

*the choices you want...*

*...the protection you deserve*



Your independent adviser

# GENESiS

Keeping **dreams** and **ambitions**  
**alive** even when accident or  
illness strikes

- Exclusive Benefit Scheme.
- Specifically designed for PSNI Regular Officers & Support Staff.
- No medical information required.
- Immediate cover.
- Payroll deduction.

## Fact

Over 1676 people will die in the UK today.

National Statistics Online 2006.

## Fact

- Every 2 minutes, someone has a heart attack.

British Heart Foundation.



## LIFE ASSURANCE

Modern medical care, living conditions and health awareness mean that we now live longer, healthier lives. This can make an unexpected death all the more shocking.

Family, friends and colleagues are all impacted by the premature death of someone they know and love. The death of a breadwinner in particular can have far-reaching consequences for the immediate family.

The peace of mind of knowing that dependants will be provided for in the event of early death is one of the simplest but most highly valued benefits available.

### What is Life Cover?

Life cover is a way of helping to ensure that there is enough money to help protect the people and business interests that matter to you if you die (if you are the life assured).

We're all used to insuring cars and homes - there's no question that it needs to be done - and we renew our policies almost automatically each year. But what about insuring the most important thing of all - the future of our loved ones?

Most people would agree that family is their No.1 priority. And yet for all our good intentions, we sometimes end up giving our loved ones unnecessary stress and financial hardship. Why? Because we haven't planned for the worst.

### Do I need Life Cover?

There are several reasons why Life Cover may be important you.

#### Life Cover can:

- help provide for your family in the event of your death during the plan term.
- help provide a way of paying off your mortgage or other outstanding loan if you die during the plan term.

**“So think about it...deal with it...  
then forget about it. Why take a chance?”**

# Critical Illness

## Because one day you might not be so lucky...

### “Sorry for being so blunt...”

But, for most of us, good health is something we take for granted. The risk of losing it is something we'd rather not think about.

It's difficult to put a value on good health. But think about it, just for a moment. Think through the consequences of a major illness - like a heart attack, cancer or a severe stroke - or even a permanent disability after a serious road accident, for example. It could mean a whole new way of life, not just for you, but your family too. You might never work again.

And the chances may be higher than you think. Almost everyone knows of a member of their family, a friend, or colleague, who has suffered a heart attack, cancer or a stroke. In fact, the statistics show that the average 30 year-old is four times more likely to suffer a critical illness than to die, before the age of 65.

### “But it's amazing what doctors can do these days...”

True. Advances in medical sciences mean that you are more likely than ever to survive many of the serious illnesses that would almost certainly have been fatal only a generation ago. Some conditions are treatable, and although some may not yet be curable, you can now expect to survive and live longer than ever before. However, this very success can create a new dilemma - the cost of survival.

### The cost of survival

Survival does not necessarily mean a full and immediate recovery. If you had a heart attack, a stroke, or cancer, for example, would you be able to go back to work? Would financial circumstances force you back to work before you are really fit enough to cope? Would you be left with a long-term disability that could mean never being able to work again? Would you live as long?

### Think about it. How would you cope?

You couldn't claim on your life insurance policies, but if you had the money, you'd probably want to take care of your immediate financial worries - your mortgage,

outstanding bills, medical expenses, or to replace lost income. You might like to be able to fulfil some of your lifetime ambitions. Or you could use the money to make life more comfortable, and to live as full a life as possible.

### Fact

- in a typical year there are:
- 28,000 coronary artery bypass operations
- 25,000 angioplasties
- 1,800 kidney transplants
- 350 heart, heart/lung, lung only transplants

UK Transplant Support Service Authority/British Heart Foundation.

Critical Illness Cover provides the financial and practical support you and your family may need in the event of a serious illness. A tax-free cash sum from £30,000 - £90,000 available for you to choose how to spend. After a serious illness you may want to reduce your mortgage, take a recuperative holiday or pay for private nursing care.

This benefit is provided by Unum and your acceptance for this benefit is subject to Unum's terms and conditions.

### Your options

#### Cover for you

You can buy cover from £30,000 - £90,000

#### Cover for your spouse

You can also choose to cover your partner under this benefit.

#### Cover for your children

The critical Illness Plan automatically covers each of your children, including step children and adopted children, aged between 6 months and 18 years, for a sum of 25% of your benefit. This means that if you are covered for £30,000, your children will each be covered for £7,500. Your children will be covered irrespective of whether you select cover for your partner.

Choosing this benefit does not affect any possible qualification for company sick pay or benefits under the Long Term Incapacity Scheme.



Application to Unum  
c/o McAuley Financial @ Newforge, Newforge Country Club,  
18(B) Newforge Lane, Belfast, BT9 5NW.

RUC Athletic Association is the sole policyholder with Unum, where as members of the RUC Athletic Association will be members of the scheme and will not be buying insurance directly from Unum.

McAuley Financial @ Newforge is an intermediary which can provide an explanation of the cover provided by the Excepted Group Life Policy and the Voluntary Group Critical Illness Policy.

## MEMBER DETAILS

**First name** ..... **Surname** ..... **Title** .....  
**Rank** ..... **Force No.** .....  
**Station** ..... **Payroll No.** .....  
**Tel No.** ..... **Sex** Male  Female   
**Date of Birth** / / **Smoker**  **Non-Smoker**

## SPOUSE DETAILS

**First name** ..... **Surname** ..... **Title** .....  
**Tel No.** ..... **Sex** Male  Female   
**Date of Birth** / / **Smoker**  **Non-Smoker**

## COVER

**Life Cover**  **Benefit Level** £ ..... **Date cover starts** / /

### Pre-existing condition exclusion:

No benefit shall be payable if the cause of death is directly or indirectly related to a condition for which I sought or received medical advice, had medical investigation(s) or tests, or received treatment or care in the 24 months prior to inception of cover. For the purposes of this exclusion, treatment includes but is not limited to medication whether prescribed or otherwise.

**Critical Illness Cover**  **Benefit Level** £ ..... **Date cover starts** / /

### Pre-existing condition exclusion:

Conditions in existence prior to the policy coming into force will not be covered. This has the effect that:

- If a member has been previously suffering from any defined condition they will not be able to claim for any further incidence of that condition. For the purpose of this clause the suffering or undergoing of a Heart Attack, Coronary Artery Bypass Surgery, Heart Transplant or Stroke will be considered to be the same condition.
- No benefit will be paid in respect of any defined condition where the member had been treated for or had been aware of a related condition prior to inception of cover.
- If a member suffers/has suffered from any malignant tumour(s) defined as cancer, no benefit shall be paid in respect of any subsequent cancer whether or not such cancer is connected or associated with the prior diagnosis of cancer.

If a member has previously suffered any Critical Illness event or a related condition, no benefit is payable under the PTD (Permanent Total Disability) option. Related conditions will be disregarded if the member does not suffer a Critical Illness event covered by the policy within 2 years from the date of inclusion to the policy. Related conditions for PTD and Paralysis/Paraplegia remain applicable indefinitely.

If you are in any doubt, please contact your doctor before applying.

## DATA PROTECTION

Information about you will be put on our database and used by Unum (the data controller) in making decisions about the provision of cover and for the purposes of identity verification, fraud prevention, audit, debt collection and claim verification.

We or our agent may ask you for more information at any time during the life of your policy/product for the purposes of fraud prevention and claim verification.

### We may share information about you with:

- Third Parties - including the Association of British Insurers, Trustees in bankruptcy, sub-contractors and agents in order to provide you with the service applied for and for fraud prevention.
- Insurance reference agencies - this information will be used for other agency users for fraud prevention.
- Government Regulators and/or the Ombudsman - to help resolve a complaint for audit purposes.
- Other insurance companies if you have a concurrent application for cover, policy or claim with that insurer.

Please tick if not required

## YOUR DECLARATION AND CONSENT

I confirm that I have not received any advice or personal recommendation from McAuley Financial @ Newforge for this insurance and I will decide for myself the benefits that suit my lifestyle.

I declare that to the best of my knowledge and belief the statements made in this application are true and complete. I normally live and work in the United Kingdom.

I have read and understood my statutory rights concerning the processing and use of information relating to my application as set out in this form.

In my application for Life Cover I have read, understood and agree to the pre-existing condition exclusion.

- I hereby authorise the Police Service of Northern Ireland to deduct the required monthly payment of £..... to Unum.

Member signature .....

Spouse / Partner signature .....

Date / /

You can cancel the policy at any time, provided you do so in writing. Cover will then cease and you will not be liable to make payments for any period after this date. Cancellation cannot be back dated.

## About this benefit

This benefit gives you a tax-free cash sum if you are diagnosed as suffering from a specified critical illness or if you become permanently and totally disabled before your normal retirement age, while a member of the Police Service of Northern Ireland. The benefit will be payable, subject to evidence of your entitlement, if you survive for a period of 14 days after the critical illness event, or six months in the case of total and permanent disability.

### The following specified critical illnesses or conditions are covered under the Critical Illness Plan:

- AIDS/HIV as detailed in the Policy Guide
- Alzheimer's disease\*
- Aorta Graft Surgery
- Balloon Angioplasty
- Benign Brain Tumour
- Blindness
- Cancer
- Chronic Lung Disease, including Emphysema
- CJD
- Coma
- Loss of hands or feet
- Major Organ Transplant
- Motor Neurone Disease\*
- Multiple Sclerosis
- Open Heart Surgery
- Paralysis of Limbs
- Parkinson's Disease\*
- Permanent Total Disability (PTD)
- Pre-senile Dementia
- Coronary Artery Bypass Grafts
- Deafness
- Heart Attack
- Heart Valve Replacement or Repair
- Hodgkin's Disease
- Kidney Failure
- Pulmonary Artery Surgery
- Rheumatoid Arthritis
- Traumatic Head Injury
- Stroke
- Total and Permanent Disability (any occupation definition)
- Third Degree Burns

\* Before age 60. Further details are available in Technical Guide "Section 2".

### Important note

This benefit is subject to the terms and conditions of Unum and there are strict rules about pre-existing medical conditions. It is therefore recommended that you read the detailed information about this benefit, from the downloadable Policy Guide before selecting cover. In the event of a conflict between the rights available to you under the Voluntary Scheme rules and Unum's, the latter rules will prevail.

LIFE COVER		Figures are monthly premiums.			
		60k	60k	90k	90k
	AGE NEXT BIRTHDAY	M	F	M	F
	20	£4.62	£3.12	£6.93	£4.68
	30	£4.62	£3.60	£6.93	£5.40
	40	£5.52	£4.50	£8.28	£6.75
	50	£10.56	£9.18	£15.84	£13.77
Smoker = Premium + 65%					

CRITICAL ILLNESS		Figures are monthly premiums.			
		60k	60k	90k	90k
	AGE NEXT BIRTHDAY	M	F	M	F
	20	£3.36	£2.82	£5.04	£4.23
	30	£3.36	£3.72	£5.04	£5.58
	40	£6.96	£11.52	£10.44	£17.28
	50	£20.76	£27.42	£31.14	£41.13
Smoker = Premium + 65%					

The monthly premiums will remain level until September 2009 and will then be subject to review. For other sums assured, the monthly premium can be extrapolated from the table above or can be provided.



*'fully endorsed by the RUC Athletic Association'*



fnewforge.com  
www.mfnewforge.com

