal will be reduced by the level of any claims made by **you** during the current **policy year**. Details of the level of cover available under the proposed new **policy** at renewal will be shown on the **policy schedule** included with the renewal documentation.

We reserve the right not to offer a new Cancer Essentials **policy** at the renewal date. If this happens then **we** will contact **you**.

Cancelling the policy

When the **policyholder** may cancel the **policy**

The cooling off period

You may cancel the **policy** for any reason within 14 days of purchasing the **policy** or receiving the **policy** documents, whichever is the later (this is called the 'cooling off period'). Provided no claims have been made during the cooling off period, **Lime** will refund any premium paid during that time.

After the cooling off period

You may cancel the **policy** at any time after the cooling off period. **Lime** will not refund any monthly premiums that have been paid for cover.

If **you** want to cancel **your** cover, **you** will not be able to reapply for cover until 60 days after the date the **policy** was cancelled.

If **you** cancel the **policy**, then **you** will have to answer the qualifying questions again if **you** apply for this or similar cover in the future.

If the **policy** is cancelled, benefit will only be payable as agreed in a **guarantee of payment**.

Important note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

The **policyholder** must take reasonable care to provide complete and accurate answers to any questions **we** or **Lime** ask either in an application form, over the telephone or by any other means when the **policyholder** takes out, makes changes to or renews the **policy**.

When we may cancel the policy

If **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** or **Lime** ask (see Important note above):

- **we** may cancel the **policy** back to its original start date and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium, or
- the extent of cover may be affected.

If **we** cancel the **policy** for this reason, **you** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

If a claim made by **you** is in any way fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent evidence, **we** may:

- refuse to pay the claim, and
- recover any sums paid by **us** in respect of the claim.

In addition:

- **we** may cancel the **policy** back to the date of the fraudulent act and keep all premiums. This will end **your** cover. Alternatively, **we** may apply different terms (in line with reasonable underwriting practice) to **your** cover.

If **we** cancel the **policy** or **your cover** for these reasons **we** will notify **you** in writing by first class post or by hand to **your** last known address or through **your** online **Lime** account.

If any premium is not paid, the **policy** will be pending cancellation during which time no claims will be processed. **We** will reinstate the **policy** if any overdue premiums are paid within 60 days of their due date.

If the premium is not paid in full within 60 days, the **policy** will be cancelled immediately.

We will not cancel the **policy** because of eligible claims made by **you**.

After the **policy** is cancelled, benefit will only be payable as agreed in a **guarantee of payment**.

If the policyholder dies

We will automatically cancel the **policy** if the **policyholder** dies.

Law

The law of England and Wales will apply to this contract unless:

- **you** and **we** agree otherwise, or
- at the date of the contract, **you** are a resident of Scotland or Northern Ireland, in which case (in the absence of agreement to the contrary) the law of that country will apply.

If **we** decide to waive any term or condition of this **policy**, **we** may still rely on that term or condition at a later time.

Third party rights

This **policy** does not give any rights to any person other than the **policyholder** and **us**. No other person will have any rights to rely on any terms under the **policy**.

Definitions

Cancer

A malignant tumour, tissues or cell that is characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

Commissioning body

- NHS England Clinical Commissioning Groups
- NHS Scotland Health Boards
- NHS Wales Health Boards
- Northern Irish Health and Social Care Board.

Financial statement

The statement showing the premium payable and benefits available for the **policyholder** included on the **policy**. The financial statement is included in the **policy schedule**.

GP

A general medical practitioner on the GP Register kept by the General Medical Council.

Guarantee of payment

A document that details what **we** have guaranteed to pay towards the **policyholder's cancer** drugs for the treatment plan issued by the **policyholder's specialist** and agreed by **us**. If the treatment plan changes, a new guarantee of payment will need to be agreed and issued by **us**.

Lime

Lime International Limited is an independent insurance intermediary authorised to arrange and administer **your** application and **policy** through their online website.

Policy

Our contract of insurance is with the **policyholder**, providing cover as detailed in this terms and conditions document. The application and **policy schedule** form part of the contract and must be read together with this policy terms and conditions document.

Policy schedule

The schedule giving details of:

- the **policyholder**, and
- the level of benefits available under the **policy**.

Policyholder

The person named as policyholder in the **policy schedule**, who is also the insured person.

Policy year

A period from the date the **policy** began until the day before the first renewal date or, if the **policy** has been renewed, the period from the most recent renewal date until the day before the next renewal date.

Smoker

An individual who has at any point in the 12 months preceding either the commencement of the **policy** or the next renewal date:

- smoked tobacco, cigarettes, pipes or cigars;
- chewed tobacco; or
- used other tobacco or nicotine replacement products, including vaping.

Specialist

A registered medical practitioner who:

- has at any time held, and is not precluded from holding, a substantive consultant appointment in an NHS hospital;
- holds a Certificate of Higher Specialist Training issued by the Higher Specialist Training Committee of the relevant Royal College or faculty; or
- is included in the Specialist Register kept by the General Medical Council.

UK

The United Kingdom of Great Britain and Northern Ireland.

We/our/us

Aviva Health UK Limited, who administers **your policy** on behalf of Aviva Insurance Limited, who underwrites and provides **your** contract of insurance.

You/your

A person named as the **policyholder** in the **policy schedule** who is also the insured person.

Use of personal information

Personal Information

This notice explains the most important aspects of how Lime and Aviva collect and use your information but you can get more information about the relevant terms and conditions Lime and Aviva use and view applicable privacy policies at limeinsurance.com/privacy-policy and aviva.co.uk/privacypolicy or request a copy by writing to us at Privacy, Lime International Limited, Level 30, Leadenhall Building, 122 Leadenhall Street, London EC3V 4AB and Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

What Lime collect and how they use it

Lime collect and use your personal information so that Lime can provide you with a policy that suits your insurance needs. Lime will hold all personal information that you provide. Aviva provide the product and Lime will share your information with Aviva so that your claims can be assessed. They will also receive anonymised data so that they can see how the product is performing.

The data controller(s) responsible for this personal information are Lime International Limited as the distributor and administrator, and Aviva Insurance Limited as the insurer of the product.

What Aviva collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to handle any claims on behalf of Lime (which may include sharing this information with Lime);

Both Lime and Aviva use your information in the following ways:

- to support legitimate interests that we have as a business:
 - we need this to manage arrangements we have with reinsurers and for the detection and prevention of fraud

- we also use personal information about you to help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products

- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti money laundering checks.

How we and/or Lime share your personal information with others

In addition to the above, we may share your personal information:

- with clinicians, including hospitals, and third party case managers from whom you and others covered under your policy receive insured treatment or who manage your care or treatment pathway;
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we and/or Lime keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to deal with claims and queries on your policy.

We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting Us” section alongside.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated previously, please contact our Data Protection Team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 9NH.

If you have any questions about how Lime use personal information, or if you want to exercise your rights stated above, please contact Lime at: Privacy, Lime International Limited registered office: Level 30, Leadenhall Building, 122 Leadenhall Street, London EC3V 4AB

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Further information

If you have any cause for complaint

Our aim is to provide a first class standard of service to our customers and to do everything we can to ensure you are satisfied. However, if you ever feel we have fallen short of this standard and you have cause to make a complaint, please let us know by raising a complaint through your online Lime account or by contacting Lime:

Email: complaints@limeinsurance.com
Telephone: +44 (0)203 753 5469

Post:

Complaints
Lime International Limited
Level 30
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AB

In the event that you remain dissatisfied and wish to contact us directly, our contact details are:

Aviva Health UK Ltd
Complaints Department
PO Box 540
Eastleigh
SO50 0ET

Telephone: 0800 051 7501
Email: hcqs@aviva.com

Calls may be monitored and/or recorded.

We have every reason to believe that you will be totally satisfied with your Aviva policy and with our and/or Lime's service. It is very rare that matters cannot be resolved amicably. However, if you are still unhappy with the outcome after we or Lime have investigated it for you and you feel that there is additional information that should be considered, you should let us have that information as soon as possible so that we can review it. If you disagree with our or Lime's response, or if we or Lime have not replied within eight weeks,

you may be able to take your case to the Financial Ombudsman Service for them to investigate. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 123 9123 or 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

If you have taken a product out online with Lime or Aviva and are unhappy with this product or the service you received, you can also use the European Commission's Online Dispute Resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service.

Please note that the Financial Ombudsman Service will only consider your complaint if you have given us and Lime the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect your legal rights.

The Financial Services Compensation Scheme (FSCS)

We're covered by the FSCS. You may be entitled to compensation from the FSCS if we become insolvent and can't meet our obligations. This depends on the type of business and the circumstances of the claim. Where you're entitled to claim, insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the website: fscs.org.uk.

Language

All documents or letters relating to this policy will be written in English.

**This brochure is also available in braille,
large print and audio format.**

If required, please contact us on **0800 051 7501** to request a version in a format more suitable for you.

Calls may be monitored and/or recorded.

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