

TERM LIFE INSURANCE

Insurance Product Information Document



Company: LifeStar Insurance Limited

Product: LifeStar Cancer Care

LifeStar Insurance Ltd (C29086) is authorised by the Malta Financial Services Authority to carry out Long Term Business of Insurance under the Insurance Business Act, Cap 403 of the Laws of Malta.

This is summary of the insurance cover. Before purchase, further information can be found in your quotation and in the full policy terms and conditions. It is important that you read all of these documents carefully.

What is this type of insurance?

Cancer Care is a life insurance product which, in the event of insured risk occurrence, we will pay the Sum Insured of this mandatory benefit to the Beneficiary upon receipt and approval of any medical evidence requested, outlined in section 4 hereunder, prior to the Expiry Date and during the continuance of this Policy.



What is insured?

The insured risks are:

- ✓ Death Any Cause of the life assured for €2,300 Free Life Cover
- ✓ Cancer diagnose of the life insured;
 - If your cancer is diagnosed at the very 1st stage and does not progress further (carcinoma in situ), 15% of the sum assured will be paid. If the diagnosis progresses to cancer, then the remaining 85% will be paid.
 - If you are diagnosed with cancer immediately, 100% of the sum assured will be paid.
- ✓ Free Child Cover (equivalent to 10% of the Parent's Sum Assured)
- ✓ Nursing Care Allowance (up to 5% of the sum assured)
- ✓ Second Cancer Claim Cover (after you have been cancer-free for five years)

Information with regard to the insured person:

- Age at entry: minimum 18 years, maximum 65 years
- Age at maturity: maximum 75 years
- Plan can be sold on Single Life basis (with single policy owner)

Information with regard to Sum assured:

- Minimum 10.000 EUR
- Maximum 100.000 EUR

Information with regard to period of insurance:

- Minimum 5 years
- Maximum 50 years



What is not insured?

- ✗ Cancer diagnosis in the first 90 days after policy commencement date.
- ✗ Death in the first 30 days from first formal cancer diagnosis.
- ✗ The policy will not pay in the event of any non-disclosure of material facts necessary for us to underwrite the risk.



Are there any restrictions on the cover?

The following restrictions apply to the additional protection:

- ! All tumors with stage inferior or equal to T2N0M0, all carcinomas in situ, all diseases and conditions described or classified as pre-malignant, non-invasive; having borderline malignancy or low malignant potential, all cervical dysplasia CIN-1, CIN 2 or CIN 3.
- ! Any type of cancer in the presence of the Acquired Immuno Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immuno Deficiency Virus (HIV).
- ! All malignant diseases of the skin other than malignant melanoma that has caused invasion beyond the epidermis.
- ! All malignant diseases of the prostate or of the thyroid, unless having progressed to at least TNM classification T2N0M0.
- ! Any gastrointestinal stromal tumour unless having progressed to at least TNM classification stage T2N0M0 or having a mitotic rate > 5 per 50 hpf. recurrent cancer or cancer metastasis diagnosed during the first 90 days from the date of policy inception or from the date of reinstatement if the policy has been reinstated.
- ! All Pre-existing conditions prior to application of the policy as well as any recurrence and complication related to them occurred after the issuance of the policy.
- ! Conditions arising directly or indirectly out of or in connection with any congenital condition, inherited disorder or birth defects which manifested itself at any time, are excluded from the child cover.

Other restrictions apply. See full terms and conditions.



Where am I covered?

The product covers you worldwide.



What are my obligations?

- **Obligations at the start of the contract:** You must complete all the questions in the proposal form with exact, complete and true information, you must provide us with any medical history as required; you must let us know if you have other insurance cover which also covers the benefits offered through this product;
- **Obligations during the term of the contract:** You must pay your premium by the end of each due date;
- **Obligations in the event that a claim is made:** You / the beneficiary must provide us with any information that we require to assess your claim.



When and how I pay?

You can pay the insurance premium through your insurance representative, by direct debit or by debit / credit card, bank transfer or cheque, according to your policy's payment frequency, as shown in your policy schedule.

The payment frequency is chosen by you at the start of the contract: Annually, Semi-Annually, Quarterly or Monthly.



When does the cover start and end?

The insurance cover **starts at 00:00 hour** of the next day after the insurance premium payment, but not before than the date specified in the insurance policy and **ends at 24:00 hour** of the expiry date in the Insurance policy.



How do I cancel the contract?

- In the first 30 days - In terms of Insurance Business (Long-term Business Contract Statutory Notice) Regulations, 2000, **you have the right to cancel the Policy** by serving on the Company the Notice of Cancellation, duly signed and completed, within thirty (30) days from the date of the letter attached to the Policy Document. Any premiums paid will be refunded to the Insured by the Company. This cooling-off period does not apply if the Policy is to be pledged to a Commercial bank.
- During the insurance period - In the event that **you request to cancel your policy** during the period of insurance no refunds, including pro- rata, will be issued. We encourage you to retain this policy till the next renewal date thereby still being covered under the benefits you have paid for.

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