

Generali Worldwide Life and Disability Policy Particulars

Effective from 7th August 2017



Cubico Sustainable Investments Ltd.

This schedule is attached to the Policy Document dated 16th August 2017 and details items specific to the Policy. Items in **Bold** are defined in the Policy Document.

COVERS SELECTED UNDER POLICY

Policy Number 803.898 803.899 803.900	Cover Group Life Group Critical Illness Group Total Permanent Disability
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POLICY DETAILS

Policyholder	Cubico Sustainable Investments Ltd.
Registered Address	110 Bishopgate, 15 th Floor, London, EC2N 4AY
Commencement Date	The 7th day of August in the year 2017
Renewal Date	The 7th day of August in the year 2018 and in each subsequent year.
Policy Currency	Pounds Sterling

MEMBER ACCEPTANCE DETAILS

Eligible Employee	All present and future overseas Employees of the Employer who, on the Commencement Date or any subsequent Normal Inclusion Date or Renewal Date , are aged not less than 16 years and not greater than the stated Normal Retirement Age .
Eligible Spouse	No Eligible Spouse covered
Eligible Child	No Eligible Child covered
Normal Retirement Age	At the end of the month following the Member's 65th birthday
Termination Age – Eligible Employee	As per Normal Retirement Age .

GROUP CRITICAL ILLNESS ASSOCIATED CONDITIONS

Aorta Graft Surgery	Any disease or disorder of the heart or any obstructive/occlusive arterial disease.
Benign brain tumour	Neurofibromatosis (von Recklinghausen's disease) or haemangioma (von Hippel-Lindau's syndrome)
Blindness	Stroke or transient ischaemic attack. No benefit will be payable in respect of a Member who, at any time prior to the date of entry into the scheme has been registered blind.
Cancer	Polyposis Coli, papilloma of the bladder or any cancer in situ.
Cardiomyopathy, Coronary angioplasty and Coronary artery bypass grafts, Heart attack, Heart valve replacement or repair	Any disease or disorder of the heart, diabetes mellitus or any obstructive/occlusive arterial disease.
Creutzfeldt-Jakob disease	Organic brain disease, disease of the central nervous system, Parkinson's disease, depression, epilepsy, dementia, amnesic memory disorder, aphasia, psychosis.
Deafness	Acoustic nerve tumour, neurofibromatosis.
Dementia/ Alzheimer's Disease	Stroke, cerebrovascular disease, organic brain disease, brain tumours, disease of the central nervous system, hydrocephalus, Alzheimer's disease, Creutzfeldt-Jakob disease, Parkinson's disease, depression, epilepsy, pure amnesia, aphasia, psychosis.
Kidney failure	Familial polycystic kidney disease, diabetes mellitus or any chronic renal disease or disorder.
Loss of hands and feet	Diabetes mellitus, peripheral vascular disease, bone and soft tissue cancer.
Loss of independent existence or Paralysis of limbs	Multiple sclerosis, muscular dystrophy, motor neurone disease or any disease or disorder of the brain, spinal cord or column.
Loss of speech	Stroke, transient ischaemic attack, motor neurone disease, brain or throat tumour, laryngeal polyps.
Major organ transplant	Cardiomyopathy, coronary artery disease, cardiac failure, chronic liver disease, chronic pancreatitis, pulmonary hypertension, chronic lung disease or chronic kidney disease.
Motor neurone disease	Progressive muscular atrophy, primary lateral sclerosis, progressive bulbar palsy.
Multiple sclerosis	Any form of neuropathy, encephalopathy or myelopathy (disorders of functions of the nerves) including but not restricted to abnormal sensation (numbness) of the extremities, trunk or face; weakness or clumsiness of a limb; double vision; partial blindness; ocular palsy; vertigo (dizziness); difficulty of bladder control; optic neuritis; spinal cord lesion; abnormal MRI scan.
Parkinson's disease	Treatment with dopamine antagonist, tremor, extra pyramidal disease.
Stroke	Atrial fibrillation, transient ischaemic attack, diabetes mellitus, hypertension, intracranial aneurysm or occlusive arterial disease.
Terminal illness	Any medical condition that is listed as a critical illness condition either as a core illness or extended illness.



COVER SPECIFIC DETAILS – GROUP LIFE & DEPENDANT’S PENSION

Cover	Group Life
Group Dependant’s Pension	Not selected
Terminal Illness option	Not selected
Cause of Death	All causes (Accident and Natural Causes)
Group Life Benefit	4 x Earnings
Unit Rate	0.96 per mille of Benefit
Free Cover Limit	GBP 1,000,000.00 of Benefit

COVER SPECIFIC DETAILS – GROUP CRITICAL ILLNESS

Cover	Group Critical Illness Cover
Eligible Spouse	Not selected
Benefit - Eligible Employee	2 x Earnings
Scale of Cover	Core Illness plus Extended Illness Cover as per Tables 7 & 8 of the Policy Document
Unit Rate	1.92 per mille of Benefit
Free Cover Limit	GBP 800,000.00 of Benefit



COVER SPECIFIC DETAILS – GROUP TOTAL PERMANENT DISABILITY

Cover	Group Total Permanent Disability
Cause of Total Permanent Disability	All causes (Accident and Natural Causes)
Benefit	4 x Earnings
Unit Rate	0.37 per mille of Benefit
Free Cover Limit	GBP 1,000,000.00 of Benefit

PREMIUM PAYMENT AND POLICY ADMINISTRATION DETAILS

Premium Frequency	Annually in advance
Mid-Term Adjustments Calculation Method	Full administration basis
Catastrophe Limit	GBP 55,000,000.00

ADDITIONAL EXCLUSIONS

Temporary Absentees

Unless agreed at quote stage, we will not provide cover for any Member who has had 30 consecutive days or more off work due to illness or injury in the 12-month period immediately prior to the **Policy Commencement Date**. We may consent to providing cover subject to receipt of written details stating the reason for the absence concerned with the corresponding dates that the Member was absent from work. Cover for such Members would only commence once we have issued written confirmation.

Signed for and on behalf of Generali Worldwide Insurance Company Limited:

Authorised Signatory:

Authorised Signatory:

Date:

160817

Date:

160817



Registered Head Office address: Generali Worldwide Insurance Company Limited, Generali House, Hirzel Street, St Peter Port, Guernsey, Channel Islands GY1 4PA.

Incorporated in Guernsey under Company Registration No. 27151.
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generali-worldwide.com

Regulated in Guernsey as a licensed insurer by the Guernsey Financial Services Commission under the Insurance Business (Balliwick of Guernsey) Law, 2002 (as amended).

Generali Worldwide Insurance Company Limited is part of the Generali Group, listed in the Italian Insurance Group Register under number 026.

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