

CANCER COVER RULES

HELLO

This document contains the information **you** need to know about **your** Cancer Cover insurance. The Cancer Cover Rules together with the information **you** provided during application (**Cancer Cover Truths**) - forms the **Cancer Cover Agreement**.

You should read this document carefully to make sure **our** Cancer Cover product meets **your** needs. **We** know there are a lot of words in here - we've tried to make it really easy to understand, but if **you** get stuck, please just give **us** a shout (or send an email to help@deadhappy.com).

Policies are arranged and administered by Dead Happy Ltd on behalf of Shepherds Friendly (the **Insurer**). DeadHappy is a trading name of DeadHappy Ltd, authorised and regulated by the Financial Conduct Authority, number 788583. Registered Office: Unit 1, Creative Mill, 64 Mansfield Street, Leicester, England LE1 3DL Registered in England & Wales, number 628324.

Your policy is issued and underwritten by Shepherds Friendly and is a contract between **you** and Shepherds Friendly. Shepherds Friendly is a trading name of The Shepherds Friendly Society Limited which is an incorporated Friendly Society under the 1992 Friendly Societies Act No. 240F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FS Registration Number 109997.

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THE MOMENT OF TRUTH

Who can make a claim and how do they do it?

If **you** are diagnosed with cancer by a consultant oncologist, with histological evidence confirming the diagnosis meets **our** claim criteria, then you, a friend or a family member can start a claim by either emailing **us** at help@deadhappy.com, or by clicking the live chat button on **our** website, or by calling **us** on 0116 350 0134.

We will ask for **your** name, date of birth, and address. Someone from DeadHappy will let **you** or the person making the claim know if **we** need anything else.

What information is needed to payout?

Firstly, we'll need to know **your** name, date of birth, and address to check if **your** Cancer Cover is valid.

The **Insurer** will need to ask for medical information from **your** consultant or GP, so it's super important that **you** check and ensure **you** give **us** correct and accurate information during **your** application, otherwise the **payout** amount might have to be reduced, or in some cases **your** Cancer Cover might have to be cancelled. A situation neither of **us** want.

If **you** are living or working outside the **UK** and **you** want to make a claim for Cancer Cover, the **Insurer** might need **you** to return to one of the countries listed below:

Australia	Greece	Norway
Austria	Hong Kong	Poland
Belgium	Hungary	Portugal
Bulgaria	Iceland	Slovakia
Canada	Ireland	Slovenia
Channel Islands	Isle of Man	South Africa
Cyprus	Italy	Spain
Czech Republic	Japan	Sweden
Denmark	Latvia	Switzerland
Estonia	Liechtenstein	The Netherlands
Finland	Lithuania	US
France	Luxembourg	UK
Germany	Malta	
Gibraltar	New Zealand	

The **Insurer** will consider medical information from other countries if, in their assessment, the information is comprehensive enough and of a sufficient standard to properly assess the claim.

BEING DEAD HAPPY

Who is insured?

You are. Just you.

The agreement

If **you** are diagnosed with a listed cancer before **your** Cancer Cover ends, the **Insurer** may provide a **payout** of up to 100% of **your cover amount** depending on the specific diagnosis. See THE 3 TIERS for more information.

When the Insurer won't payout?

The Insurer won't payout on **your** Cancer Cover if:

- the diagnosis has not been made by a consultant oncologist or is not supported by histological confirmation.
- the diagnosis is pre-cancerous, such as intraepithelial neoplasia Grade 1 or 2, or low-grade intraepithelial lesions.
- if **you** die before making a claim and the cause of death is not cancer **(this does not affect your right to claim on your life insurance)**.
- **you** didn't give accurate and honest answers to the questions we asked when **you** took out the Cancer Cover
- **you** give us the wrong information or withhold information from us at any time.
- **you** do not keep up your payments and miss a payment for more than 30 days.

Please note: **our** Cancer Cover has no cash value, and the **Insurer** won't **payout** if **you** reach the end of the Cancer Cover insurance without making a claim.

How much will the Insurer payout?

Details of **your cover amount** can be found in the Cancer Cover Agreement.

- The minimum **cover amount** is £400.
- The maximum **cover amount** is £150,000. (This applies even if **you** have multiple policies).

THE 3 TIERS

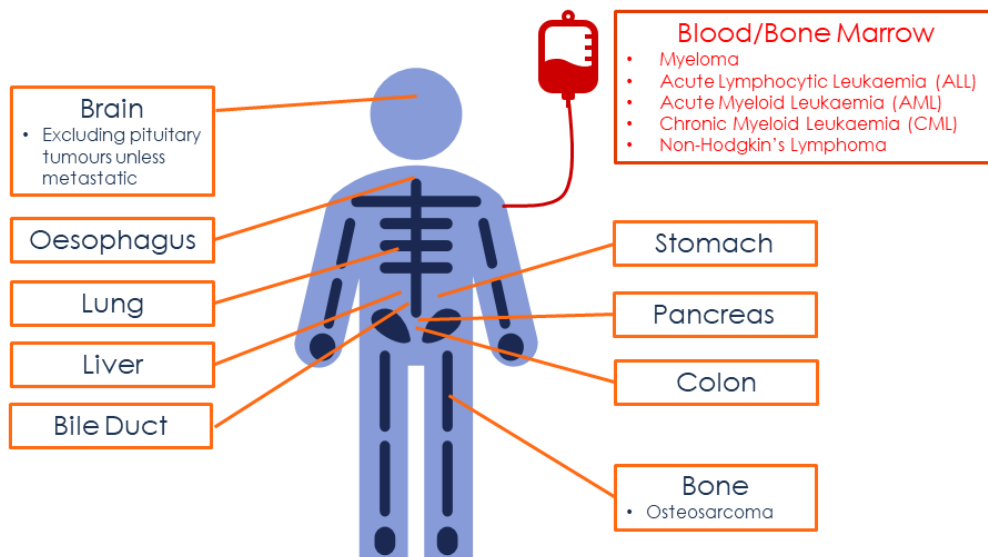
The exact **payout** is dependent on the type of cancer **you** are diagnosed with. **We** have grouped the different types of cancers into 3 'Tiers' based on their severity. If you're making a claim, you'll need to check which tier **your** cancer diagnosis falls under to determine which level of benefit **you** may be entitled to:

Tier 1 – 100% Benefit

You will receive up to 100% of your cover amount and your policy will end.

Tier 1 benefit is payable upon diagnosis of:

- Cancer, characterised by uncontrolled growth of malignant cells and invasion of tissue, originating in one of the sites named in the diagram below; or
- A blood or bone marrow cancer listed in the diagram below; or
- Stage 4 cancer or metastatic disease, regardless of origin site.

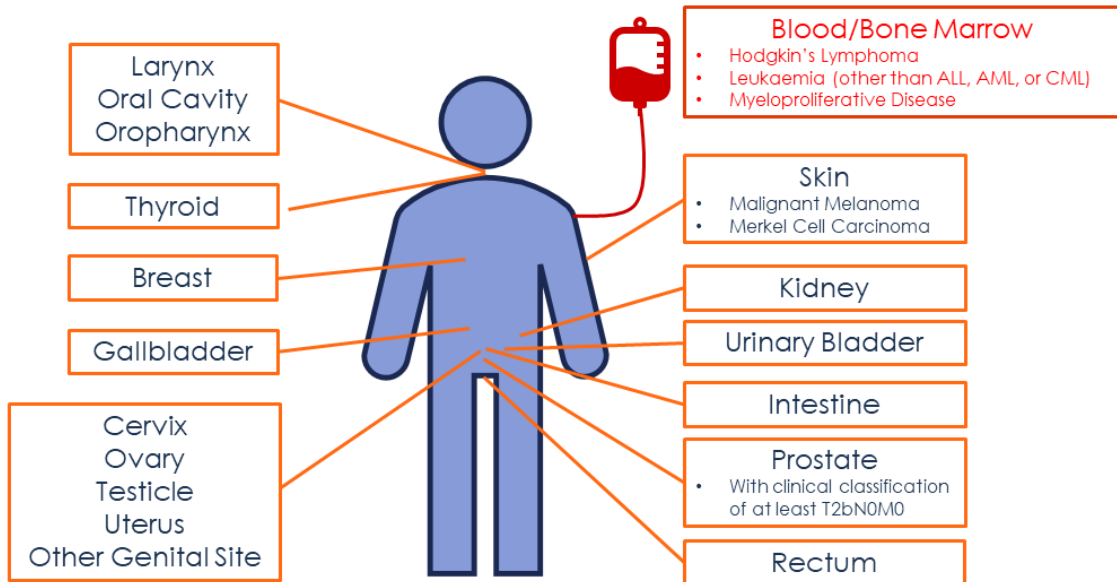


Tier 2 – 50% Benefit

You will receive up to 50% of your cover amount and your policy will continue.

Tier 2 benefit is payable upon diagnosis of:

- Cancer, characterised by uncontrolled growth of malignant cells and invasion of tissue, originating in one of the sites named in the diagram below; or
- A blood or bone marrow cancer listed in the diagram below; or
- A listed skin cancer.



Tier 3 – 20% Benefit

You will receive up to 20% of your cover amount and your policy will continue.

Tier 3 benefit is payable on diagnosis of:

- Cancer in situ of any of the sites named in Tiers 1 & 2
 - apart from the skin
- Cancer of the Prostate
 - with clinical classification between T1N0M0 and T2aN0M0
- Neuroendocrine Tumour (NET) classified as Grade 1, or Gastrointestinal Stromal Tumour (GIST) classified as having a very low or low risk of progression or as Stage I, originating in any of the named sites in Tiers 1 & 2
- Cutaneous Lymphoma
- Non-Melanoma skin cancer, where the tumour is larger than 2cm across and:
 - Is at least 4mm thick; or
 - Has recurred despite previous treatments; or
 - Has invaded into the nerves of the skin or subcutaneous tissue.

Multiple Claims

Where multiple claims are made the following limitations apply:

- The maximum total amount the **Insurer** will pay throughout the lifetime of the policy is 100% of **your** cover amount.
- If **you** have successfully claimed in the past, the **payout** for any subsequent eligible claim(s) is the minimum of the respective benefit in that tier and **your** remaining benefit.
 - For example, if **you** have already claimed 50% of **your** cover amount, a subsequent tier 1 claim will only pay 50% of **your** original cover amount.
- If **you** claim for a Tier 2 or 3 cancer, and later find **you** are eligible for a higher Tier payment, the **Insurer** will pay the balance of the claim paid and the revised eligible claim.
 - For example, if **you** were diagnosed with breast cancer and received a 50% **payout**, and the diagnosis was later confirmed to be Stage 4 or Metastatic, **you** would receive the additional 50% **payout**.

You can only make one claim per eligible diagnosis. The **Insurer** will only provide an additional **payout** if the diagnosis is confirmed to meet the criteria of a higher tier.

Please remember, if the cost of living goes up in the future, **your cover amount** may not go as far as **you** hoped it would, so **you** should regularly check if the **cover amount** still meets **your** needs.

How much does it cost?

The **monthly cost** of Cancer Cover insurance varies as it's based on several factors:

- The cover amount,
- Your age,
- Your risk (based on **your** answers during the application)

It's really important to keep up with **your** payments to ensure **your** cover stays active. If payment stops, **your** life insurance and Cancer Cover will end 30 days after **your** first missed payment, and no life insurance or Cancer Cover means no ability to claim.

Why does the monthly cost increase every year?

Every year alive is one closer to death. That's why the cost of **your** cover increases slightly every year on the policy anniversary; because you're one year older, not because of any claims **you** may have made for a Tier 2 or 3 cancer.

We think paying for who **you** are now is better than paying up-front for the wrinkly weirdo **you** might become in 20 years.

How long will the Cancer Cover insurance last?

Your Cancer Cover is linked to **your** life insurance which comes with a 10-year **guarantee**. The guaranteed bit refers to how long **we** **guarantee** to keep **you** insured even if **you** get diagnosed with an illness. However, provided **you** haven't made a claim, every year, you'll also get the option of resetting the **guarantee** back to 10 years (subject to a few health and lifestyle questions) - this is known as a '**reset**'.

Your cover will come to an end:

- When **your guarantee** ends (as shown in **your** Cancer Cover and Life Insurance Agreements); or
- If **you** die; or
- If claims amounting to 100% of **your cover amount** are paid as a result of one or more cancer diagnoses; or
- if the life insurance this Cancer Cover is attached to is cancelled (by **you** or us); or
- if **you** stop paying; or
- if the Cancer Cover is cancelled (by **you** or us).

You can cancel **your** Cancer Cover without affecting **your** life insurance, but **you** will not be able to sign up again in the future.

Is there an age limit?

You need to be between 18 and 60 to take out Cancer Cover or life insurance with us. As the maximum age is 70, **you** won't be able to **reset your guarantee** after the age of 60.

Does it matter where I live?

You need to be a **UK** resident and have lived in the **UK** for the last 12 months.

Who gets the payout?

- You, and only you.
- If **you** die before **your** claim is paid and **you** have a will, then **your payout** will go to the executors/(s) who will distribute it as specified in **your** will.

For more information on intestacy laws see <https://www.gov.uk/inherits-someone-dies-without-will>

Will my payout be taxed?

Your **payout** is usually free of all **UK** income tax. However, most **lump sums** will count towards **your** savings. This might affect any means tested benefits **you** receive.

If **you** live outside the **UK** when **you** come to make a claim, the taxes of the country of residence could apply to the **payout** amount.

JUST THE DETAIL

The information you give us

The information **you** provided **us** during the application will be sent to **you** at the same time as the Cancer Cover agreement. If any of this information is not correct, **you** must immediately inform DeadHappy of the correct information as this could affect **your** payout.

If you, or anyone acting on **your** behalf, intentionally or recklessly provided false information that **you** or they knew to be untrue or misleading, the **Insurer** reserves the right to cancel the Cancer Cover and the attached life insurance plan, with no refund of premiums.

If you, or anyone acting on **your** behalf provided details that were inaccurate or incomplete through carelessness or by mistake, the **Insurer** reserves the right to adjust or cancel the Cancer Cover and attached life insurance policy. This could mean we:

- Cancel the Cancer Cover, and possibly **your** life insurance policy, with a refund of the premiums paid; or
- Reduce the Cancer Cover **payout** amount, and possibly reduce the **payout** of **your** life insurance policy, to reflect the higher **monthly cost** that would have applied had accurate information been known; or
- Make changes to the Cancer Cover policy, and possibly the attached life insurance policy, to reflect the terms and conditions that would have applied had accurate information been known.

The **Insurer** will not pay any claim if they consider it fraudulent. If the **Insurer** has already made a payment to you, they may look to reclaim that payment and not pay anything further.

How do I change my Cancer Cover insurance?

Changes to **your** account details (e.g., payment details, email address etc) can be made by logging into **your** account at deadhappy.com.

For any other changes please email help@deadhappy.com

How do I cancel my Cancer Cover?

You can cancel **your** Cancer Cover at any time. There are no fees or penalties, and **your** life insurance will not be affected. Just log in to **your** account at deadhappy.com to cancel, or email help@deadhappy.com

Please remember:

- If **you** cancel **your** Cancer Cover within the first 30 days, then it will end immediately, and a full refund will be given.
- If **you** cancel after the first 30 days, no refund will be given. Instead, **your** Cancer Cover will end at the next payment date and no further payments will be taken.
- You can't make a claim once **your** Cancer Cover has been cancelled.
- You can't reinstate **your** Cancer Cover once it's been cancelled.

Can you cancel my Cancer Cover?

We can only cancel **your** Cancer Cover:

- if **you** haven't paid all the monthly payments due; or
- as a result of **you** providing **us** with incorrect information.

What happens if I move abroad?

If **you** move abroad, **you** need to consider whether the life insurance this plan is attached to still meets **your** needs. All payments will need to continue to be paid from a bank or building society in the UK.

We recommend that **you** obtain independent advice regarding the life insurance to which this Cancer Cover plan is attached about the tax consequences of changing **your** country of residence. **We** are not responsible for any adverse tax consequences that may arise in respect of the Cancer Cover and the life insurance it is attached to; and/or any claim payments because of **you** changing their country of residence.

If a **payout** is made outside the UK, then arrangements for such transfers must be made at **your** own expense.

If **you** move to another country outside the UK, the life insurance may no longer be suitable for **your** needs. **UK** laws or the local laws and regulations of the country to which **you** move may impact **your** ability to continue to keep **your** life insurance and this Cancer Cover active in line with **our** rules.

IF YOU GOT A PROBLEM?

Yo, we'll solve it.

If you're not happy, we're not happy. If **you** have any issues or concerns about the service you've received around the administration of **your** Cancer Cover, please email **us** at help@deadhappy.com or click on the live chat button on **our** website and **we** will do **our** very best to help get things resolved.

If after submitting a claim **you** have a problem, please contact Shepherds Friendly by calling 0800 526 249 or writing to: Haw Bank House, High Street, Cheadle, Cheshire, SK8 1AL. Alternatively **you** can email deadhappycomplaints@shepherdsfriendly.co.uk

If you're still not happy, **you** can refer **your** complaint to the Financial Ombudsman Service (**your** legal rights are not affected). For more details **you** can visit their website at www.financial-ombudsman.org.uk

LEGAL GUMPH

Who are we?

Life insurance and Cancer Cover are provided and administered by DeadHappy Ltd and underwritten with claims administered by Shepherds Friendly.

DeadHappy

DeadHappy is a trading name of DeadHappy Ltd, authorised and regulated by the Financial Conduct Authority, number 788583. Registered Office: Unit 1, Creative Mill, 64 Mansfield Street, Leicester, England LE1 3DL Registered in England & Wales, number 628324.

Shepherds Friendly

Shepherds Friendly is a trading name of The Shepherds Friendly Society Limited which is an incorporated Friendly Society under the 1992 Friendly Societies Act No. 240F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FS Registration Number 109997.

What we do

DeadHappy is an insurance intermediary whose permitted business is providing & arranging insurance contracts. DeadHappy will set up and manage **your** Cancer Cover, take payments, issue **your** documents, and deal with any queries **you** might have.

Cancer Cover is underwritten by Shepherds Friendly who also administer claims.

What we don't do

We won't give **you** any recommendation or advice (**we** can't; **we're** not legally allowed to). But **we** will give **you** all the information **you** need to make a decision about whether **our** Cancer Cover is suitable for **your** needs.

What fees do we charge?

None. **We'll** arrange **your** life insurance and Cancer Cover and don't charge a fee for doing this. Instead, the **Insurer** pays **us** a commission for setting up the life insurance and Cancer Cover.

Your information

To be able to provide **you** with Cancer Cover, **we** need to know certain things about you. Legal people call this 'data', and no matter what anyone says... it's yours.

How do I know if I can trust DeadHappy with my data?

We're deadly serious when it comes to data, and **we** protect it as if **our** lives are dependent on it.

If that doesn't cut it full details of what **we** collect and how **we** process data along with **your** data protection rights, can be found at <https://legal.deadhappy.com/terms/your-privacy>

How do I know if I can trust Shepherds Friendly with my data?

Shepherds Friendly will also be a data controller in respect of any data it processes in relation to the underwriting of the life insurance and management of any claims. For full details and information about the data collected from you, the purposes for which it is collected, how Shepherds Friendly use it, and who Shepherds Friendly share it with please refer to Shepherds Friendly's privacy notice which can be found online here:

www.shepherdsfriendly.co.uk/privacy-policy

You can contact the Data Protection Officer at Shepherds Friendly by writing to Shepherds Friendly Society Limited, Haw Bank House, High Street, Cheadle, Cheshire, SK8 1AL or email:

dataprotection@shepherdsfriendly.co.uk

Governing Law

English law applies to this Cancer Cover. Unless otherwise agreed, the rules and other information relating to this Cancer Cover will be in English.

Large print, braille, audio material

To make everything accessible, we're able to provide **you** with this information in audio, large print, or Braille. Please contact DeadHappy if **you** require any of these services.

The Financial Services Compensation Scheme (FSCS)

If **we** are unable to meet **our** liabilities for this Cancer Cover, **your** Cancer Cover may be entitled to compensation from the FSCS. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by visiting the FSCS website at www.fscs.org.uk or telephoning FSCS on 0800 678 1100 or 020 7741 4100.

Shepherds Friendly financial position

We want to provide **you** with clear information about Shepherds Friendly financial position. Shepherds Friendly publishes its Solvency and Financial Condition Report for Shepherds Friendly on their website:

<https://www.shepherdsfriendly.co.uk/about/reports-and-accounts/>

In it **you** will find more details about Shepherds Friendly business and company performance. This report is provided annually and will be available up to 5 years from date of publication.

Upon request Shepherds Friendly can also provide **you** with a printed copy of their report, (however this must be requested within 2 years from publication) but please allow 20 working days for receipt.

What does that mean?

guarantee

means the duration of the Cancer Cover. This is usually described in years, and sometimes months.

cover amount

means the total amount of money the **Insurer** will **payout** across one or multiple eligible claims. Other insurance providers sometimes refer to this as “cover”.

payout

means the amount of money the **Insurer** will **payout** in the event of a single eligible claim.

cancer cover agreement

means the document which shows the personalised features of **your** cover which make up part of **your** Cancer Cover.

cancer cover truths

your answers to **our** health and lifestyle questions

Insurer

Shepherds Friendly

lump sum

a **lump sum** is any one-off payment **you** receive. This can be any amount of money.

monthly cost

means the monthly amount **you** need to pay **us** for providing **your** cover. Other insurance providers sometimes call this a “premium”.

reset

the opportunity to **reset your guarantee** and roll it back to the original 10 years.

uk

means England, Scotland, Northern Ireland, and Wales.

uk resident

means **you** need to have lived in the **UK** for the last 12 months, when **you** take out Cancer Cover with us, as either a citizen of the **UK** or a person who has been granted permission to permanently settle in the UK.

we, us or our

means DeadHappy.

you or your

means the owner of the Cancer Cover.