



Key Features for

**BIG** The logo for 'BIG 3', where the number '3' is enclosed in a blue circle with an orange outline.

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## Big 3 summary

This document provides the important information you need about the Big 3 plan.

The Key Features do not contain the full terms of the plan. These can be found in the Terms & Conditions. A copy is available online at [www.reassured.co.uk/big3](http://www.reassured.co.uk/big3). The Terms & Conditions applicable to you are those sent to you when you buy the Big 3 plan. The online version may not be relevant to your plan.

## Demands and needs statement

Our Big 3 plan will meet the demands and needs of individuals who wish to receive a cash sum if they're diagnosed with a specified serious illness during the term of the plan.

You're not permitted to increase the level of cover over the duration of the cover period. Therefore at outset, you should carefully consider the level of cover you may require over this period of time.

## Big 3 cover

The cover amount is paid out if you're diagnosed with one of the six listed serious illnesses and meet the definition.

We won't pay out if the claim was caused by alcohol or drug abuse or self-inflicted injury.

You must survive for at least 14 days after your diagnosis.

## Who can apply?

UK residents, excluding the Isle of Man and Channel Islands, aged 18 to 60.

You can choose a term between 1 and 40 years but your plan must end before your 71st birthday. The cover ends after the fixed number of years that you choose, after we've paid out the Big 3 cover amount, or if the plan is cancelled by you or by us.

## Choosing your cover

When choosing the cover that you require, you'll need to decide:

### Who to cover?

**If purchased as single life:** This cover is available for you to take out on your life alone.

**If purchased as joint life:** You can apply for the plan to cover you and another eligible person.

If you've chosen joint life, the plan pays out when a valid claim is paid on your life or that of the other adult insured, at which point the Big 3 plan then ends. Please note that we may pay a valid claim on the children's benefit but the plan would continue.

## Your cover amount

You need to decide the amount of cover you'll be insured for under the products you choose.

The cover amount won't change over the term of the plan and the premiums you pay won't change, unless you alter your plan.

## Your premiums

Premiums must be paid monthly by direct debit throughout the term of your plan.

The minimum premium you can pay is £4 per month for Big 3 cover.

Your premiums will remain the same each year and are guaranteed not to go up throughout the chosen term of the plan.

## Important information you need to know

Here are some important things you need to know about your plan:

- You need to provide honest and accurate information when you set up your plan, otherwise a claim may not be paid.
- Up until the start of your plan, you need to tell us about any changes to your health or circumstances that would result in a change to your application form answers. This will also apply if you delay the end date or reinstate your plan. If we do not know about such changes then we may not be able to pay a claim or may need to void the plan.
- Premiums must be paid on time and continue throughout the life of the plan, otherwise the plan will be cancelled and you won't get any money back.
- You're not covered if the claim is caused in any way because of alcohol or drug abuse or self-inflicted injury.
- You must survive for at least 14 days after the event or your diagnosis in order to receive your Big 3 cover amount payable.
- We may not be able to consider your claim if you're unable to provide evidence from a qualified doctor or consultant from one of the following countries: any of the countries of the United Kingdom, European Union, Switzerland, Iceland, Norway, USA, Canada, Australia, New

Zealand, the Isle of Man or the Channel Islands.

- In the future, your cover amount may not be enough as inflation will reduce its value. You are not permitted to increase the level of cover over the duration of the cover period. Therefore, at outset you should carefully consider the level of cover you may require over this period of time.

Once you take out a plan all you have to do is keep premium payments up to date, and tell us if any of your details change, such as your name, address or bank account.

## How does Big 3 cover work?

You can choose a cover amount of up to £100,000 across all the Big 3 plans that you hold.

## List of serious illnesses covered

You can find the full definitions of the serious illnesses covered and the circumstances in which you can claim within the Terms & Conditions for Big 3.

**Cancer** – excluding less advanced cases

**Heart attack**

**Stroke**

**Benign brain tumour** – resulting in permanent symptoms or undergoing defined treatments

**Benign spinal cord tumour** – resulting in permanent symptoms or undergoing defined treatments.

**Cardiac arrest** – with insertion of a defibrillator.

## Children's Big 3 cover

If you've taken out Big 3 cover, it also protects any of your children, from when they are 30 days old until their 18th birthday, or their 21st birthday if they're in full time education. This includes natural, legally adopted or stepchildren or any child you're the legal guardian of.

If, during the term of your Big 3 plan, a child is diagnosed with a condition, which is one of the stated serious illnesses, we'll pay the lower of £25,000 or 50% of the Big 3 cover amount. Payment for Children's serious illness doesn't reduce the Big 3 cover amount.

There's no limit to the number of children included as long as they're your natural, legally adopted or stepchildren, or children that you're the legal guardian of. However, a maximum of 3 claims under this benefit will be payable. We will only pay out once for each child regardless of how many policies you have.

We won't pay a claim under this benefit if:

- the child's condition was present at birth;
- the symptoms first arose before the child was covered under the plan; or
- the child dies within 14 days of being diagnosed with the stated serious illness.



## Your cancellation rights

You've got 30 days from the date you receive your documents to make sure you're happy with your cover and decide whether you want to keep it. If you cancel during these 30 days, you'll get a full refund of any premiums you have paid.

If you cancel your plan more than 30 days after receiving your documents, you won't be entitled to any refund of premiums.

To cancel your plan, call us on 0330 123 3740 or write to us at: FREEPOST REASSURED CUSTOMER SERVICE

## Making a claim

To make a claim, call us on 0330 123 3740 and one of our claims specialists will talk through everything that's needed.

## Tax implications

The claim amount is currently free from income and capital gains tax.

Tax information is based on our interpretation of current law and practice. Both tax law and HM Revenue & Customs practice may change in the future.





## How do I make a complaint?

If you wish to register a complaint, please contact us:

- **by phone:** 0330 123 3740, Monday to Friday, 8am - 6pm (except UK public holidays), Saturday 9am - 1pm
- **by email:** [customer.services@reassured.co.uk](mailto:customer.services@reassured.co.uk)
- **in writing:** FREEPOST REASSURED CUSTOMER SERVICE
- **online:** [www.reassured.co.uk/big3](http://www.reassured.co.uk/big3)

If we can't sort it out immediately, we'll acknowledge your complaint in writing within five days.

We'll keep you informed about what we're doing and will aim to put it right within eight weeks. If you're not satisfied with the outcome of your complaint, you can then refer it to:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR.

**Phone:** 0800 023 4567

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

## Law

The law of England and Wales applies to this plan but if there was to be a legal dispute and you were living in Scotland or Northern Ireland at the time, the courts there would have jurisdiction.

## Need to get in touch?

**If you have any questions you can contact us:**

**By phone:** 0330 123 3740 Monday to Friday, 8am - 6pm (except UK public holidays), Saturday 9am - 1pm

**By email:** [customer.services@reassured.co.uk](mailto:customer.services@reassured.co.uk)

**In writing:**  
FREEPOST REASSURED CUSTOMER SERVICE

**Online:** [www.reassured.co.uk/big3](http://www.reassured.co.uk/big3)

## Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) covers your plan. If iptiQ Life S.A. is unable to meet its liabilities, the FSCS may assist in transferring your plan to another insurer, providing you with a new plan or arranging compensation for you. Compensation can cover up to 100% of the value of a claim. You can find out more about the FSCS (including amounts and eligibility to claim) by visiting its website <https://www.fscs.org.uk> or calling 0800 678 1100.



## About our insurance services

Your Big 3 plan is arranged by Reassured Limited, a trading name of Reassured Limited, Belvedere House, Basing View, Basingstoke, England, RG21 4HG. Reassured Limited is authorised and regulated by the Financial Conduct Authority (FCA) to act as an insurance intermediary.

The FCA is the UK financial services regulator. Reassured Limited's Financial Services Register number is 616144. You can check this on the Financial Services Register by visiting the FCA's website [fca.org.uk/register](https://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

We offer stand-alone serious illness products which are underwritten and administered by iptiQ Life S.A. UK Branch. In providing these products, Reassured Limited act on behalf of the insurer.

You won't receive advice or a recommendation from us regarding the suitability of this insurance product to meet your personal circumstances. You'll need to make your own choice and decide if our services are right for you.

We don't charge any fees for arranging this insurance. Reassured Limited will receive a commission from iptiQ Life S.A., which is a percentage of the monthly premium paid.



## Your insurer

Your plan is issued, underwritten and administered by iptiQ Life S.A. UK Branch registered in England and Wales. Registration No: BR017015. Registered Office: 30 St Mary Axe, London EC3A 8EP. iptiQ Life S.A. is a public limited company (société anonyme) incorporated and registered in Luxembourg.

Registered Office:  
2, rue Edward Steichen,  
L-2540 Luxembourg,  
Grand-Duchy of Luxembourg.

<https://www.ipTiQ.com>

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Big 3 is promoted by Reassured Limited and is authorised and regulated by the Financial Conduct Authority (616144). Reassured Limited (06838409) registered office: Belvedere House, Basing View, Basingstoke, England, RG21 4HG. Reassured Limited is incorporated and registered in England and Wales. The plan is administered and underwritten by iptiQ Life S.A. UK Branch registered in England and Wales. Registration No: BR017015. Registered Office: 30 St Mary Axe, London EC3A 8EP. iptiQ Life S.A. is a public limited company (société anonyme) incorporated and registered in Luxembourg, Registered Office: 2, rue Edward Steichen, L-2540 Luxembourg, Grand-Duchy of Luxembourg. R.C.S. Luxembourg B 184281. Authorised and regulated by Le Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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