

# ChildMax Insurance

## Insurance Product Information Document



Company: **Riverside Underwriting Limited trading as Insure with Max**

Product: **ChildMax Policy**

Registered in England and Wales (06201617). Registered address: Bryant House, Bryant Road, Strood, Rochester, Kent, ME2 3EW. Authorised and regulated by the Financial Conduct Authority (FRN 466942)

This document is only intended to provide a summary of the main cover and exclusions and is not personalised for you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy this insurance and will be in other documents emailed to you. It is important that you review all documentation and advise us before the policy start date of any changes that are needed.

### What is this type of insurance?

This product meets the demands and needs of those who wish to protect their specified take home salary when taking an unpaid leave of absence from their employment to care for a child following certain named illness or accident events.



#### What is insured?

- ✓ Loss of your take home salary for up to twelve (12) months because of absence from your employment to provide care for your child diagnosed with one of seven (7) specific medical conditions caused by an accident, being blindness, coma, deafness, loss of a hand or foot, paralysis of limb(s), serious third-degree burns (greater than 5% of body surface) and traumatic brain injury.
- ✓ Loss of your take home salary for up to twelve (12) months because of absence from your employment to provide care for your child diagnosed with one of twelve (12) specified illnesses, being aplastic anaemia, bacterial meningitis, benign brain tumour, blindness, cancer, deafness, kidney failure, loss of a hand or foot, major organ transplant, multiple sclerosis with persisting symptoms, paralysis of limb(s) and stroke.
- ✓ Your child (natural, step or legally adopted) is over three (3) months old and under eighteen (18) years old and they reside with you at your address.



#### What is not insured?

- ✗ Any specific medical condition or specified illness which first manifested before the Pre-Existing Date as listed in the policy.
- ✗ Any specified illness present at the child's birth.
- ✗ Any medical condition not specified in this policy.
- ✗ If you and your child reside outside of the UK for a maximum of thirteen (13) consecutive weeks in any twelve months.



#### Are there any restrictions on cover?

- ! Only pay for one leave of absence per child.
- ! Be in work for the last three (3) months, as an employee, or self-employed, or a director or a partner, at the start of the insurance.
- ! Be a resident of the UK, with your main home in the UK and working in the UK.



#### Where am I covered?

- ✓ Worldwide with the exception of sanctioned territories.



## What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions honestly and carefully.
- You must start your leave of absence from your employment during your policy period or within ten (10) months after the expiry.
- If, during your leave from your employment, you choose to return to employment on a full-time, part-time or other flexible basis, you must inform us immediately and with our prior agreement we will pay you any shortfall between your take home salary and any lower earnings.
- You must be able to provide documentary evidence of your current take home salary.



## When and how do I pay?

You must arrange for your premium to be paid in full when taking out your ChildMax policy. This can either be paid as a single annual premium or an initial payment followed by eleven (11) equal monthly payments. Payment can be made with a Debit or Credit card, including American Express.



## When does the cover start and end?

Your cover will start on the date you have selected and will end twelve (12) months later, as listed on your Certificate of Insurance. We will contact you via email thirty (30) days before your policy is due for renewal. To maintain full coverage, there must be no uninsured period.



## How do I cancel the contract?

We will refund your premium in full, if within fourteen (14) days of purchasing this policy, you decide that it does not meet your needs, provided you have already paid the premium in full and have not reported or intend to report a claim. After fourteen (14) days, you may cancel the policy but no refund will be provided.