



Children's Benefit
Applicable only to the Personal Income Protection Plan

The details

You would be eligible for an income benefit payable for 1 month, following diagnosis of an illness or the undergoing of a surgical procedure as set out in the definitions below for one or more of your children. This benefit is not subject to a deferred period. This benefit is only payable once for a particular child and is payable for a maximum of three children, throughout the term of your Plan.

The child must be aged between the ages of 30 days and 18 years in order to be eligible for cover.

A child is defined as the natural child or legally adopted child of the member or their spouse, partner or civil partner or any child for which the member or their spouse, partner or civil partner are the legal guardian. The child must be financially dependent on the member.

Your application for this benefit must be made on the appropriate form which we will need to receive within 3 months of the diagnosis or surgical procedure occurring and you will be required to provide evidence to substantiate your application.

Exclusions

We will not pay a claim under this benefit: -

- a. If the claim is as a result of injury intentionally caused by the actions of the member, and/or
- b. If the claim is directly or indirectly attributable to a pre-existing condition. This means a condition, illness, disease or related condition, whether diagnosed or not, which is already present whether or not there are symptoms, and/or
- c. If the diagnosis of an illness or the undergoing of a surgical procedure occurs before the commencement of the Plan, and/or
- d. If the diagnosis of an illness or the undergoing of a surgical procedure occurs before the child has attained 30 days of age, and/or
- e. If the diagnosis of an illness or the undergoing of a surgical procedure occurs before the child is legally adopted by the member, and/or
- f. If the child dies within 14 days of diagnosis of the illness or undergoing of the surgery.

Please see separate web page for a list of diseases and surgical procedures which may be reviewed from time to time